

Common Key Information Memorandum for Equity Schemes

HSBC Equity Fund (HEF) An open-ended diversified Equity Scheme

HSBC India Opportunities Fund (HIOF) An open-ended flexi-cap Equity Scheme

HSBC Midcap Equity Fund (HMEF) An open-ended diversified Equity Scheme

HSBC Progressive Themes Fund (HPTF) An open-ended flexi-theme Equity Scheme

HSBC Dynamic Fund (HDF) An open-ended Scheme

HSBC Tax Saver Equity Fund (HTSF) An open-ended Equity Linked Savings Scheme (ELSS)

HSBC Emerging Markets Fund (HEMF) An open-ended Scheme

HSBC Unique Opportunities Fund (HUOF) An open-ended Equity Scheme

HSBC Small Cap Fund (HSCF) An open-ended Equity Scheme

HSBC Brazil Fund (HBF) An open-ended Fund of Funds Scheme

Sponsor:

HSBC Securities and Capital Markets (India) Private Limited Regd. Office: 52/60, Mahatma Gandhi Road, Fort, Mumbai 400 001, India. Trustee: Board of Trustees 16, V.N. Road, Fort, Mumbai 400 001.

Continuous Offer of Units at NAV based prices

This Common Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme(s) / Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Combined Scheme Information Document, Statement of Additional Information and Addenda thereto available free of cost at any of the Investor Service Centres or distributors or from the website of the AMC, www.assetmanagement. hsbc.com/in. The particulars of the Scheme(s) have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI nor has SEBI certified the accuracy or adequacy of this KIM.

This Common Key Information Memorandum is dated April 16, 2012.

Asset Management Company: HSBC Asset Management (India) Private Limited Regd. & Corp. Office: 16, V. N. Road, Fort, Mumbai 400 001.



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COMPARISON BETWEEN THE SCHEMES

Scheme Name	Investment Objective	Asset Alloca	rn		Product Differentiation	of Folios as on 31	AUM as on 31 March,	
							March, 2012	2012 (Rs. in crores)
HSBC Equity Fund	To generate long-term capital growth from an actively managed portfolio of equity and equity related securities.	Instruments			Risk Profile	HEF seeks to invest primarily into large cap Indian equity stocks which makes the Scheme different from other	70,635	682.24
		Equities & Equity related securities	65%	100%	High	existing open-ended equity Schemes of HSBC Mutual		
		Debt securities & Money Market instruments (including Cash & Cash equivalents)	0%	35%	Low to Medium	Fund.		
		If the Scheme decides to invest in set the Investment Manager that such in 30% of the corpus of the Scheme ar in ADRs/GDRs issued by Indian Com with SEBI stipulation, it is the intentit such investments will not, normally Scheme. The scheme shall have de Guidelines issued from time to time	vestments v nd if the Sch panies and f on of the Inv exceed 30 erivative exp	vill not norm neme decide oreign secu restment Ma % of the as	ally exceed as to invest rities in line anager that sets of the			
HSBC India Opportunities Fund	To seek long term capital growth through investments across all market capitalisations, including small, mid and	Instruments		Allocation et Assets)	Risk Profile	HIOF seeks to invest primarily into Indian equity stocks with no market capitalisation or	18,820	179.70
	large cap stocks. The fund aims to be predominantly invested in equity and equity related securities. However, it	Equities & Equity related securities		Maximum 100%	High	other biases which makes the Scheme different from other existing open-ended equity Schemes of HSBC Mutual Fund.		
	could move a significant portion of its assets towards fixed income securities if the fund manager becomes negative on equity markets.	Debt securities & Money Market instruments (including Cash & Cash equivalents)	0%	35%	Low to Medium			
		If the Scheme decides to invest in s of the Investment Manager that su exceed 30% of the corpus of the Sch invest in ADRs/GDRs issued by India in line with SEBI stipulation, it is Manager that such investments will assets of the Scheme. The scheme per the SEBI Guidelines issued from	uch investm neme and if n Companie the intention l not, norma shall have	ents will no the Scheme s and foreign on of the lu ally exceed 3 derivative estimation	ot normally decides to n securities nvestment 80% of the			
HSBC Progressive Themes	To generate long term capital growth from an actively managed portfolio of equity and equity related securities by	Instruments	(% of Ne	Allocation et Assets)	Risk Profile	HPTF is a thematic equity Scheme which uses a flexi- theme approach in selection of	58,424	184.08
Fund	investing primarily in sectors, areas and themes that play an important role in, and / or benefit from, India's	Equities & Equity related securities	Minimum 65%	Maximum 100%	High	areas in which to invest.		
	progress, reform process and economic development.	Debt securities & Money Market instruments (including Cash & Cash equivalents)	0%	35%	Low to Medium			
		If the Scheme decides to invest in s of the Investment Manager that su exceed 30% of the corpus of the Sch invest in ADRs/GDRs issued by India in line with SEBI stipulation, it is Manager that such investments wil assets of the Scheme. The scheme per the SEBI Guidelines issued from	uch investm neme and if n Companie the intention l not, norma shall have	the Scheme s and foreign on of the line ally exceed 3 derivative estimation	ot normally decides to n securities nvestment 80% of the			
HSBC Midcap Equity Fund	To generate long term capital growth from an actively managed portfolio of equity and equity related securities primarily being Midcan stocks	Instruments	(% of Ne	Allocation t Assets)	Risk Profile	HMEF seeks to invest primarily into mid cap Indian equity stocks which makes the Scheme different from other	20,628	109.55
	primarily being Midcap stocks. However, it could move a portion of its assets towards fixed income securities if the fund manager becomes negative on the Indian equity markets.	Equities & equity related securities of companies whose market capitalization is Rs. 75 crores or more but does not exceed the market capitalization of the largest constituent of the BSE Midcap Index at the point of investment on a full market capitalisation basis		100%	High	existing open-ended equity Schemes of HSBC Mutual Fund.		
		Other equities & equity related securities	0%	35%	High			
		Debt and money market instruments (including cash and money at call)	0%	35%	Low to Medium			
		Under normal circumstances, the So the net assets under the Scheme in B which fall within the definition of n decides to invest in securitised debt, Manager that such investments wil corpus of the Scheme and if the So GDRs issued by Indian Companies SEBI stipulation, it is the intention such investments will not, normally Scheme. The scheme shall have de Guidelines issued from time to time	Equity and E nidcap com it is the inter I not norma cheme decir and foreign of the Inve exceed 30 privative exp	quity related panies. If the nation of the I Illy exceed 3 des to invest securities i estment Ma % of the as	I Securities le Scheme nvestment 80% of the tt in ADRs/ n line with nager that sets of the			

Scheme Name	Investment Objective	Asset Allocation Pattern			Product Differentiation	Number of Folios as on 31 March, 2012	AUM as on 31 March, 2012 (Rs. in crores)		
HSBC Dynamic Fund	To provide long term capital appreciation by allocating funds in equity and equity related instruments. It also has the flexibility to move, entirely if required,	Instruments	(% of Ne	Allocation et Assets) Maximum	Risk Profile	HDF seeks to normally invest in equity, with an aim to capitalise on the potential upside in equity markets but	24,152	75.61	
	into debt instruments in times that the view on equity markets seems negative.	Equities & Equity related instruments	0%	100%	High	can react quickly to a negative market by moving 100 per cent of its assets into debt			
	negative.	Debt & money market instruments	0%	100%	Low to Medium	instruments, with an aim to limit the downside risk, in the			
		If the Scheme decides to invest i of the Investment Manager that exceed 30% of the corpus of the S invest in ADRs/GDRs and foreign s it is the intention of the Investm will not, normally exceed 50% investments shall be made in fore exposure to derivative in HDF sh assets. Investments in derivative SEBI Regulations.	such invest Scheme and securities in ent Manage of the asso ign securitis all not be m	ments will r if the Schem ine with SEB r that such ets of the S ed debt. The ore than 759	not normally the decides to all stipulation, investments Scheme. No net notional % of the net	event that the fund manager is bearish on the market.			
HSBC Emerging	To provide long term capital appreciation by investing in India and in the emerging markets, in equity and equity related	Instruments		Allocation et Assets)	Risk Profile	HEMF is the only overseas investing Scheme which invests into units of Overseas	6,915	51.36	
Markets Fund	instruments, share classes and units/ securities issued by overseas mutual			Maximum		Mutual Funds.			
	funds or unit trusts. The fund may also invest a limited proportion in debt and money market instruments.	Units/securities issued by overseas mutual funds or unit trusts of emerging markets*	80%	100%	Medium to High				
		Domestic Debt, Money Market instruments (including CBLO & reverse repo) and units of domestic mutual funds.	0%	20%	Low to Medium				
		investing in the emerging mar other global fund of HSBC Gro If the Scheme decides to invest i of the Investment Manager that exceed 10% of the corpus of th underlying global scheme which assets in unlisted equity shares of	oup to invest in securitise such invest ie Scheme. invests mot	d debt, it is t ments will r HEMF will r e than 10%	g markets. the intention not normally not invest in of their net				
HSBC Tax Saver Equity Fund	To provide long term capital appreciation by investing in a diversified portfolio of equity & equity related instruments of companies across various sectors	Instruments	(% of Ne	Allocation t Assets) Maximum	Risk Profile	HTSF is the only Scheme launched as an Equity Linked Savings Scheme as per the Notifications dated	72,968	208.33	
	and industries, with no capitalization bias. The Fund may also invest in fixed	Equities & Equity related securities	80%	100%	High	3 November, 2005 and 13 December, 2005 issued by the Department of Economic Affairs, Ministry			
	income securities.	Debt, Money Market instruments and Cash	0%	20%	Low to Medium				
		If the Scheme decides to invest i of the Investment Manager that exceed 20% of the corpus of the to invest in ADRs/GDRs issued by of the Investment Manager that exceed 20% of the assets of the invest in foreign securities, it is the that such investments will not no the Scheme. The exposure to deri SEBI and applicable Guidelines is	such invest Scheme an Indian Com such invest Scheme. If intention of ormally exce vative instru	ments will r d if the Sche panies, it is t ments will n the Scheme the Investme ed 20% of the ments shall b	not normally eme decides the intention not, normally e decides to ent Manager ne corpus of be as per the	of Finance Government of India or such other Scheme as the Central Government may, by notification in the Official Gazette, specify under section 80C of the Income Tax Act, 1961. The investors in the Scheme are entitled to deductions of the amount invested in units of the Scheme, subject to a maximum of Rs. 1,00,000, under and in terms of Section 80C (2) (xiii) of the Income Tax Act, 1961.			
HSBC Unique Opportunities	To provide long-term capital growth from a diversified portfolio of equity and equity related instruments. The focus would be to invest in stocks	Instruments	(% of Ne	Allocation t Assets) Maximum	Risk Profile	HUOF seeks to invest into stocks of companies facing "out of ordinary" conditions but have potential for long	20,596	67.53	
Fund	of companies facing "out-of-ordinary" conditions.	Equities & Equity related instruments	65%	100%	High	term growth. The Scheme aims to invest in companies			
		Debt, Money Market instruments (including Cash & Cash equivalents)	0%	35%	Low to Medium	that have strong fundamentals and possess growth potential but are either temporarily undervalued or are likely to			
		If the Scheme decides to invest i of the Investment Manager that exceed 35% of the corpus of the to invest in ADRs/GDRs issued by of the Investment Manager that exceed 50% of the assets of the instruments shall be as per the to time.	such invest Scheme an Indian Com such invest Scheme. Th	ments will r d if the Sche panies, it is ments will n e exposure	not normally eme decides the intention not, normally to derivative	undervalued or are likely to benefit from unlocking of value from the culmination of these 'out-of-ordinary' situations that are usually non-recurring and outside the ordinary course of business			

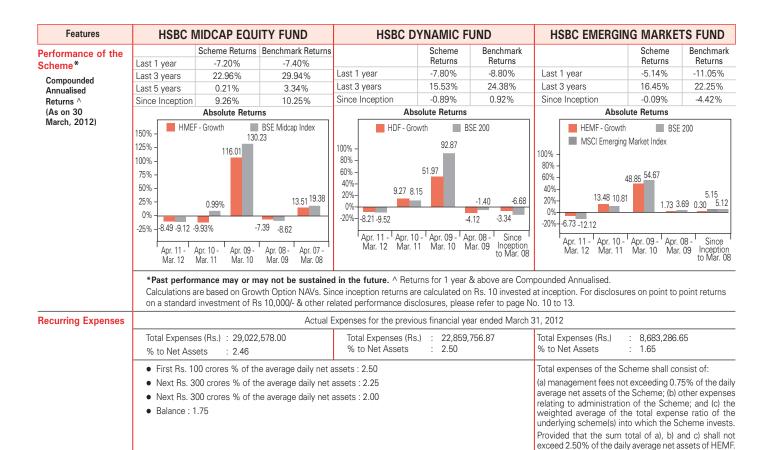
Scheme Name	Investment Objective	Asset Alloca	Product Differentiation	Number of Folios as on 31 March, 2012	AUM as on 31 March, 2012 (Rs. in crores)			
HSBC Small Cap Fund	To provide long-term capital appreciation primarily from a diversified portfolio of equity and equity related instruments			HSCF seeks to invest primarily into small cap Indian equity stocks as defined under its	6,894	20.78		
	of small cap companies.		Minimum	Maximum		asset allocation.		
		Equity and equity related instruments of Small Cap Companies*	65%	100%	High			
		Equity and equity related instruments of other than Small Cap Companies*	0%	35%	High			
		Debt and money market instruments	0%	35%	Low to Medium			
		* Small Cap Companies are def market capitalization which is 1) capitalization of the stock in th largest market capitalization ar market capitalization of the stoc the smallest market capitalizatio If the Scheme decides to invest in						
		of the Investment Manager that s exceed 35% of the corpus of the Sc invest in ADRs/GDRs and foreign se it is the intention of the Investmer will not, normally exceed 35% of th such investments will be made pu Objective of the Scheme. No inve securitized debt. The net notional e	f the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 35% of the corpus of the Scheme and if the Scheme decides to nvest in ADRs/GDRs and foreign securities in line with SEBI stipulation, t is the intention of the Investment Manager that such investments will not, normally exceed 35% of the assets of the Scheme, however, such investments will be made provided they meet the Investment Solpictive of the Scheme. No investments shall be made in foreign securitized debt. The net notional exposure to derivative in HSCF shall not be more than 75% of the net assets. Investments in derivatives					
HSBC Brazil Fund	To provide long term capital appreciation by investing predominantly in units/ shares of HSBC Global Investment	Instruments		Allocation et Assets)	Risk Profile	HBF will invest into HGIF Brazil Equity Fund, which in turn will invest into stocks listed in the	7,373	294.18
	Funds (HGIF) Brazil Equity Fund. The		Minimum	Maximum		Brazilian equity markets. It is		
	Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual	Units/shares of HGIF Brazil Equity Fund	95%	100%	Medium to High	different from HSBC Emerging Markets Fund (HEMF), an existing open-ended overseas		
	fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain proportion of its corpus in money	Money Market instruments (including CBLO & reverse repo) and / or units of liquid mutual fund schemes	0%	5%	Low to Medium	investing scheme which investint equities of various countries which are classified as emerging markets.		
	market instruments and/or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time.	The Scheme will not invest in the more than 10% of their net assets related instruments.						

Features	HSBC EQUITY FUND	HSBC IND	IA OPPORTUNITIES FUND	HSBC PROGRESSIVE THEMES FUND		
Туре	An open-ended diversified Equity Scheme	An open-	ended flexi-cap Equity Scheme	An open-ended flexi-theme Equity Scheme		
Investment Objective	To generate long-term capital growth from an actively managed portfolio of equity and equity related securities.	across all marke and large cap sto invested in equity could move a sign	m capital growth through investments et capitalisations, including small, mid icks. The fund aims to be predominantly and equity related securities. However, it ificant portion of its assets towards fixed if the fund manager becomes negative s.	To generate long term capital growth from an actively managed portfolio of equity and equity related securities by investing primarily in sectors, areas and themes that play an important role in, and / or benefit from, India's progress, reform process and economic development.		
Date of Inception	10 December, 2002		24 February, 2004	23 February, 2006		
Asset Allocation Pattern	Please refer to page 2	ſ	Please refer to page 2	Please refer to page 2		
Investment Strategy	The aim of the HSBC Equity Fund is to deliver above- benchmark returns by providing long-term capital growth from an actively managed portfolio, mainly comprising companies registered in and/or listed on a regulated market of India. Income is not a primary consideration in the investment policies of the HSBC Equity Fund. The Scheme will invest across a range of market capitalisations with a preference for medium and large companies.	aggressive growt providing long-tern portfolio, mainly and large cap stor in the investment Fund. The Schen equity and equity a significant port	SBC India Opportunities Fund is to seek h and deliver above-benchmark returns by m capital growth from an actively managed comprising a judicious mix of small, mid cks. Income is not a primary consideration policies of the HSBC India Opportunities he aims to be predominantly invested in related securities. However, it could move ion of its assets towards fixed income and becomes negative on equity markets.	The aim of the HSBC Progressive Themes Fund is to deliver above benchmark returns by providing long-term capital growth from an actively managed portfolio, primarily comprising of stocks of companies in areas/sectors that play an important role in India's economic development. The sectors and areas will change with changes in the economy.		
Risk Profile	Mutual Fund units involve investment risks including Please refer to page 14 for the summarized scheme			O carefully for details on risk factors before investment. hemes".		
Risk Mitigation	Risks & Description		Risk Mitigants / Management Strategy	,		
Factors	Market Risk : Value of holdings may fall as a result of market	et movements	Investment approach supported by com	prehensive research		
	Currency Risk : Risk on account of exchange rate fluctuatio	ns	Investment manager could use (there is	no obligation) derivatives to hedge currency risk		
	Country Risk : Risk on account of exposure to a single cour	itry	Investment universe is carefully selected	d to include high quality businesses		
	Liquidity Risk : High impact costs		Robust process for periodic monitoring	of liquidity		
	Concentration Risk : Risk on account of high exposure to a	risk class	Investment across market capitalization	spectrum and industries/sectors		
	Legal / Tax / Regulatory Risk : Risk on account of changes in	0	This risk is something dependent upon a	future event and will be clearly communicated to the investor		
	Event Risk : Price risk as a result of company or sector spec	cific event	Usage of derivatives : Hedge portfolios if required, in case of predictable events Mitigated as instruments are normally exchange traded with readily available data			
	Valuation Risk : Risk on account of incorrect valuation		Investment approach supported by comprehensive research			

Features	HS	BC EQUITY F	UND	HSBC INDI	A OPPORTU	NITIES FUND	HSBC PRO	GRESSIVE T	HEMES FUND	
Plan / Options				Optic	ons : 1) Growth 2)	Dividend				
Sub-Options				Dividend Payou	t and Dividend R	einvestment Option				
Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)	 the day of re Where the v the next Bus Where the v 	eceipt of applicatio valid application is siness Day will be alid application is a	n will be applicable. received after 3.00 applicable.	p.m. with a local station cheque or	cheque or demar demand draft wi	d draft payable at p	ar at the place wh	nere it is received	I, the closing NAV of I, the closing NAV of ved, the closing NAV	
Load Structure	Entry Load*: Nil. Exit Load: 1% if redeemed/ switched out within 1 year from the date of investment; otherwise Nil.									
(including SIP/STP where applicable) [#]	# No load in ca investments m the discretion o of SEBI circula	# No load in case of switches between Equity Schemes. The applicable exit loads (if any) at the time of allotment of the Schemes of HSBC Mutual Fund shall also be charged on investments made by all investors. No exit load shall be charged for units allotted under bonus/dividend reinvestment option. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. Please refer "Load Structure" under Common Features of all Schemes on page 16. *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors assessment of various factors including the service rendered by the distributors.								
Waiver of load for Direct Application	Pursu	ant to SEBI Circula	ar No. SEBI/IMD/CIF Therefore, the pr			2009, no Entry Load ect Applications is n			d Schemes.	
Minimum Application / Repurchase /		Purchase : Rs. 10,000/- and multiples of Re. 1/- thereafter Additional Purchase : Rs. 1,000/- and multiples of Re. 1/- thereafter Redemption : Rs. 1,000/- and multiples of Re. 1/- thereafter							fter	
Additional Amount+	+ The requirement of minimum subscription amount will not be applicable in case of SIP for scheme(s) where SIP facility is available. Refer to the Combined SID/Addendums thereto for further details.							er to the Combined		
Despatch of		0 ,	receipt of the valid r					0		
Redemption Request	The Fund wo		dispatch redemptior	n proceeds within	,		mstances on rece	0 1		
Fund Manager		Tushar Pradhar			Tushar Pradhar			Dhiraj Sachdev		
	Gaurav Mehro		ated Fund Manager fo	or making overseas		rmitted under the Reg	ulations, guidelines		ed from time to time.	
Benchmark Index		BSE 200			BSE 500			BSE 200		
	However, it mu distributable su Trustees in this paid. The divide	ust be distinctly ur rplus of the Schen regard shall be fir and that may be pa	nderstood that the a ne. The Trustees res nal. There is no assu	actual declaration serve the right of o rance or guarante rplus of the Scher	of dividends und dividend declarati e to unit holders me will be paid or	er the Scheme and on and to change th as to the rate of div ily to those Unithold	the frequency the e frequency, date idend distribution lers whose name:	ereof will, inter al of declaration an nor that the divic s appear in the re	reinvestment option. ia, depend upon the d the decision of the lend will be regularly gister of Unitholders	
Performance of the			Benchmark Returns			Benchmark Returns			Benchmark Returns	
Scheme*	Last 1 year	-8.46%	-8.80%	Last 1 year	-2.92%	-8.62%	Last 1 year	-3.87%	-8.79%	
Compounded Annualised	Last 3 years	17.32%	24.38%	Last 3 years	21.05%	24.96%	Last 3 years	11.31%	24.38%	
Returns ^	Last 5 years Since Inception	7.14%	6.74% 20.34%	Last 5 years Since Inception	5.14%	6.40% 14.51%	Last 5 years Since Inception	-0.72%	6.74% 8.94%	
(As on 30 March, 2012)		Absolute Return			Absolute Return			Absolute Retur	0.0470	
									ns	
	100% 80% - 60% - 20% - - 20% - - 8.87 - 9.52 - Apr. 11 - Mar. 12	92.87	BSE 200 30.24 24.13 0.79 -1.40 Apr. 08 - Apr. 07 - Mar. 09 Apr. 08	100% - 80% - 40% - 20% - -359 -9.44	HIOF – Growth 96.3 62.24 11.75 7.48 Apr. 10 – 1 Apr. 09- Mar. 11 Mar. 10	BSE 500 8 16.18 24.25 2.23 -2.23 -2.04 Apr. 07 - 1 Mar. 09 Mar. 08	100% - 80% - 60% - 40% - 20% - -20% - 407.11 - Mar.12	92.8 [°] 55.85	wth 📕 BSE 200	
	80% - 60% - 40% - 20% - -20% - -8.87 -9.52 Apr. 11 - Mar. 12 *Past perform Calculations al	92.87 58.42 Apr. 10- Mar. 10 Apr. 09- Mar. 10 Apr. 09- Mar. 10 Apr. 09- Mar. 10	30.24 24.13 0.79 -1.40 Apr. 08 - Apr. 07 -	100% - 80% - 60% - 40% - 20% - 0% - -359 -9.44 Apr. 11 - Mar. 12 in the future. A ce inception retur	96.3 62.24 Apr. 10 - Apr. 09 - Mar. 11 Mar. 10 Returns for 1 yea ns are calculated	8 -223 -2.04 Apr. 08 - Apr. 07 - Mar. 09 r & above are Comp on Rs. 10 invested a	80% - 60% - 20% - -20% - -20% - -20% - -20% - -20% - -20% - -20, - -20, - -20, - Mar. 12 - ounded Annualiss at inception. For d	92.8 55.85 -10.05 -8.15 Apr. 10 - 1 Apr. 09 - Mar. 11 Mar. 10 ed.	BSE 200 7 23.92 24.13 -2.57 -1.40 - Apr. 08 - Apr. 07 - Mar. 09 Mar. 08	
Recurring Expenses	80% - 60% - 40% - 20% - -20% - -8.87 -9.52 Apr. 11 - Mar. 12 *Past perform Calculations al	92.87 58.42 Apr. 10- Mar. 10 Apr. 09- Mar. 10 Apr. 09- Mar. 10 Apr. 09- Mar. 10	30.24 24.13 -1.40 Apr. 08- Apr. 07- Mar. 09 Mar. 08 y not be sustained th Option NAVs. Sin 10,000/- & other rela	100% - 80% - 60% - 40% - 20% - 0% - -3.59 -9.44 Apr. 11 - Mar. 12 in the future. A tec inception retur ated performance	96.3 62.24 Apr. 10- Apr. 09- Mar. 11 Mar. 10 Returns for 1 yea ns are calculated disclosures, plea	8 -223 -2.04 Apr. 08 - Apr. 07 - Mar. 09 r & above are Comp on Rs. 10 invested a	80% - 60% - 40% - 20% - -20% - 4.27 -9.52 Apr. 11 - Mar. 12 ounded Annualiss at inception. For d . 10 to 13.	92.8 55.85 -10.05 -8.15 Apr. 10 - 1 Apr. 09 - Mar. 11 Mar. 10 ed.	BSE 200 7 23.92 24.13 -2.57 -1.40 - Apr. 08 - Apr. 07 - Mar. 09 Mar. 08	
Recurring Expenses	80% - 60% - 40% - 20% - -20% - -8.87 -9.52 Apr. 11 - Mar. 12 *Past perform Calculations ar on a standard Total Expenses % to Net Ass	92.87 58.42 Apr. 10- Mar. 10 Apr. 09- Mar. 10 Apr. 09- Mar. 10 Apr. 09- Mar. 10 Apr. 09- Mar. 10 Apr. 09- Mar. 10 es (Rs.) : 167,00 sets : 2.13	30.24 24.13 -1.40 Apr. 08- Apr. 07- Mar. 09 Mar. 08 y not be sustained th Option NAVs. Sin- 10,000/- & other rela	100% - 80% - 60% - 40% - 20% - 0% - 3:59 -9.44 Apr. 11 - Mar. 12 in the future. ^ I ce inception retur ated performance Expenses for the p Total Expenses % to Net Ass	96.3 62.24 Apr. 10- Mar. 10 Returns for 1 yea ns are calculated disclosures, plea previous financial es (Rs.) : 39,962 ets : 2.40	8 -2.23 -2.04 Apr. 08 - 1 Apr. 07 - 1 Mar. 09 Mar. 08 r & above are Comp on Rs. 10 invested a se refer to page No year ended March 3	80% - 60% - 40% - 20% - -20% - -4.27 -9.52 Apr. 11 - Mar. 12 ounded Annualise at inception. For d . 10 to 13. 31, 2012 Tota I Expens % to Net Ass	92.8 55.85 -10.05 -8.15 Apr. 10 - 1 Apr. 09- Mar. 10 ed. isclosures on poi es (Rs.) : 43,887 ets : 2.39	wth BSE 200 7 23.92 24.13 -2.57 -1.40	

Features	HSBC MIDCAP EQUITY FUND	HSBC DYNAMIC FUND	HSBC EMERGING MARKETS FUND
Туре	An open-ended diversified equity Scheme	An open-ended Scheme	An open-ended Scheme
Investment Objective	To generate long term capital growth from an actively managed portfolio of equity and equity related securities primarily being Midcap stocks. However, it could move a portion of its assets towards fixed income securities if the fund manager becomes negative on the Indian equity markets.	To provide long term capital appreciation by allocating funds in equity and equity related instruments. It also has the flexibility to move, entirely if required, into debt instruments in times that the view on equity markets seems negative.	To provide long term capital appreciation by investing in India and in the emerging markets, in equity and equity related instruments, share classes and units/securities issued by overseas mutual funds or unit trusts. The fund may also invest a limited proportion in debt and money market instruments.
Date of Inception	19 May, 2005	24 September, 2007	17 March, 2008
Asset Allocation Pattern	Please refer to page 2	Please refer to page 3	Please refer to page 3

Features	HSBC MIDCAP EQUITY FUND	HSB	C DYNAMIC FUND	HSBC EMERGING MARKETS FUND			
Investment Strategy	The aim of the HSBC Midcap Equity Fund is to deliver above-benchmark returns by providing long-term capital growth from an actively managed portfolio, primarily comprising of midcap stocks. Income is not a primary consideration in the investment policies of the HSBC Midcap Equity Fund. The Scheme aims to be predominantly invested in midcap equity and equity related securities. However, it could move a portion of its assets towards fixed income securities if the fund becomes cautious or negative on equity markets.	to both equity a mix of securities instruments. Thi and updated as demand it, a sw offers a lower ris as it has the flee into debt instrum markets seems these securities advantage of pha would switch ov to another, looki oriented stocks versa. Thus, th the ideal asset markets and saw The fund will end	as the flexibility to allocate assets and debt instruments. It will hold a s-primarily equity and equity related s allocation will be steadily monitored and when the market movements vitch would be made. This product is alternative to pure equity offerings xibility to move, entirely if required, nents in times that the view on equity negative. The relative balance of can be periodically changed to take asses in the economic cycle. The fund er from one asset-class combination ng towards more aggressive growth when the market is bullish and vice e scheme endeavours to achieve allocation to make the most of the e opportunity costs for the investor. deavour to provide long-term growth ncome. Thus, it aims to perform even narket scenario.	The aim of the HSBC Emerging Markets Fund is to provide long term capital appreciation from an actively managed portfolio, primarily comprising of a mix of small, mid and large cap stocks. Income is not a primary consideration in the investment policies of the HSBC Emerging Markets Fund. The Scheme aims to be predominantly invested in equity and equity related securities. The Fund may also invest in fixed income securities. HEMF may invest in the Emerging Markets through overseas funds or overseas equity and equity related securities share classes / Units of equity Fund as permitted by SEBI. HEMF proposes to invest in the overseas market by investing in units / securities issued by overseas mutual funds managed by HSBC globally, for example HSBC GEM Equity Fund (GEM) etc. The Fund may undertake currency hedge to protect the investors from the risk associated with movement in currency markets.			
Risk Profile	Mutual Fund units involve investment risks including th Please refer to page 14 for the summarized scheme			ID carefully for details on risk factors before investment. chemes"			
Risk Mitigation	Risks & Description		Risk Mitigants / Management Strateg	у			
Factors	Market Risk : Value of holdings may fall as a result of marke	et movements	Investment approach supported by com	prehensive research			
	Currency Risk : Risk on account of exchange rate fluctuation	ns	Investment manager could use (there is	s no obligation) derivatives to hedge currency risk			
	Country Risk : Risk on account of exposure to a single coun	try	Investment universe is carefully selecte	d to include high quality businesses			
	Liquidity Risk : High impact costs		Robust process for periodic monitoring	of liquidity			
	Concentration Risk : Risk on account of high exposure to a	risk class	Investment across market capitalization	spectrum and industries/sectors			
	Legal / Tax / Regulatory Risk : Risk on account of changes in	n regulations	This risk is something dependent upon a future event and will be clearly communicated to the investo				
	Event Risk : Price risk as a result of company or sector spec	cific event	Vent Usage of derivatives : Hedge portfolios if required, in case of predictable events Mit instruments are normally exchange traded with readily available data				
	Valuation Risk : Risk on account of incorrect valuation	Investment approach supported by comprehensive research					
Plan / Options		Optior	ns : 1) Growth 2) Dividend				
Sub-Options		Dividend Payout	and Dividend Reinvestment Option				
Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)	the day of receipt of application will be applicable.Where the valid application is received after 3.00 the next Business Day will be applicable.	p.m. with a local station cheque or	cheque or demand draft payable at p	ar at the place where it is received, the closing NAV of ar at the place where it is received, the closing NAV of on par at the place where it is received, the closing NAV			
Load Structure (including SIP/STP	Entry Load*:Nil. Exit Load:1% if redeemed/switched out within 1 year from the date of investment; otherwise Nil.						
where applicable) [#]	be charged on investments made by all investors. No above is subject to change at the discretion of the A Features of all Schemes on page 16. *In terms of	exit load shall be MC and such cha SEBI circular no. ont commission s	charged for units allotted under bonu anges shall be implemented prospec SEBI/IMD/CIR No.4/ 168230/09 date hall be paid directly by the investor to	tment of the Schemes of HSBC Mutual Fund shall also s/dividend reinvestment option. The exit loads set forth tively. Please refer "Load Structure" under Common ad June 30, 2009, no entry load will be charged by the the AMFI registered Distributors based on the investors			
Waiver of load for Direct Application			dated June 30, 2009, no Entry Load ar of Load for Direct Applications is no	will be charged for all Mutual Fund Schemes. o longer applicable.			
Minimum Application /			fter Additional Purchase : Rs. 1,0,000/- and multiples of Re. 1/- thereaf	00/- and multiples of Re. 1/- thereafter ter			
Repurchase / Additional Amount +	⁺ The requirement of minimum subscription amount Addendums thereto for further details.	will not be applic	able in case of SIP for scheme(s) whe	ere SIP facility is available. Refer to the Combined SID/			
Despatch of	Within 10 working days of the receipt of the valid red	lemption request	at the Official Points of Acceptance of	of Transactions of the Registrar and the AMC.			
Redemption Request	The Fund would endeavour to dispatch redemptic circumstances on receiving a valid request.	on proceeds with	in 3 Business Days under normal	The Fund would endeavour to dispatch redemption proceeds within 7 Business Days under normal circumstances on receiving a valid request.			
Fund Manager	Dhiraj Sachdev		Idhan (for Equity portion) and ah (for Fixed Income portion)	Gaurav Mehrotra			
	Gaurav Mehrotra will be the dedicated Fund Manager for	making overseas i	nvestments as permitted under the Reg	ulations, guidelines and circulars issued from time to time.			
Benchmark Index	BSE Midcap Index		BSE 200	MSCI Emerging Market Index			
Dividend Policy	Unitholders who have opted for Dividend sub-options option. However, it must be distinctly understood tha the distributable surplus of the Scheme. The Trustees the Trustees in this regard shall be final. There is no as	with specified sub t the actual declar s reserve the right surance or guaran rplus of the Scher	p-options. Further, no exit load shall be ration of dividends under the Scheme of dividend declaration and to chang tee to unit holders as to the rate of div ne will be paid only to those Unithold	Ill be paid under normal circumstances, only to those e charged for units allotted under dividend reinvestment and the frequency thereof will, inter alia, depend upon e the frequency, date of declaration and the decision of vidend distribution nor that the dividend will be regularly lers whose names appear in the register of Unitholders with the Trustees.			



Features	HSBC TAX SAVER EQUITY FUND	HSBC UNIO	UE OPPORTUNITIES FUND	HSBC SMALL CAP FUND		
Туре	An open-ended Equity Linked Savings Scheme	An open-ended	equity Scheme	An open-ended equity Scheme		
Investment Objective	To provide long term capital appreciation by investing in a diversified portfolio of equity & equity related instruments of companies across various sectors and industries, with no capitalization bias. The Fund may also invest in fixed income securities.	portfolio of equ The focus would	term capital growth from a diversified ity and equity related instruments. d be to invest in stocks of companies 'dinary" conditions.	To provide long-term capital appreciation primarily from a diversified portfolio of equity and equity related instruments of small cap companies.		
Date of Inception	5 January, 2007		21 March, 2007	24 March, 2008		
Asset Allocation Pattern	Please refer to page 3	F	Please refer to page 3	Please refer to page 4		
Investment Strategy	The aim of the HSBC Tax Saver Equity Fund is to provide long-term capital appreciation from an actively managed portfolio, primarily comprising of a mix of small, mid and large cap stocks. Income is not a primary consideration in the investment policies of the HSBC Tax Saver Equity Fund. The Scheme aims to be predominantly invested in equity and equity related securities. The Fund may also invest in fixed income securities.	The Fund Manager will seek to invest in companies that currently operate in 'out of ordinary' situations. Out of ordinary situations are event-driven conditions that render the company undervalued relative to its long term potential and may, amongst others, include (but not be limited to) the following: • Turnaround/Recovery situations • Financial restructurings, distressed debt etc. • Mergers & Acquisitions, Divestments, Spin-Offs, Demergers, • Out-of-favour industries/sectors • Employee/Management buyouts • New product/business launches • Asset plays (companies selling at significant discount to intrinsic value) • Unrecognised growth potential • Companies likely to benefit from some change in the economy, industry transformation, new laws/		 The Fund Manager will endeavour to invest in small cap companies that are typically characterized by strong fundamentals, high growth potential and under-pricing relative to intrinsic value. Small Cap Companies are defined as the companies with the market capitalization which is: 1) lower than or equal to the market capitalization of the stock in the BSE Small Cap Index with the largest market capitalization and 2) higher than or equal to the market capitalization of the stock in the BSE Small Cap Index with the smallest market capitalization. The fund will invest predominantly in equity and equity related instuments but may also invest a limited portior in debt and money market instruments if the funct manager has a negative view of the equity market or to maintain liquidity. 		
Risk Profile			principal. Please read the Combined SI neme specific risk factors under "Com	D carefully for details on risk factors before investment. mon Features for all Schemes"		
Risk Mitigation	Risks & Description		Risk Mitigants / Management Strateg	у		
Factors	Market Risk : Value of holdings may fall as a result of market	et movements	Investment approach supported by con	nprehensive research		
	Currency Risk : Risk on account of exchange rate fluctuation	ns	Investment manager could use (there is	s no obligation) derivatives to hedge currency risk		
	Country Risk : Risk on account of exposure to a single cour	ntry	Investment universe is carefully selected	ed to include high quality businesses		
	Liquidity Risk : High impact costs		Robust process for periodic monitoring	of liquidity		
	Concentration Risk : Risk on account of high exposure to a	risk class	Investment across market capitalization	spectrum and industries/sectors		
	Legal / Tax / Regulatory Risk : Risk on account of changes i		This risk is something dependent upon a	future event and will be clearly communicated to the investor		
	Event Risk : Price risk as a result of company or sector spe	cific event	Usage of derivatives : Hedge portfolios instruments are normally exchange trac	if required, in case of predictable events Mitigated as led with readily available data		
	Valuation Risk : Risk on account of incorrect valuation		Investment approach supported by comprehensive research			

Features	HSBC TA	X SAVER EQ	UITY FUND	HSBC UNIO	DUE OPPORT	UNITIES FUND	HSBC	SMALL CAP	FUND
Plan / Options				Opti	ons : 1) Growth 2) Dividend			
Sub-Op tions	D	ividend Payout Op	otion	Dividend Payo	ut & Dividend Rei	investment Option	Dividend Payou	t & Dividend Reinv	estment Option
Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)	 the day of reaction Where the vector of the next Bu Where the vector of the the the the vector of the the vector of the the the the the the the the the the	eceipt of application valid application is siness Day will be valid application is	on will be applicable received after 3.00 applicable.	e. I p.m. with a loca utstation cheque	l cheque or dema or demand draft v	and draft payable at p and draft payable at p which is not payable o	bar at the place wh	ere it is received, th	e closing NAV of
Load Structure (including SIP/STP	Entry Load* :	Nil		Entry Load* :					
where applicable) [#]	Exit Load : Nil					vitched out within 1 y			
	# No load in case of switches between the Equity Schemes of HSBC Mutual Fund. The applicable exit loads (if any) at the time of allotment of the Schemes HSBC Mutual Fund shall be charged on investments made by all investors. The applicable exit loads (if any) at the time of allotment of the Schemes of HSBC Mutual Fund shall also be charged on investments made by all investors. No exit load shall be charged for units allotted under bonus/dividend reinvestment option. The elevation shows be charged on investments made by all investors. No exit load shall be charged for units allotted under bonus/dividend reinvestment option. The elevation shows be charged on investments made by all investors. No exit load shall be charged for units allotted under bonus/dividend reinvestment option. The elevation for the above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. Please refer "Load Structure" und Common Features of all Schemes on page 16. *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on t investors assessment of various factors including the service rendered by the distributors.								
Waiver of load for Direct Application	Pursua	nt to SEBI Circular				2009, no Entry Load ect Applications is no	•	all Mutual Fund Sc	hemes.
Minimum Application / Repurchase / Additional Amount +	thereafter. Repurchase : F Rs. 500/- thereo	chase : In multiple Rs. 500/- and multip of.	oles of		Additional Redem	se: Rs. 10,000/- and Purchase: Rs. 1,000 ption: Rs. 1,000/- ar)/- and multiples of nd multiples of Re.	Re. 1/- thereof 1/- thereof	
+ The requirement of minimum subscription amount will not be applicable in case of SIP for sch Addendums thereto for further details.						SIP for scheme(s) wh	ere SIP facility is a	vailable. Refer to th	e Combined SID/
Despatch of Redemption Request		• .				cial Points of Accepta ess Days on receiving		•	
Fund Manager		Aditya Khemani			Tushar Pradha	an		Dhiraj Sachdev	
	Gaurav Mehrotr	a will be the dedicat	ed Fund Manager fo	r making overseas	investments as pe	ermitted under the Reg	julations, guidelines	and circulars issued fr	rom time to time.
Benchmark Index		BSE 200			BSE 200		E	SE Small Cap Inde	x
Dividend Policy	Unitholders who option. Howeve the distributable the Trustees in paid. The divide	o have opted for D er, it must be distin e surplus of the Sc this regard shall be end that may be pa	ividend sub-options ictly understood that heme. The Trustee final. There is no as id out of the net su	with specified s at the actual decl s reserve the rig ssurance or guara rplus of the Sche	ub-options. Furthe aration of dividend at of dividend dec antee to unit holde me will be paid c	ridends if declared w er, no exit load shall b ds under the Scheme laration and to chang ers as to the rate of di only to those Unitholo e AMC in consultation	e charged for units and the frequency the frequency, day vidend distribution ders whose names	allotted under divide thereof will, inter a ate of declaration ar nor that the dividen appear in the regist	end reinvestment alia, depend upon ad the decision of d will be regularly
Performance of the		Scheme Returns	Benchmark Returns		Scheme Returns	Benchmark Returns	_	Scheme Returns	Benchmark
Scheme*	Last 1 year	-3.72%	-8.80%	Last 1 year	-9.12%	-8.80%		10 510/	Returns
Compounded Annualised	Last 3 years	24.31%	24.38%	Last 3 years	22.22%	24.38%	Last 1 year	-16.51%	-18.74%
Returns ^ (As on 30	Last 5 years	8.18%	6.74%	Last 5 years Since Inceptior	-0.10%	6.74%	Last 3 years Since Inceptior	24.16%	27.45%
March, 2012)	Since Inception	6.56% Absolute Return	5.10%	Since inception	Absolute Retur	6.94%		Absolute Returns	-1.17 /0
	100% -		BSE 200	100% -		BSE 200	150% -		nall Cap Index 73
	80% - 60% - 40% - 20% - 5.80 8.15 12.04 0% - 4.41 - 9.52 - 1.77 - 1.40 Apr. 11 - Apr. 10 - Apr. 09 - Apr. 08 - Apr. 07 - Mar. 12 Mar. 11 Mar. 10 Mar. 09 Mar. 08 Mar. 09 Mar. 08 Mar. 08 Mar. 09 Mar. 08 Mar. 08 Mar. 09 Mar. 08 Mar								-11.85 pr. 08 - Since
	^ Returns for	1 year & above are	indard investment of	nualised; Return I of Rs 10,000/- &	other related perf	absolute. Calculation formance disclosures	s, please refer to pa		or disclosures
Recurring Expenses				· · · · · · · · · · · · · · · · · · ·		al year ended March			
	Total Expense % to Net Ass	es (Rs.) : 51,169, sets : 2.37	053.57	Total Expens % to Net As	es (Rs.) : 18,93 sets : 2.50	4,788.62	Total Expenses % to Net Asse	s (Rs.) : 6,451,228 ts : 2.50	.89
	• First Rs. 100 crores % of the average daily net assets : 2.50 • Next Rs. 300 crores % of the average daily net assets : 2.25 • Next Rs. 300 crores % of the average daily net assets : 2.00 • Balance : 1.75								

Features		H	SBC BRAZIL FUND		
Туре	An open-ended Fund of Funds Scheme				
Investment Objective	at the discretion of the Investment Manager, also inve	st in the units o	f other similar overseas mutual f	estment Funds (HGIF) Brazil Equity Fund. The Scheme may, und schemes, which may constitute a significant part of its nd/or units of liquid mutual fund schemes, in order to meet	
Date of Inception			6 May, 2011		
Asset Allocation Pattern			Please refer to page 4		
Investment Strategy		which may cons	titute a significant part of its cor	the discretion of the Investment Manager, also invest in the pus. The Scheme may also invest a certain proportion of its dity requirements from time to time.	
Risk Profile	Mutual Fund units involve investment risks including the Please refer to page 14 for the summarized scheme sp			ned SID carefully for details on risk factors before investment. all Schemes"	
Risk Mitigation	Risks & Description		Risk Mitigants / Management St	rategy	
Factors	 Risk Factors associated with Money Markets Investments in money market instruments would involve a risk i.e. risk of an issuer's liability to meet the principal pay Money market instruments may also be subject to price 	yments.	Currency Risk : Investment Mar Country Risk : Investment univ	oach supported by comprehensive research. nager could use (there is no obligation) derivatives to hedge currency. verse is carefully selected to include high quality businesses.	
	factors such as changes in interest rates, general level of ma			s for periodic monitoring of liquidity.	
	 market perception of credit worthiness of the issuer of su The NAV of the Scheme's Units, to the extent that the corpu 	he Scheme's Units, to the extent that the corpus of the Scheme		nvestment across market capitalization spectrum and industries/	
	is invested in money market instruments, will be affected in the level of interest rates.	, 0	communicated to the investor.		
	Risk Factors for Underlying scheme (HGIF Brazil Equity Fu Please refer to Page 15. Risks associated with Investing in Foreign Securities Please refer to Page 15.	nd)		isks associated with foreign investments : The Fund will, where es of repute as advisors, custodian/sub-custodians etc. for managing stments.	
Plan / Options		Ontio	ns : 1) Growth 2) Dividend		
Sub-Options			t and Dividend Reinvestment Op	tion	
		,			
Applicable NAV for ongoing	 Where the valid application is received up to 3.00 p. the day of receipt of application will be applicable. 	.m. with a local	cheque or demand drait payable	at par at the place where it is received, the closing NAV of	
Subscriptions and Redemptions	• Where the valid application is received after 3.00 p. the next Business Day will be applicable.	.m. with a local	cheque or demand draft payable	e at par at the place where it is received, the closing NAV of	
(including switch				ble on par at the place where it is received, the closing NAV	
ins / switch outs)	of day on which the cheque or demand draft is crea	dited will be app	licable.		
Load Structure (including SIP/STP where applicable) [#]	Entry Load*:Nil. Exit Load:1% if redeemed/switched out within 1 yea	r from the date	of investment; otherwise Nil.		
	# No load in case of switches between Equity Schemes. The applicable exit loads (if any) at the time of allotment of the Schemes of HSBC Mutual Fund shall also be charged on investments made by all investors. No exit load shall be charged for units allotted under bonus/dividend reinvestment option. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. Please refer "Load Structure" under Common Features of all Schemes on page 16. *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be piad directly by the investor to the AMFI registered Distributors based on the investors assessment of various factors including the service rendered by the distributors.				
Waiver of load for Direct Application			dated June 30, 2009, no Entry l er of Load for Direct Applications	Load will be charged for all Mutual Fund Schemes. s is no longer applicable.	
Minimum Application /			fter Additional Purchase : Rs ,000/- and multiples of Re. 1/- th	s. 1,000/- and multiples of Re. 1/- thereafter ereafter	
Repurchase / Additional Amount +	⁺ The requirement of minimum subscription amount w Addendums thereto for further details.	vill not be applic	able in case of SIP for scheme(s) where SIP facility is available. Refer to the Combined SID,	
Despatch of Redemption Request	Within 10 working days of the receipt of the valid rede The Fund would endeavour to dispatch redemption pro				
Fund Manager	Gaurav Mehrotra Dedicated Fund Manager for managing Sanjay Shah, Fund Manager responsible for managing			Regulations, guidelines and circulars issued from time to time.	
Benchmark Index	and a second state the responsible for managing		SCI Brazil 10/40 Index		
Dividend Policy	Declaration of dividend is subject to the availability of			ed will be paid under normal circumstances, only to those	
Dividenci Policy	Unitholders who have opted for Dividend sub-options w option. However, it must be distinctly understood that the distributable surplus of the Scheme. The Trustees r the Trustees in this regard shall be final. There is no ass	vith specified sul the actual decla reserve the right urance or guarar lus of the Scher	b-options. Further, no exit load sh ration of dividends under the Sch t of dividend declaration and to cl ntee to unit holders as to the rate ne will be paid only to those Uni	all be charged for units allotted under dividend reinvestment neme and the frequency thereof will, inter alia, depend upor hange the frequency, date of declaration and the decision of of dividend distribution nor that the dividend will be regularly tholders whose names appear in the register of Unitholders	
Performance of the	Scheme Retu	rns	Benchmark Returns		
Scheme*	Since Inception ^ -0.69%		-9.98%		
(As on 30 March, 2012)	*Past performance may or may not be sustained in ^ Returns for 1 year & above are Compounded Annual			ons are based on Growth Option NAVs	
Recurring Expenses			s for the period May 05, 2011 to		
בספמווווא בארבוואבא	Total Expenses (Rs.) : 42,387,084.87	ayo NGL MOOR			

COMPARATIVE PERFORMANCE OF EQUITY SCHEMES

Funds Managed by TUSHAR PRADHAN

HSBC Equity Fund	Date of Inception : 10 Dec 02						
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception			
HSBC Equity Fund - Growth	-8.87%	9.67%	57.13%	27.48%			
BSE 200 (Scheme Benchmark)	-9.52%	7.27%	89.60%	20.34%			
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	18.82%			
₹ 10,000, if invested in HEF, would have become	₹ 9,113	₹ 10,967	₹ 15,713	₹ 95,822			
₹ 10,000, if invested in BSE 200, would have become	₹ 9,048	₹ 10,727	₹ 18,960	₹ 56,052			
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 49,784			

Past performance may or may not be sustained in the future. Refer note below.

HSBC India Opportunities Fund	Date of Inception	Date of Inception : 24 Feb 04				
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception		
HSBC India Opportunities Fund - Growth	-3.59%	11.00%	60.66%	16.46%		
BSE 500 (Scheme Benchmark)	-9.44%	6.55%	93.00%	14.51%		
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	14.08%		
₹ 10,000, if invested in HIOF, would have become	₹ 9,641	₹ 11,100	₹ 16,066	₹ 34,369		
₹ 10,000, if invested in BSE 500, would have become	₹ 9,056	₹ 10,655	₹ 19,300	₹ 29,981		
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 29,075		

Past performance may or may not be sustained in the future. Refer note below.

HSBC Unique Opportunities Fund	Date of Inception : 21 Mar 07					
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception		
HSBC Unique Opportunities Fund - Growth	-9.77%	8.92%	78.57%	0.30%		
BSE 200 (Scheme Benchmark)	-9.52%	7.27%	89.60%	6.94%		
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	7.02%		
₹ 10,000, if invested in HUOF, would have become	₹ 9,023	₹ 10,892	₹ 17,857	₹ 10,154		
₹ 10,000, if invested in BSE 200, would have become	₹ 9,048	₹ 10,727	₹ 18,960	₹ 14,018		
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 14,067		

Past performance may or may not be sustained in the future. Refer note below.

Fund Managed by TUSHAR PRADHAN (for Equity portion) and SANJAY SHAH (for Fixed Income portion)

HSBC Dynamic Fund	Date of Inception	: 24 Sep 07		
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception
HSBC Dynamic Fund - Growth	-8.21%	8.77%	51.72%	-0.89%
BSE 200 (Scheme Benchmark)	-9.52%	7.27%	89.60%	0.92%
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	1.59%
₹ 10,000, if invested in HDF, would have become	₹ 9,179	₹ 10,877	₹ 15,172	₹ 9,604
₹ 10,000, if invested in BSE 200, would have become	₹ 9,048	₹ 10,727	₹ 18,960	₹ 10,420
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 10,737

Past performance may or may not be sustained in the future. Refer note below.

Fund Managed by ADITYA KHEMANI

HSBC Tax Saver Equity Fund	Date of Inception : 05 Jan 07 Apr '11 - Apr '10 - Apr '09 - Since Inception					
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Since Inception			
HSBC Tax Saver Equity Fund - Growth	-4.41%	4.41%	86.15%	6.56%		
BSE 200 (Scheme Benchmark)	-9.52%	7.27%	89.60%	5.10%		
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	5.59%		
₹ 10,000, if invested in HTSF, would have become	₹ 9,559	₹ 10,441	₹ 18,615	₹ 13,947		
₹ 10,000, if invested in BSE 200, would have become	₹ 9,048	₹ 10,727	₹ 18,960	₹ 12,972		
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 13,294		

Past performance may or may not be sustained in the future. Refer note below.

Note : Data for the period 01 April - 31 March has been considered in all cases, except for 'Since Inception' returns. 'Since Inception' (%) returns are compounded annualised, other % returns are simple annualised. 'Since inception' returns are calculated on ₹ 10 invested at inception. Standard benchmark is prescribed by SEBI and is used for comparison purposes. Returns on ₹ 10,000 are point-to-point returns for the specific time period, invested at the start of the period.

Fund Managed by GAURAV MEHROTRA

HSBC Emerging Markets Fund	Date of Inception : 17 Mar 08					
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception		
HSBC Emerging Markets Fund - Growth	-6.73%	11.30%	48.84%	-0.09%		
MSCI Emerging Market Index (Scheme Benchmark)	-12.12%	13.98%	73.97%	-0.08%		
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	4.10%		
₹ 10,000, if invested in HMEF, would have become	₹ 9,327	₹ 11,130	₹ 14,884	₹ 9,964		
₹ 10,000, if invested in MSCI Emerging Market Index, would have become	₹ 8,788	₹ 11,398	₹ 17,397	₹ 9,968		
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 11,760		

Past performance may or may not be sustained in the future. Refer note below.

Funds Managed by DHIRAJ SACHDEV

HSBC Progressive Themes Fund	Date of Inception : 23 Feb 06					
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception		
HSBC Progressive Themes Fund - Growth	-4.27%	-11.23%	54.49%	2.05%		
BSE 200 (Scheme Benchmark)	-9.52%	7.27%	89.60%	8.94%		
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	9.39%		
₹ 10,000, if invested in HPTF, would have become	₹ 9,573	₹ 8,877	₹ 15,449	₹ 11,321		
₹ 10,000, if invested in BSE 200, would have become	₹ 9,048	₹ 10,727	₹ 18,960	₹ 16,865		
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 17,294		

Past performance may or may not be sustained in the future. Refer note below.

HSBC Midcap Equity Fund	Date of Inception : 19	9 May 05		
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception
HSBC Midcap Equity Fund - Growth	-8.49%	-10.38%	112.91%	9.26%
BSE Midcap (Scheme Benchmark)	-9.12%	0.11%	125.98%	10.25%
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	15.31%
₹ 10,000, if invested in HMEF, would have become	₹ 9,151	₹ 8,962	₹ 21,291	₹ 18,371
₹ 10,000, if invested in BSE Midcap, would have become	₹ 9,088	₹ 10,011	₹ 22,598	₹ 19,545
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 26,599

Past performance may or may not be sustained in the future. Refer note below.

HSBC Small Cap Fund	Date of Inception : 24 Mar 08					
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception		
HSBC Small Cap Fund - Growth	-18.34%	0.04%	119.84%	-2.44%		
BSE Small Cap (Scheme Benchmark)	-20.68%	-6.06%	154.42%	-1.17%		
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	3.51%		
₹ 10,000, if invested in HSCF, would have become	₹ 8,166	₹ 10,004	₹ 21,984	₹ 9,053		
₹ 10,000, if invested in BSE Smallcap, would have become	₹ 7,932	₹ 9,394	₹ 25,442	₹ 9,539		
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 11,487		

Past performance may or may not be sustained in the future. Refer note below.

Note : Data for the period 01 April - 31 March has been considered in all cases, except for 'Since Inception' returns. 'Since Inception' (%) returns are compounded annualised, other % returns are simple annualised. 'Since inception' returns are calculated on ₹ 10 invested at inception. Standard benchmark is prescribed by SEBI and is used for comparison purposes. Returns on ₹ 10,000 are point-to-point returns for the specific time period, invested at the start of the period.

COMPARATIVE PERFORMANCE OF DEBT SCHEMES

Funds Managed by - SANJAY SHAH & RUCHIR PAREKH (for Debt portion) & ADITYA KHEMANI (for Equity portion)

HSBC MIP - Regular Plan	Date of Incept	Date of Inception : 24 Feb 04				
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception		
HSBC MIP - Regular Plan - Growth	5.53%	4.02%	15.23%	7.48%		
CRISIL MIP Blended Index (Scheme Benchmark)	5.24%	6.02%	14.25%	6.97%		
CRISIL 1 Year T-Bill Index (Standard Benchmark)	6.57%	3.84%	3.07%	5.05%		
CRISIL 10 Year Gilt Index (Standard Benchmark)	2.41%	4.59%	3.58%	4.02%		
₹ 10,000, if invested in HMIP - R, would have become	₹ 10,553	₹ 10,402	₹ 11,523	₹ 17,939		
₹ 10,000, if invested in CRISIL MIP Blended Index, would have become	₹ 10,524	₹ 10,602	₹ 11,425	₹ 17,254		
₹ 10,000, if invested in CRISIL 1 Year T-Bill Index, would have become	₹ 10,657	₹ 10,384	₹ 10,307	₹ 14,904		
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	₹ 10,241	₹ 10,459	₹ 10,358	₹ 13,767		

HSBC MIP - Savings Plan	Date of Inception : 24 Feb 04				
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception	
HSBC MIP - Savings Plan - Growth	5.49%	4.37%	22.38%	9.11%	
CRISIL MIP Blended Index (Scheme Benchmark)	5.24%	6.02%	14.25%	6.97%	
CRISIL 1 Year T-Bill Index (Standard Benchmark)	6.57%	3.84%	3.07%	5.05%	
CRISIL 10 Year Gilt Index (Standard Benchmark)	2.41%	4.59%	3.58%	4.02%	
₹ 10,000, if invested in HMIP - S, would have become	₹ 10,549	₹ 10,437	₹ 12,238	₹ 20,259	
₹ 10,000, if invested in CRISIL MIP Blended Index, would have become	₹ 10,524	₹ 10,602	₹11,425	₹ 17,254	
₹ 10,000, if invested in CRISIL 1 Year T-Bill Index, would have become	₹ 10,657	₹ 10,384	₹ 10,307	₹ 14,904	
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	₹ 10,241	₹ 10,459	₹ 10,358	₹ 13,767	

Past performance may or may not be sustained in the future. Refer note below.

Funds Managed by - SANJAY SHAH & RUCHIR PAREKH

HSBC Flexi Debt Fund	Date of Incepti	Date of Inception : 05 Oct 07				
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception		
HSBC Flexi Debt Fund - Ret - Growth	9.14%	5.77%	6.90%	8.42%		
CRISIL Composite Bond Fund Index (Scheme Benchmark)	7.66%	5.04%	5.41%	6.44%		
CRISIL 10 Year Gilt Index (Standard Benchmark)	2.41%	4.59%	3.58%	5.70%		
₹ 10,000, if invested in HFDF, would have become	₹ 10,914	₹ 10,577	₹ 10,690	₹ 14,375		
₹ 10,000, if invested in CRISIL Composite Bond Fund Index, would have become	₹ 10,766	₹ 10,504	₹ 10,541	₹ 13,232		
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	₹ 10,241	₹ 10,459	₹ 10,358	₹ 12,824		

Past performance may or may not be sustained in the future. Refer note below.

Funds Managed by SANJAY SHAH & KEDAR KARNIK

HSBC FRF - LTP - Regular Plan	Date of Incepti	Date of Inception : 16 Nov 04				
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception		
HSBC FRF - LTP - Regular Plan - Growth	8.63%	5.74%	4.52%	6.85%		
CRISIL Liquid Fund Index (Scheme Benchmark)	8.42%	6.20%	3.69%	6.46%		
CRISIL 1 Year T-Bill Index (Standard Benchmark)	6.57%	3.84%	3.07%	5.30%		
₹ 10,000, if invested HFRF - LTP, would have become	₹ 10,863	₹ 10,574	₹ 10,452	₹ 16,302		
₹ 10,000, if invested in CRISIL Liquid Fund Index, would have become	₹ 10,842	₹ 10,620	₹ 10,369	₹ 15,860		
₹ 10,000, if invested in CRISIL 1 Year T-Bill Index, would have become	₹ 10,657	₹ 10,384	₹ 10,307	₹ 14,629		

Past performance may or may not be sustained in the future. Refer note below.

HSBC Ultra Short Term Bond Fund	Date of Incepti	ate of Inception : 17 Oct 06			
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception	
HSBC Ultra Short Term Bond Fund - Regular - Growth	7.34%	5.03%	3.74%	6.60%	
Customised Benchmark Index Fund (Scheme Benchmark)	8.40%	6.09%	3.76%	6.93%	
CRISIL 1 Year T-Bill Index (Standard Benchmark)	6.57%	3.84%	3.07%	5.32%	
₹ 10,000, if invested in HUSTBF, would have become	₹ 10,734	₹ 10,503	₹ 10,374	₹ 14,174	
₹ 10,000, if invested in Customised Benchmark Index, would have become	₹ 10,840	₹ 10,609	₹ 10,376	₹ 14,412	
₹ 10,000, if invested in CRISIL 1 Year T-Bill Index, would have become	₹ 10,657	₹ 10,384	₹ 10,307	₹ 13,270	

Past performance may or may not be sustained in the future. Refer note below.

Note : Data for the period 01 April - 31 March has been considered in all cases, except for 'Since Inception' returns. 'Since Inception' (%) returns are compounded annualised, other % returns are simple annualised. 'Since inception' returns are calculated on ₹ 10 invested at inception. Standard benchmark is prescribed by SEBI and is used for comparison purposes. Returns on ₹ 10,000 are point-to-point returns for the specific time period, invested at the start of the period.

Funds Managed by RUCHIR PAREKH & SANJAY SHAH

HSBC Income Fund - STP	Date of Inception	Date of Inception : 10 Dec 02										
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception								
HSBC Income Fund - STP - Reg - Growth	8.38%	5.85%	5.10%	6.47%								
CRISIL Short Term Bond Fund Index (Scheme Benchmark)	8.26%	5.11%	5.88%	6.15%								
CRISIL 1 Year T-Bill Index (Standard Benchmark)	6.57%	3.84%	3.07%	5.09%								
₹ 10,000, if invested in HIF -ST, would have become	₹ 10,838	₹ 10,585	₹ 10,510	₹ 17,929								
₹ 10,000, if invested in CRISIL Short Term Bond Fund Index, would have become	₹ 10,826	₹ 10,511	₹ 10,588	₹ 17,427								
₹ 10,000, if invested in CRISIL 1 Year T-Bill Index, would have become	₹ 10,657	₹ 10,384	₹ 10,307	₹ 15,876								

Past performance may or may not be sustained in the future. Refer note below.

HSBC Income Fund - Investment Plan	Date of Incepti	Date of Inception : 10 Dec 02										
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception								
HSBC Income Fund - Investment Plan - Reg - Growth	8.84%	5.57%	7.39%	6.72%								
CRISIL Composite Bond Fund Index (Scheme Benchmark)	7.66%	5.04%	5.41%	5.50%								
CRISIL 10 Year Gilt Index (Standard Benchmark)	2.41%	4.59%	3.58%	5.05%								
₹ 10,000, if invested in HIF - IP, would have become	₹ 10,884	₹ 10,557	₹ 10,739	₹ 18,314								
₹ 10,000, if invested in CRISIL Composite Bond Fund Index, would have become	₹ 10,766	₹ 10,504	₹ 10,541	₹ 16,454								
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	₹ 10,241	₹ 10,459	₹ 10,358	₹ 15,818								

Past performance may or may not be sustained in the future. Refer note below.

Fund Managed by SANJAY SHAH

HSBC Gilt Fund	Date of Inception	Date of Inception : 05 Dec 03										
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception								
HSBC Gilt Fund - Growth	8.18%	7.81%	7.57%	3.69%								
I-Sec Composite Bond Fund Index (Scheme Benchmark)	6.77%	6.38%	4.42%	6.20%								
CRISIL 10 Year Gilt Index (Standard Benchmark)	2.41%	4.59%	3.58%	4.02%								
₹ 10,000, if invested in HGF, would have become	₹ 10,818	₹ 10,781	₹ 10,757	₹ 13,515								
₹ 10,000, if invested in I-Sec Composite Bond Fund Index, would have become	₹ 10,677	₹ 10,638	₹ 10,442	₹ 16,495								
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	₹ 10,241	₹ 10,459	₹ 10,358	₹ 13,880								

Past performance may or may not be sustained in the future. Refer note below.

Fund Managed by RUCHIR PAREKH & KEDAR KARNIK

HSBC Cash Fund	Date of Inception	on : 04 Dec 02					
Scheme Name & Benchmarks	Last 7 Days as on 30 March 2012	Last 15 Days as on 30 March 2012	Last 30 Days as on 30 March 2012	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception
HSBC Cash Fund - Growth	8.74%	8.58%	8.46%	8.02%	5.42%	2.15%	5.82%
CRISIL Liquid Fund Index (Scheme Benchmark)	9.75%	9.78%	9.56%	8.42%	6.20%	3.69%	5.99%
CRISIL 91 Day T-Bill Index (Standard Benchmark)	9.02%	8.86%	9.00%	6.94%	4.23%	2.81%	5.05%
₹ 10,000, if invested in HCF, would have become	₹ 10,874	₹ 10,858	₹ 10,846	₹ 10,802	₹ 10,542	₹ 10,215	₹ 16,954
₹ 10,000, if invested in CRISIL Liquid Fund Index, would have become	₹ 10,975	₹ 10,978	₹ 10,956	₹ 10,842	₹ 10,620	₹ 10,369	₹ 17,205
₹ 10,000, if invested in CRISIL 91 Day T-Bill Index, would have become	₹ 10,902	₹ 10,886	₹ 10,900	₹ 10,694	₹ 10,423	₹ 10,281	₹ 15,837

Past performance may or may not be sustained in the future. Refer note below.

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Daily Net Asset Value (NAV) Publication

The NAV will be declared on all Business Days and will be published in two newspapers. The NAVs can also be viewed on **www.assetmanagement.hsbc.com/in** and **www.amfiindia.com** (You can also telephone us at 1800-200-2434).

For Investor Grievances please contact

Registrar : Computer Age Management Services Private Limited (CAMS), Unit: HSBC Mutual Fund 514A, Sathy Main Road, Lakshmipuram, Coimbatore - 614 006.

Mutual Fund : Rheitu Bansal

HSBC Asset Management (India) Private Limited, 16, Veer Nariman Road, Fort, Mumbai 400 001. Tel.: 1800-200-2434. Fax : 40029600. E-mail : hsbcmf@hsbc.co.in

Unitholders' Information

Account Statements

- (i) On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted will be sent to the Unit holders' by way of email and/or SMS to the registered e-mail address and/or mobile number, within 5 Business Days from the date of closure of the initial subscription list and/or from the date of receipt of the request from the Unit holders'.
- (ii) Thereafter, a Consolidated Account Statement (CAS) for each calendar month shall be sent by email on or before 10th of the succeeding month to those Unit holder(s) in whose folio(s) transaction (s) has/have taken place during the month.

In the event that the registered email address of the Unit holder is not available with the Fund, the CAS will be sent as a physical statement. In such cases, an allotment confirmation as mentioned in (i) above cannot be sent and the CAS sent for the month will reflect the allotments effected during the month.

- (iii) The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. Unit holders holding Units in physical mode and intending to get their Units dematerialized may submit the Demat Request Form (DRF) to the DP. Unit holder will be required to fill in a DRF along with the relevant details and submit the same to the Registrar alongwith the account statement to be dematerialized. The sequence of names in the account statement must be same as that in the demat account.
- (iv) The CAS shall not be received by those Unit holders whose folio(s) are not updated with PAN details.
- (v) Further, the CAS detailing the holdings across schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless the registered email address of the Unit holder is not available with the Fund.

For more details, please refer the Combined Scheme Information Document (SID) and Statement of Additional Information (SAI).

Annual Financial Results

A schemewise Annual Report of the Fund or an abridged summary thereof shall be mailed to all Unitholders as soon as may be but not later than 4 months from the date of closure of the relevant accounting year (i.e. 31st March of each year). The abridged / Full schemewise Annual Report shall contain such details as are required under the Regulations / Circular issued thereafter. A full copy of the schemewise / abridged annual report shall be made available for inspection at the Head Office of the Fund and a copy shall be made available to the Unitholders on request, on payment of nominal fees if any. These results shall also be displayed on the website of the Mutual Fund and Association of Mutual Funds in India (AMFI). Full Annual Report shall be disclosed on our website, www.assetmanagement.hsbc.com/in.

The Fund shall, from the financial year 2011-12 onwards, send the Schemewise annual report/abridged summary thereof as under:

- By e-mail, to those unit holders' whose e-mail address is available with the Fund;
- (ii) In physical form, to those unit holders' whose email address is not available with the Fund and/or to those unit holders' who have specifically opted/ requested for physical report.

Unit holders are therefore requested to update their email address with the Fund to receive annual reports through email.

Half yearly financial results and portfolio disclosure

As presently required by the SEBI Regulations, the Fund shall before the expiry of 1 month from the close of each half year, that is as on 31 March and 30 September, publish its unaudited financial results and complete statement of the Scheme's portfolios, in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated and update the same on the Fund's website at www.assetmanagement.hsbc.com/in and on AMFI's website at www.asfiindia.com, in the formats as prescribed by SEBI.

Important Information for Ongoing Subscriptions

HSBC Midcap Equity Fund

The Trustees / AMC reserve the right to temporarily suspend subscriptions, switches into the Scheme, if the assets under management of the Scheme exceeds Rs. 700 crores. However, as it may not be possible to ensure that the assets under management does not exceed Rs. 700 crores at the point of time of subscription, any excess amounts collected in the Scheme would be retained until the suspension of subscriptions, switches into the Scheme takes effect. The suspension will be for a minimum period of 1 month or until the assets under management fall below Rs. 700 crores, due to redemptions, market forces or for any other reason, whichever is later. The suspension will not however affect Dividend reinvestment options, Systematic Investment Plans, Systematic Transfer Plans or other standing instructions which have been entered into by the investors at any time prior to the date from which the suspension takes effect. The Trustees / AMC also reserve the right to review the amount, frequency and methodology by which the suspension of further sale of units will be enforced. All decisions of the Trustees / AMC will take effect prospectively and be communicated to the investors from time to time by arranging to display a notice in the Investor Service Centres and issuing advertisements in 2 newspapers, at least 1 day prior to the decision taking effect. All decisions of the Trustees / AMC will be made in the interest of the investors and will be subject to the SEBI Regulations.

HSBC Small Cap Fund

The maximum subscription that can be mobilized in the Scheme will be Rs. 500 crore. Once the maximum subscription amount is mobilized in the Scheme, fresh subscriptions into the Scheme will be suspended till further notice and a communication in this regard will be made to investors.

HSBC Emerging Markets Fund

The Trustees/ AMC reserve the right to temporarily suspend subscriptions, switches including SIP / STP into Schemes, if the asset under management of the Scheme exceed the maximum permissible limit as mentioned under the heading on "Policy on Offshore Investments by the Scheme(s) and the Plan(s) thereunder" of this Combined Scheme Information Document.

HSBC Brazil Fund

The AMC/Trustee reserves the right to temporarily suspend subscriptions in/ switches into the Scheme or subsequent instalments of HSBC SIP / HSBC STP will be stopped from the month in which the subscriptions exceed the maximum permissible limits prescribed by SEBI for overseas investments as mentioned under the heading on "Policy on Offshore Investments by the Scheme" in the SID (currently the limit for all the schemes of HSBC Mutual Fund put together is equivalent to US \$ 300 mn).

Scheme Specific Risk Factors

Risk factors associated with investing in Equity or Equity related Securities

• Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors. • Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities' purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities. In the view of the Fund Manager, investing in Mid and Small Cap stocks are riskier than investing in Large Cap Stocks. • To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, exchange controls, settlements, restrictions on repatriation and transaction procedures in overseas market. The Scheme(s) at times may receive large number of redemption requests which may have an adverse impact on the performance of the Scheme(s) and may also affect all the unit holders as the fund manager needs to liquidate securities to meet the redemptions post which the portfolio is likely to be less liquid.

Applicable only for HUOF: Investing in stocks of companies in 'Out of Ordinary Conditions', Mid and Small Cap stocks are riskier than investing in Large Cap Stocks. • The volumes of trading of the stocks of companies in 'Out of Ordinary Conditions' could be lower than that of large, mid & small cap stocks. The liquidity of investments made in the Scheme may be restricted due to the same. Since the Scheme would invest in stocks of companies in 'Out of Ordinary Conditions', it might under perform the benchmark. • The Scheme seeks to generate returns out of stocks of companies in 'Out of Ordinary Conditions' that are likely to outperform in the future. This may or may not happen.

Applicable only for HMEF: • Medium capitalisation stocks have the potential to experience greater volatility and may be less liquid than larger capitalisation stocks. Thus, relative to larger, more liquid stocks, investing in medium capitalization stocks, involves potentially greater volatility and risk. The biggest risk of equity investing is that returns can fluctuate and investors can lose money. • The Scheme seeks to generate returns by investing in stocks of Medium Cap Companies that have strong or improving fundamentals, high growth potential or are under-priced relative to their intrinsic value. This may or may not happen. However, as with all equity investing, there is the risk that a company will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results.

Applicable only for HSCF: • Historically, small capitalisation stocks have experienced greater volatility than other equity asset classes, and they may be less liquid than larger capitalisation stocks. Thus, relative

to larger, more liquid stocks, investing in small capitalization stocks, involves potentially greater volatility and risk. The biggest risk of equity investing is that returns can fluctuate and investors can lose money. • The Scheme seeks to generate returns by investing in stocks of Small Cap Companies that have strong or improving fundamentals, high growth potential or are under-priced relative to their intrinsic value. This may or may not happen. However, as with all equity investing, there is the risk that a company will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results.

Applicable only for HBF (Underlying Scheme - HGIF Brazil Equity Fund): • Market Risk: The underlying scheme's investments are subject to the risks inherent in all investments in securities i.e. the value of holdings may fall as well as rise. • Currency Risk: As the underlying scheme will invest in securities which are denominated in foreign currencies (e.g. US Dollars), fluctuations in the exchange rates of these foreign currencies or any change in exchange control guidelines may have an impact on the income and value of the scheme. • Hedging Risk: The investment manager to the underlying scheme is permitted, but not obliged, to use hedging techniques to attempt to offset market and currency risks. There is no guarantee that hedging techniques will achieve the desired result. • Country Risk: The portfolio shall be exposed to the political, economic and social risks with respect to Brazil. • Liquidity Risk: Investments can be negatively impacted by low liquidity, poor transparency and greater financial risks. • Legal, Tax and Regulatory Risk: The underlying scheme could be exposed to changes (including retrospective) in legal, tax and regulatory regime which may adversely affect it and the investors. • Settlement Risks: The scheme will be exposed to settlement risk, as Brazil may have different settlement periods and the procedures may be different. • Emerging Market Risk: Economies in Emerging Markets like Brazil generally are heavily dependent upon international trade and, accordingly, have been and may continue to be affected adversely by trade barriers, exchange controls, managed adjustments in relative currency values and other protectionist measures imposed or negotiated by the countries with which they trade. • Sector Concentration Risk: The portfolio may have a high concentration in natural resources sector. Because these investments are limited to narrow segment of the economy, the performance of the scheme could be sensitive to movements in these sectors.

Risk factors associated with investing in Fixed Income Securities

Subject to the stated investment objective, the Scheme(s) propose to invest in debt and related instruments.

• Price-Risk or Interest Rate Risk: As with all debt securities, changes in interest rates may affect the NAV of the Scheme(s) as the prices of securities increase as interest rates decline and decrease as interest rates. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

In the case of floating rate instruments, an additional risk could be due to the change in the spreads of floating rate instruments. If the spreads on floating rate papers rise, then there could be a price loss on these instruments. Secondly in the case of fixed rate instruments that have been swapped for floating rates, any adverse movement in the fixed rate yields vis-à-vis swap rates could result in losses. However, floating rate debt instruments which have periodical interest rate reset, carry a lower interest rate risk as compared to fixed rate debt instruments. In a falling interest rate scenario the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments. • Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market. •Credit Risk: Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk, corporate debentures are sold at a yield above those offered on Government Securities, which are sovereign obligations. Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk. • Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme(s) are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. • Duration Risk: Duration is a risk measure used to measure the bond / security price changes to potential changes in interest rates. Duration of portfolio x the expected changes in rates = the expected value change in the portfolio. Duration is more scientific measure of risk compare to average maturity of the portfolio. The higher the duration of the portfolio, the greater the changes in value (i.e. higher risk) to movement in interest rates. Modified duration is the duration of a bond / security given its current yield to maturity, put/ call feature, and an expected level of future interest rates. •Benchmark Risk: The floating rate segment of the domestic debt market is not very developed. Currently, majority of the issuance of floating rate papers is linked to NSE MIBOR. As the floating rate segment develops further, more benchmark rates for floating papers may be available in future. The fewer number of benchmark rates could result in limited diversification of the benchmark risk.

Different types of securities in which the scheme(s) would invest as given in the Combined Scheme Information Document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon

its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated. • Prepayment Risk: The risk associated with the early unscheduled return of principal on a fixed-income security. The early unscheduled return of principal may result in reinvestment risk. • Short Selling Risk: The risk associated with upward movement in market price of security sold short may result in loss. The losses on short position may be unlimited as there is no upper limit on rise in price of a security.

Risks associated with Investing in Foreign Securities

• Since the Scheme(s) would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme(s). • To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI / RBI from time to time. Offshore investments will be made subject to any / all approvals, conditions thereof as may be stipulated by SEBI/RBI. The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs. To the extent that the assets of the Scheme(s) will be invested in foreign securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

Risks associated with Investing in Derivatives

• The Fund may use derivative instruments like stock index futures, option on stocks, stock indices, interest rate swaps, forward rate agreements or other derivative instruments as permitted under the Regulations and guidelines. As and when the Scheme(s) trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialised instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Also, the market for derivative instruments is nascent in India and so liquidity risk is also pretty high. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manger to identify such opportunities. Identification and execution of the strategies to be perused by the fund manager involve uncertainty and decision of fund manager(s) may not always be profitable. No assurance can be given that the fund manager(s) will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments

Risks associated with Investing in Securitised Debt

Securitised Debt: Securitised debt papers carry credit risk of the Obligors and are dependent on the servicing of the PTC / Contributions etc. However these are offset suitably by appropriate pool selection as well as credit enhancements specified by Rating Agencies. In cases where the underlying facilities are linked to benchmark rates, the securitised debt papers may be adversely impacted by adverse movements in benchmark rates. However this risk is mitigated to an extent by appropriate credit enhancement specified by rating agencies. Securitised debt papers also carry the risks of prepayment by the obligors. In case of prepayments of securities debt papers, it may result in reduced actual duration as compared to the expected duration of the paper at the time of purchase, which may adversely impact the portfolio yield. These papers also carry risk associated with the collection agent who is responsible for collection of receivables and depositing them. The underlying assets in the case of investment in securitised debt could be mortgages or other assets like credit card receivables, automobile / vehicle / personal / commercial / corporate loans and any other receivables / loans / debt.

The risks associated with the underlying assets can be described as under

Credit card receivables are unsecured. Automobile / vehicle loan receivables are usually secured by the underlying automobile / vehicle and sometimes by a guarantor. Mortgages are secured by the underlying property. Personal loans are usually unsecured. Corporate loans could be unsecured or secured by a charge on fixed assets / receivables of the company or a letter of comfort from the parent company or a guarantee from a bank / financial institution. As a rule of thumb, underlying assets which are secured by a physical asset / guarantor are perceived to be less risky than those which are unsecured. By virtue of this, the risk and therefore the yield in descending order of magnitude would be credit card receivables, personal loans, vehicle /automobile loans, mortgages and corporate loans assuming the same rating.

Swing Pricing Risk

There are trading and associated transaction costs involved when there are significant inflows into or significant outflows from the underlying scheme. The dealing charges incurred as a result of such significant flows fall not only

on those investors who have just transacted but on all the investors in the underlying scheme thereby diluting the value of their existing shareholders' holding. Introduction of Swing Pricing aims to protect the interest of the existing investors from some of the performance dilution that they may suffer as a result of significant inflows and outflows from the underlying scheme. It is a process whereby the NAV of the underlying scheme is swung or adjusted when a predetermined net capital activity threshold (or swing threshold) is exceeded. Thus, if Net subscriptions (Total subscriptions – Total redemptions) are above the swing threshold, the NAV per share is swung down by the swing factor. Conversely, if Net redemptions (Total redemptions – Total subscriptions) are above the swing threshold has been set at a level by the underlying scheme which it believes best manages the objective of protecting their existing shareholders from NAV dilution by capturing a significant percentage of the gross amount of deals on any fund whilst maintaining a reasonable level of fund volatility by not swinging the NAV all the time.

Risks associated with Securities Lending

Securities Lending: The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme(s) and the approved intermediary.

Load Structure

Entry Load

In accordance with the requirements specified by the SEBI circular no. SEBI/ IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 1, 2009. Similarly, no entry load will be charged with respect to applications for registrations under HSBC Systematic Investment Plan / HSBC Systematic Transfer Plan accepted by the Fund with effect from August 1,

Important Instructions

- 1) Please refer to the Combined SID, SAI and the Common KIM carefully before filling the Application Form.
- Please refer the sections on "Who can invest" and "Who cannot invest" for a list of eligible investors in the combined SID. Applications from investors resident in USA or Canada will not be accepted.
- 3) All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- 4) Investors are requested to use the services of AMFI certified Distributors empanelled with the AMC. The AMC shall not be liable to an Investor, with respect to investments made through non-empanelled Distributors. If the investor wishes to invest directly, i.e. without involving the services of any agent or broker, "DIRECT" should be mentioned in the space provided for "ARN Number" in the Application Form/Transaction Form. Any subsequent change/updation/removal of broker code will be based on the written request from the Unit holder and will be on a prospective basis only from the date when the Registrar executes such written instruction.

5) Applications under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership

The original Power of Attorney or a duly notarised copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.

A company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the schemes should furnish a certified copy of resolution or authority to make the application as the case may be and a certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or Partnership Deed and certificate of registration or any other document as the case may be. In case of a Trust / Fund, it shall submit a certified true copy of the resolution from the Trustee(s) authorising such purchases. The officials should sign the application under their official designation and furnish a list of authorised signatories. All communications and payments shall be made to the First Applicant only.

6) PAN Details (PAN Mandatory for all investments)

As per Securities and Exchange Board of India (SEBI) Circular dated 27 April, 2007 and letter dated 25 June, 2007, Permanent Account Number (PAN) has been made the sole identification number for all participants investing in the securities market, irrespective of the amount of investment. With effect from 1 January, 2008, for all applicable transactions, investors will need to mention their PAN number on Application Form / Transaction Form. The PAN requirements will be applicable to all joint applicants as well as the Guardian, in case of applications by a Minor. As per SEBI circular no. MRD/DOP/MF Cir - 08/2008 dated April 3, 2008 investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this would be subject to verification of the veracity of the claim of the investors that they are residents of Sikkim, by collecting sufficient documentary evidence.

Accordingly, submission of Form 49A and/ or declaration in Form 60/61 will not be accepted.

7) For MICRO SIP please refer to instruction for filling of the Application Form on Page No. 19.

2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Exit Load / Contingent deferred Sales Charge ('CDSC')

With effect from August 1, 2009, exit load / CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unit holder as exit load / CDSC shall be credited to the respective Scheme immediately.

Pursuant to SEBI circular no. SEBI / IMD / CIR No. 6 /172445/ 2009 dated August 7, 2009 and SEBI circular no. SEBI / IMD / CIR No. 7 /173650 / 2009 dated August 17, 2009, in order to have parity among all classes of unit holders, no distinction among unit holders shall be made based on the amount of subscription while charging Exit Load and further such parity shall be made applicable at the portfolio level respectively.

Tax Benefits of Investing in the Mutual Fund

Investors are advised to refer to the Section on "Taxation on investing in Mutual Funds" in the Statement of Additional Information and also is advised to consult with his or her own tax consultant with respect to the specific tax implications arising out of their participation in the scheme(s).

Notwithstanding anything contained in the SAI, Combined Scheme Information Document and Common Key Information Memorandum of the Scheme(s) the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Investors can also obtain further changes after the date of this Common Key Information Memorandum from the Mutual Fund / Investor Service Centres or distributors.

8) Know Your Customer (KYC)

Units held in account statement (non-demat) form : KYC is mandatory under the Prevention of Money Laundering Act, 2002 for all investors irrespective of the amount of investment (including Switch, Systematic Investment Plan/Systematic Transfer Plan registered). SEBI vide circular number MIRSD/SE/Cir-21/2011 dated October 05, 2011 issued guidelines for uniform KYC requirements for investors while opening accounts with any intermediary in the securities market w.e.f January 01, 2012. In order to bring this into effect, SEBI has appointed KYC Registration Agency (KRA) who will act as a central authority to maintain records of KYC compliant investors with every intermediary. As a result, once the client has done KYC with a SEBI registered intermediary, he/she need not undergo the same process again with another intermediary.

An investor can fulfill the new KYC requirements by filling up the prescribed form and submitting the same along with the other requisite details / proof (attested true copies of supporting documents relating to proof of identity and address or verification with the original) and submit along with the investment application, if not already KYC compliant. Stand alone KYC requests shall not be accepted by the AMC/RTA of AMC. Fresh KYC requests received in the old KYC form will be subject to rejection. Any subsequent change to Address, Pin Code, Country, Nationality, Occupation, Income details, Date of Birth, Proof of Identity recorded with the intermediary and further registered with KRA will overwrite the records maintained with the AMC. The AMC/RTA of AMC reserves the right to refund the amount invested or reject transaction requests in case of any discrepancy noted in the information provided in the application.

Introduction of in Person Verification (IPV) : SEBI has vide the circular number MIRSD/ Cir-26/2011 dated December 23, 2011 has mandated IPV for all new clients. The IPV carried out by one SEBI registered intermediary can be relied upon by another intermediary. It is also stated that, In case of Mutual Funds, the Asset Management Companies (AMCs) and the distributors who comply with the certification process of National Institute of Securities Market (NISM) or Association of Mutual Funds (AMFI) and have undergone the process of 'Know Your Distributor (KYD)', can perform the IPV. However, in case of applications received by the mutual funds directly from the clients (i.e. not through any distributor), the AMCs may also rely upon the IPV performed by the scheduled commercial banks.

9) Third Party Payments

Third party payments (i.e where payment is made from a source other than that of the first holder) will not be accepted by the Fund, except if made under the following exceptional categories, namely i) as gift by parents/grandparents/related persons in favour of minor, not exceeding Rs. 50,000/-, ii) employer on behalf of employee as payroll deductions for SIP/ Lumpsum investments, iii) Custodian on behalf of FII/client and iv) Payment by Asset Management Company (AMC) to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by the AMC through Systematic Investment Plans or Lumpsum Investment (w.ef January 16, 2012). In such cases, KYC acknowledgement along with additional declarations will have to be submitted along with the application form, failing which the application will be rejected. Such declaration to be submitted in original & in the prescribed standard format and unique across each lumpsum investment.

a)

(Declaration formats can be obtained from ISCs or downloaded from the $\ensuremath{\mathsf{Fund}}\xspace's$ website.)

- b) In case of payment from a joint bank account, first holder in the folio has to be one of the joint holders of the bank account from which the payment is made. Hence, joint holders may pre-register their bank accounts (single/ multiple) with the AMC/RTA, by completing the Multiple Bank Account Registration Form, if they intend to make payment on behalf of other joint holder(s) in the folio. In such cases the application will be accepted and not treated as a third party payment.
- c) Where the payment instrument does not mention the bank account holders name/s, investor should attach bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a pre-funded instrument, a bank certification of the bank account no. and account holders name should be attached, in the required format. Pre-funded instrument issued against cash shall not be accepted for investments of Rs. 50,000 or more. For RTGS/NEFT/online bank transfer etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application.
- d) The AMC reserves the right to reject the application, post acceptance of the same, if any of the requisite documents/declarations are unavailable or incomplete, in which case the AMC shall refund the subscription money. No interest will be payable on the subscription money refunded. Refund orders will be marked "A/c. payee only" and will be in favour of and be despatched to the Sole / First Applicant, by courier/speed post/registered post.
- 10) Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.

11) NRIs, Persons of Indian Origin, FIIs

The Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 (the "FEMA Regulations") permit a NRI/ POI to purchase on repatriation or non-repatriation basis, without limit, units of domestic mutual funds. Payment for such units must be made either by cheque or demand draft by means of: (i) inward remittance through normal banking channels; or (ii) out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR/ NRO account, in the case of purchases on a non-repatriation basis.

Investments by NRIs / FIIs shall be in accordance with the prevailing laws governing such investments.

Payment by the FII must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or non resident rupee account maintained by the FII with a designated branch of an authorised dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.

Instructions for filling up the Application Form

1. General Information

- (i) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (\checkmark) in the appropriate box (\Box), where boxes have been provided.
- (ii) Existing investors of HSBC Mutual Fund who have provided their PAN earlier and wanting to make an investment will need to provide KYC acknowledgement, fill up ONLY their Folio Number in Section 1 and then please proceed to section 3. However, new investors will be required to fill up the Applicant's Details in Section 2.
- (iii) Please do not overwrite. For any correction / changes (if any) made on the application form, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole/ all applicants.
- (iv) In view of the RBI Circular DPSS.CO.CHD.No. 1832/01.07.05/2009-10 dated 22nd February 2010, kindly note the following:

No changes / corrections should be carried out on the cheques. For any change in the payee's details, amount in figures or amount in words, etc., fresh cheque would be required. Cheque with alterations / corrections will not be honoured effective 1st July, 2010.

2. Applicant's Information

Applicants must provide all the details under Section 2 of the Application Form.

- Name and address must be given in full (P.O. Box Address alone is not sufficient).
- (ii) Non-Resident Investors and Foreign Nationals should mandatorily state their complete overseas address in the application form else the application will be rejected. Further, Investors are requested to note that in case information with regard to USA or Canada residence is subsequently received from the investor by way of change of address or obtained from KRA database / CVL, the AMC at a later date reserves the right to redeem the investments after providing due notification to such investor.

12) Nomination Details

Applicants applying for Units singly / jointly can also make the nomination at the time of initial investment. Investors are advised to consider availing nomination facility in their own interest.

- a) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.
- b) Where a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint". Nomination form cannot be signed by Power of attorney (PoA) holders.
- c) There can be no nomination in a folio held in the name of minor.
- d) The investors/Unitholders are requested to note that a maximum of three nominees can be registered for a Folio. In case of multiple nominees, the 'Share / Ratio' of nomination has to be clearly specified in the nomination form / request letter. If the 'Share / Ratio' of nomination is not explicitly stated, then the nomination shall be treated at 'Equal Share/Ratio'.
- e) A minor can be nominated and in that event, the name, address and PAN of the Guardian of the minor nominee (in case the minor does not have PAN) shall be provided by the Unitholder.
- f) The Nominee shall not be a trust, (other than a religious or charitable trust) society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. However, a resident of USA/Canada can not be a Nominee. Nomination can also be made in favour of the Central Government, State Government, Local Authority, any person designated by virtue of his office or a religious or charitable trust.
- g) Nomination in respect of the Units stands rescinded upon the transmission of Units.
- h) Transmission of Units in favour of a Nominee shall be valid discharge by the AMC/ Mutual Fund / Trustees against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold Units on their own behalf singly or jointly and who made the original nomination.
- j) On cancellation of the nomination, the nomination shall stand rescinded and the AMC / Mutual Fund / Trustees shall not be under any obligation to transmit the Units in favour of the Nominee.
- k) The rights in the units will rest in the Nominee(s) only upon death of all Unitholders.
- Every new nomination for a folio/account will overwrite the existing nomination.
- m) Nomination shall be mandatory for new folios/accounts opened by individual especially with sole holding and no new folios/accounts for individuals in single holding should be opened without nomination.
- In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.
- (iii) Please provide the name of the Contact Person in case of investments by a Company / Body Corporate / Partnership Firm / Trust / Society / FIIs / Association of Persons / Body of Individuals.
- (iv) If the application is on behalf a Minor, the Guardian's Name and date of birth of the Minor should be provided.
- (v) The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.

3. Bank Account Details / Multiple Bank Account Registration

Investors to ensure the name in the application form and in their bank account are the same. Applicants should provide the name of the bank, branch address, account type and account number of the Sole / First Applicant. As per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Application Form. AMC will endevour to directly credit redemption/ dividend proceeds in customer's bank account wherever possible.

For NRI investors - Kindly also provide the FIRC letter from your banker (i.e. source of funds confirmation) if your account type is NRE. *Applications without this information will be rejected.*

Multiple Bank Accounts Registration Facility:

1. The fund offers it's investors' facility to register multiple bank accounts for pay-in & payout purposes and designate one of the bank account as "Default Bank Account". This facility can be availed by using a designated Multiple Bank Accounts Registration/Deletion Form (available at the ISCs or downloaded from the Fund's website). In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure

that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all dividends and redemptions payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.

- 2. Bank Account Details with Redemption Request: Please note the following important points related to payment of redemption proceeds:
 - a. Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
 - b. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
 - c. Updation of Bank Account in a customer's account / folio should be submitted either using the Multiple Bank Account Registration Form or the standalone Change of Bank Mandate form only. Hence, any form containing redemption request will not have the facility to change the bank mandate or update a new bank mandate. The Fund will continue to follow a cooling period policy whenever any change of Bank Mandate request is received / processed few days prior to submission of a redemption request.

If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with necessary valid supporting documents) such requests will be processed and paid out after a valid confirmation is received from the investor or within the stipulated timelines as per SEBI regulations, whichever is earlier.

d. Unit holders will be required to submit a valid request for a change in bank account details along with a cancelled original cheque leaf of the new bank account. Unit holders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.

Where such name is not printed on the original cheque, the Unit holder may submit a letter from the bank on its letterhead certifying that the Unit holder maintains/maintained an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). In case of non-availability of any of these documents, an attested copy of the bank pass book or a statement of bank account having the name and address of the account holder and account number.

Following documents in originals / attested copies will be mandatorily required to effect Change in Bank account details: (Original of any one of the following documents or originals should be produced for verification of self-attested copy or copy should be attested by the Bank)

- Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque.
- ii. Latest bank statement not older than 3 months containing the first unit holder name of the investor, bank account number
- iii. Latest bank passbook with current entries not older than 3 months containing the first unit holder name of the investor, bank account number.
- iv. Bank Letter in original duly signed by branch manager/authorized personnel in their letter head or bank seal affixed containing the first unit holder name of the investor, bank account number
- e. Any request without the above mentioned documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previous details only. Valid change of bank mandate requests with supporting documents will be processed within ten days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried with previous details only.
- f. Unitholder(s) are strongly advised to register their various bank accounts and continuously update the bank account details with the mutual fund, using this facility well in advance and specify any one of registered bank account for payment of redemption proceeds with each redemption request. If any of the registered bank accounts are closed/ altered, please intimate such change with an instruction to delete/alter it from of our records using this form.
- g. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio
- h. If in an NRI folio, subscription investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/ NRO/ NRE.
- i. HSBC Mutual Fund, the AMC or its registrar and other service providers shall not be held liable for any loss arising to the unit holder(s) due to the credit of the redemption proceeds into any of the bank accounts registered in the folio.

- j. HSBC Mutual Fund, the AMC and its registrar shall not be held liable for any loss arising to the Unitholder(s) on account of inadequate or incomplete documentation resulting in delay or rejection of the request.
- k. In case a redemption request is received before the change of bank details has been validated and registered, the redemption request would be processed to the currently registered (existing on fund records) bank account. In such a case the Trustee / AMC will not be responsible in case of old bank mandate being frozen / locked by the bank for any purpose including non-maintenance of adequate balance.

4. Investment and Payment Details

- (i) The application amounts can be tendered by cheque / demand drafts payable locally at any of the ISCs and designated collection centres. Application Forms accompanied with outstation cheques / stockinvests / postal orders/ money orders/ cash will not be accepted.
- (ii) All cheques and bank drafts must be drawn in the name of the Scheme or its abbreviation as applicable and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application. All cheques and bank drafts accompanying the application form should contain the application form number/ folio number on its reverse.

Please note that amount in words and figures on the cheque should **not** be in local languages.

Kindly note that post dated cheques are not allowed except for Systematic Investment Plan (SIP) Transactions.

(iii) Bank charges for outstation demand drafts will be borne by the AMC and units will be allotted inclusive of the DD charges incurred. The above will be limited to the bank charges as per table below.

	o
Amount	DD Charges
Upto Rs. 10,000/-	At actuals, subject to a maximum of Rs. 65/-
Above Rs. 10,000/-	At Rs. 3.50/- per Rs. 1,000/ Minimum Rs. 65/- and Maximum Rs. 12,500/-

However, such Demand Draft charges would be borne by the AMC only when the investor is not residing in any of the locations where the AMC or CAMS have official points of acceptance and the Demand draft has not been issued at the AMC/CAMS point of acceptance. Such demand drafts should be payable at the AMC/CAMS location where the investment application is submitted. The AMC will not entertain any request for refund of demand draft charges.

(iv) If no indication is given for the investment the default Option will be as follows:

Indication not made / incorrectly made	Default
Common to all Equity Schemes	
Scheme Name	As indicated on the Cheque
Dividend / Growth Option / Sub-options	Growth Option / Sub-option
Dividend Payout / Reinvestment	Dividend Reinvestment##
Mode of holding (in cases where there are more than one applicant)	Joint
Status of First Applicant (Individual, HUF, Company etc.)	Others#
Demat Account Details*	Units will be held in physical mode

- * For Investors, who wish to opt for Demat mode, the applicants under the Scheme (including a transferee) will be required to have a beneficiary account with a DP of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and its beneficiary account number with DP. In the absence of the information (including incomplete information/incorrect) in respect of DP ID/BO ID, the application will be processed with statement option as 'physical' only.
- ## In case of HTSF, only Dividend Payout Option is available.
- # Tax rates (including the tax on dividend distribution) wherever applied on 'others' by HSBC Mutual Fund shall be the same as applicable to a Resident Indian Company.

PAYMENT MECHANISM

A) Lumpsum Investment

a) All cheques and bank drafts must be drawn in the name of the respective Scheme(s) or its abbreviation as applicable and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application. Kindly note that post dated cheques are not allowed except for Systematic Investment Plan (SIP) Transactions.

B) SIP Investment

a) In case an investor wishes to invest on a monthly basis, the investor is required to provide:

• at least 12 cheques of minimum Rs. 1,000 (Rs. One Thousand) or • one cheque for the first installment in addition to a mandate form to enable subsequent debits either through Electronic Clearing System (ECS) debit or such other facilities as may be provided by the AMC for a block of atleast 11 installments.

In case an investor wishes to invest on a quarterly basis, the investor is required to provide:

• at least 4 cheques of minimum Rs. 3,000 (Rs. Three Thousand) each, or • one cheque for the first installment in addition to a mandate form to enable subsequent debits either through Electronic Clearing System (ECS) debit or such other facilities as may be provided by the AMC for a block of atleast 3 balance installments.

- The cheque for the first SIP instalment can carry any date. The first b) instalment of the SIP will be processed subject to applicable NAV & load, if any, on the date of receipt of the application form (post dated cheque will not be accepted for the first SIP instalment). The second instalment in case of monthly SIP will be processed on the available SIP date [currently 3rd, 10th, 17th, 26th or 30th (last business day of the month for February) of every month] indicated by the investor, but immediately following the expiry of 25 Business Days from the date of processing the first SIP. If the choice of date for the second instalment is not indicated by the investor, the second instalment of SIP will be processed on the earliest SIP date [3rd, 10th, 17th, 26th or 30th (last business day of the month for February)] immediately following the expiry of 25 Business Days from the date of processing the first SIP installment. In case of quarterly SIP, the date for next instalment will be 10th of the relevant month. If any of above dates fall on a holiday, the transaction will be taken as of the next Business Day. Please refer to the Load Structure of each Scheme for details of applicable loads. Outstation cheques will not be accepted.
- c) You can choose multiple SIP dates in the Auto Debit Form in case you wish to make the SIP investment on multiple dates each month.
- d) If SIP form and cheque is submitted with bank details of a city where the Mutual Fund does not provide auto debit facility, first SIP cheque may get processed. However, future debits will not happen and SIP instruction shall be rejected.
- e) In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not entertain any request for refund of proceeds of first cheque which is already processed. Investors will have to redeem the units allotted through first cheque at applicable NAV.
- f) In case the Frequency (Monthly/Quarterly) and SIP date is not indicated, Monthly frequency shall be treated as the Default Frequency, 10th shall be treated as the Default date.
- g) There is no maximum duration for SIP enrolment. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. March 2025. Incase the end date is not filled or default March 2025 chosen, the AMC reserves the right to reject such SIP applications.

C) Micro SIP

In accordance with guidelines issued by AMFI vide its circular dated July 14, 2009 SIPs up to Rs. 50,000/- per year per investor i.e. aggregate of investments in a rolling 12 months period or in a financial year i.e. April to March (hereinafter referred to as "Micro SIP") shall be exempted from the requirement of PAN, with effect from August 1, 2009. This exemption shall be applicable only to investments by individuals (excluding PIOs), Minors and Sole proprietary firms including joint holders. HUFs and other categories of investors will not be eligible for this exemption. Micro SIP investors will require to be KYC compliant by fulfilling the uniform KRA KYC formalities and submit the requisite documents along with the investment application. Micro SIP investors will be applicable to normal purchase transactions up to Rs. 50,000/- which will continue to be subject to the PAN requirement. Along with the KRA KYC acknowledgement and a proof of address, any one of the following photo identification documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN:

• Voter Identity Card • Driving License • Government / Defense identification card • Passport • Photo Ration Card • Photo Debit Card • Employee ID cards issued by companies registered with Registrar of Companies • Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament • ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks • Senior Citizen / Freedom Fighter ID card issued by Government • Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI • Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL) • Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.

Where photo identification documents contains the address of the investor, a separate proof of address is not required.

The photo identification document and the proof of address have to be current and valid and also to be either self attested or attested by the ARN holder (AMFI Registered Distributor) mentioning the ARN number.

While making subsequent Micro SIP applications with a mutual fund, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting document. The Micro SIP application will be rejected by the AMC where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding Rs. 50,000 or where there are deficiencies in the documents submitted by the investors in lieu of PAN as mentioned above. The rejected application will be sent back to the investor with a deficiency memo. In case the first Micro SIP installment is processed (as the cheque

may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds shall be made by the AMC for the units already allotted and a communication to this effect will be sent to the investors. However, investors shall be allowed to redeem their investments at applicable NAV.

Please use separate Application Form for Option A or B in Section 4.

5. Transaction Charges

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the Fund will deduct Transaction Charges from the investment amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges). Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction Charges in case of Investments through SIP:

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP instalment x No. of instalments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 instalments.

Transaction Charges shall not be deducted:

- (a) where the Distributor of the investor has not opted to receive any Transaction Charges;
- (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through;
 - Switches / Systematic Transfers / Dividend Transfers / Dividend Reinvestment, etc.;
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor);
- (e) for purchases / subscriptions routed through Stock Exchange(s).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. The AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) at the First / Sole Applicant/ Guardian level. If the PAN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. INR. 150 for first time investors or INR. 100 for other than first time investor has not provided as masterion, he will be considered as an "existing" investor.

6. Process and requirements for Change of Address

AMFI vide its circular 26/2011-12dated 21 March 2012 has advised uniform procedure to be followed for Change of address in Mutual Fund folios. The following documents will be mandatorily required to effect Change in Address :

a. For Non-KYC compliant folios/clients:

- Proof of new Address (POA), and
 - Proof of Identity (POI): PAN card copy if PAN is updated in the folio, or PAN/other proof of identity if PAN is not updated in the folio.

b. For KYC compliant folios/clients:

- Proof of new Address (POA),
- Any other document/form that the KRA may specify form time to time.

Copies of documents submitted must be self-attested and accompanied by originals for verification. If originals are not produced, copies should be properly attested/verified by entities authorized for attesting/verification of documents as per extant KYC guidelines.

Proof of Identity (POI): List of documents admissible as Proof of Identity (*Documents having an expiry date should be valid on the date of submission):

- PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
- Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/ Driving license.
- Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments,

Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

Proof of Address (POA): List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission)

- Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.
- Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill -Not more than 3 months old.

- 3. Bank Account Statement/Passbook -Not more than 3 months old.
- 4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/ Elected representatives to the Legislative Assembly or Parliament/ Documents issued by any Govt. or Statutory Authority.
- Identity card/document with address, issued by any of the following: Central/ State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
- 7. The proof of address in the name of the spouse may be accepted.

List of people authorized to attest the Proof of Address and Proof of identity after verification with the originals:

- 1. Authorised officials of Asset Management Companies (AMC).
- 2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
- 3. KYD compliant mutual fund distributors.

- Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/ Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- 5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
- Government authorized officials who are empowered to issue Apostille Certificates.

7. Declaration and Signatures

- a) Signature should be in black or blue ink only.
- b) Signatures should be in English or in any Indian language. Thumb impressions and Signatures in languages not specified in the Eight Schedule of the Constitution of India should be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/ her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- c) Applications on behalf of minors should be signed by their Guardian.

HSBC Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Combined SID, SAI and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.

CHECKLIST FOR DOCUMENTATION

Documents		Individuals	NRIs	Minors	Companies / Body Corporates	Trusts	Societies	HUF	Partnership Firms	Flls	Investments through Constituted Attorney
1.	Certificate of Incorporation / Registration				√	~			√	~	
2.	Resolution / Authorisation to invest				1	~	~		✓	\checkmark	
3.	List of Authorised Signatories with Specimen Signature(s)				1	~	~		1	√	√
4.	Memorandum & Articles of Association				√						
5.	Trust Deed					~					
6.	Bye-Laws						~				
7.	Partnership Deed / Deed of Declaration							~	√		
8.	Notarised Power of Attorney										✓
9.	Proof of PAN and KYC (including for guardian)	√	\checkmark	√	√	~	✓	~	√	~	✓
10.	Overseas Auditor's Certificate (applicable for DTAA)		√							~	
11.	Foreign Inward Remittance Certificate		√							~	
12.	Date of Birth Certificate or School Living Certicate or Passport of Minor			√							
13.	13. Document evidencing relationship with Guardian			~							

All documents for entities above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public.

OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS

HSBC MUTUAL FUND

• Bengaluru : No. 7, HSBC Center, M.G. Road, Bengaluru 560 001 • Chennai : 96, Radhakrishnan Salai, 2nd Floor, Mylapore, Chennai 600 004

- Kolkata : Jasmine Tower, 1st Floor, 31, Shakespeare Sarani, Kolkata 700 017 Mumbai : 314, D. N. Road, Fort, Mumbai 400 001
- New Delhi : 3rd Floor, East Tower, Birla Tower, 25, Barakhamba Road, New Delhi 110 001.

CAMS SERVICE CENTRES / CAMS LIMITED TRANSACTION POINTS / CAMS COLLECTION CENTRES

For details on CAMS Service Centres, CAMS Limited Transaction Points and CAMS Collection Centres, please visit www.camsonline.com or call us on 1800 200 2434.

CAMS Limited Transaction Points and CAMS Collection Centres have limited operating hours from 12:00 p.m. to 3 p.m. Collection Centres only accept application forms and service requests. For any enquiries, customers transacting at these locations are requested to call the nearest CAMS Service Center or the National Toll Free Customer Support number.

Toll Free Number : 1800 200 2434 (can be dialled from all phones)

For more details on visit : www.camsonline.com

Please check our website www.assetmanagement.hsbc.com/in for an updated list of Official Points of Acceptance of HSBC Mutual Fund.

DISTRIBUTOR INFO	DRMATION (Only emp	anelled Distributors / I	Brokers will be permitted	l to distribute Units)	-	Global Asset Mar
Distributor /	Broker ARN	Sub-Broker / B	ank Branch Code	M.O. Code	-	Global/ looot mai
ARN -					Application 1	No. :
						For Office Use Only
Upfront commission shall be various factors including the	paid directly by the investor service rendered by the distr	to the AMFI registered ibutor. Any correction of	Distributors based on the of Broker Code requires in	investor's assessment o vestor's authentication	f	
TRANSACTION C	HARGES (Please refer	point 5 on page 19	regarding transactio	n charges applicab	oility)	
(INR.150 deductible as In case the purchase / subs	am a First time Mutual s transaction charge and cription amount is Rs. 10,0 Units will be issued against	payable to the dist 00 or more and your D	ributor) (INR.100 istributor has opted to re	deductible as tran	saction charge and pay	Fund Investor ([‡] Default if rable to the distributor) le as above from the investment
APPLICANT'S INF	ORMATION [Please fill	in your Folio No. belo	w. In case of existing folio	, furnish only KYC ar	nd PAN details below (if no	t provided earlier) and proceed t
Folio No.			1	1	Ų	ll be as per existing Folio
	IT'S PERSONAL DETA	LS AS APPEARING	ON PAN CARD A	re you a U.S. person	/ resident of Canada?	Yes No [#] [#] Default
Name Mr Ms M/s						
Date of Birth~‡ (Mandatory for Minors)	D D M M Y Y	Y Y PAN** (Mandatory)			Enclosed (\checkmark) \square PAN	Card Copy 🗌 KYC Complia
~ Proof Enclosed (\checkmark)	Birth Certificate Sc		cate Marksheet issu	ued by HSC/State B	oard Passport O	hers (plea
e-mail						
Occupation [‡] (\checkmark)	 Private Sector Servic Housewife Stud 	te Deblic Sect	or / Government Serv torship		Professional Please specify)	Agriculturist Retired
	ble / First applicant is a	*	*		1 7/	
Mr Ms M/s						
Natural Guardian ⁺ ((court appointed Guard		indatory)	
* Document evidencing	relationship with Guard the court appointment let	lian ⁺⁺ In case of	Legal Guardian, pleas	Enerosea (() PAN Card Copy	KYC Compliance Pro
					ot required for contact p	erson but required for Guardia
Nationality [‡]	<u> </u>		Country of Residence			
Address for Corresp	ondence ⁺ [P.O. Box Ad	dress is NOT suffici	ent] (Should be same a	as in KRA records,	please refer to point 8 u	nder Important Instructions)
City						Pin Code
State			Count	ry		
Contact Details						
Phone O R			Extn. Mobi	le Fax		
Overseas Address (M	andatory in case of NRI / F	Il applicant in additio	n to mailing address) (S	hould be same as in	KRA records, please refe	r to point 8 under Important In
				City	r	
State			Country (Mandatory)			Zip Code
	t Individual 🗌 Minor 🗌				Society AOP / BOI	Others
• • • •	Single Joint (De		/			
	icant (Not applicable if Sole / F	irst Applicant is a Minor and	d Second Applicant cannot be a	Minor) Are you a U.S	5. person / resident of Canad	a? (✓) Yes No [#] [#] Default
Mr Ms M/s						
PAN** (Mandatory)		Enclosed (✓)	PAN Card Copy	KYC Compliance	Proof* Date of	Birth D D M M Y
Name of Third Applica	nt (Not applicable if Sole / Fir	st Applicant is a Minor an	d Third Applicant cannot be	a Minor) Are you a U.S	. person / resident of Canad	a? (✓) Yes No [#] Default
Mr Ms M/s						
PAN** (Mandatory)		Enclosed (✓)	PAN Card Copy	KYC Compliance	Proof* Date of I	Birth D D M M Y
(Mandatory) PoA Holder Details	* (If the investment is	being made by a	Constituted Attorney	y please furnish N	ame and PAN of PoA	holder)
Mr Ms M/s						,
PAN** (Mandatory)				✓) □ PAN Card C	Copy KYC Com	pliance Proof*
	original copy of PoA needs t		0		V. 6 Terrer 1 2012	where the second s
to complete the uniform l	KYC process (for details refe Is). Please see point 6 under	r point 8 under Importan Important Instructions.	nt Instructions). ** W.e.f However, for Micro SIP	January 1, 2008, PAN Investment Please see	number is Mandatory for a Instruction 4C.	cants who are not KYC compliant Il investors (including Joint Holde dcontinued
	NT SLIP (To be filled	l in by the Invest	 or)		Application No	
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	1/s					
Note: This Acknowledgem	1/s	annlicat	tion for Units of Scher	me		
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Core Penking A/a No					
Core Banking A/c No.		A/c. Type (\checkmark) \Box Cu	irrent 🗌 Savings 🗌 Nl	RO* NRE	* * For NRI Investor
Bank Name					
Branch Address					
MICR Code 9 digit number next to your Che	que No. RTGS IFSC Code For Rupeds	One lakh and above	NEFT IFSC Code Fd	r less tha	an Rupees One lakh
	ank account as mentioned above. Mentioning your 11 digit RTG		-		-
INVESTMENT & PAYMENT DET	AILS (Please (✓) Scheme / Option / S	ub-Option)	(refer Instruct	on No. 9 or	n Third Party Payments
Scheme (✓) ☐ HEF ☐ HIOF ☐ HPTF ☐ HM	MEF HTSF HDF HEMF HUOF HS	CF HBF Option / Sub-op	tion (✓) □ Growth (default)	Dividend Re	einvestment** 🗌 Dividend Payo
	he cheque has to be the same. In case of any discrepancy between			he cheque only.	** Not applicable in case of HTS
	ESTMENT (Please fill the details hereund				
	DD RTGS NEFT Fund Transfer	Cheque/RTGS/NEFT/DD/F		M M	
Cheque/DD/RTGS/NEFT No.		Payment from Bank A/c	. NO.		
Investment Amount (Rs.) (i)		Bank Name			
DD charges (Rs.) (ii) Total Amount (Rs.) (i + ii)	A/a True	Branch			(* F ND I I
		be (✓) □ Current □ Savings			ers(* For NRI Investors
	nent Rejection where applicable : Third Party Deck f the bank account provided above pertain to my/our or dian Others (Please specify); and	wn bank account in my/our nai	me 🗌 Yes 🗌 No. If no, m		
B) SIP : SYSTEMATIC INVEST	TMENT PLAN [For SIP through Post	Dated Cheques (PDC	s)] (All cheques should	be of same da	ate of the months/quarters
First SIP Cheque Details :		Drawn on Bank A/c. No			
Cheque No.		Bank Name			
Cheque Date D D / M M		Branch			
SIP Date (\checkmark) Monthly (Default^)): 🗆 3rd 🔲 10th (Default^) 🗌 17th 🗆 26th 🗔	30 th ## \Box All Dates \Box Q			Day of the month for Februar
SIP Period Start Date M M	Y Y End Date M M Y Y Ma	arch 2025 (Default^^)		efer instruction Refer instruction	
Each SIP Amount (Rs.)	Cheque Nos. From		То		
Drawn on Bank A/c.	Bank		Branch		
	TMENT PLAN (For SIP through ECS	Debit Clearing) (Plea			
First SIP Cheque/DD Details :	Cheque/DD No.		Cheque/DD Date	DD/N	MM/YYYY
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MICRO SIP (Refer Note No. 4C on Pa					
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*For the permissible list of applicable documents please	ase refer to Page 19.		× *	/	
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ECS / Direct Debit - Terms & Conditions

- 1. ECS facility is offered to the investors having bank accounts in select cities mentioned below.
 - Agra Ahmedabad Allahabad Amritsar Anand Asansol Aurangabad Bengaluru Bardhaman Baroda
 Belgaum Bhavnagar Bhilwara Bhopal Bhubaneshwar Bijapur Bikaner Chandigarh Chennai Coimbatore
 Cuddalore Cuttack Dargeeling Davangere Dehradun Dhanbad Durgapur Ernakulam Erode Gadag
 Gangtok GOA Gorakhpur Gulbarga Guwahati Gwalior Haldia Hubli Hyderabad Indore Jabalpur Jaipur
 Jallandhar Jam Nagar Jammu Jamshedpur Jodhpur Kakinada Kanpur Kolhapur Kolkata Kota Kozhikode
 Lucknow Ludhiana Madurai Mandya Mangalore Mumbai Mysore Nagpur Nashik Nellore New Delhi
 Patna Pondicherry Pune Raichur Raipur Rijkot Ranchi Salem Shimla Shimoga Siliguri Solapur
 Surat Thirupur Thiruvananthapuram Thrissur Tiruchirapalli Tirupathi Tumkur Udaipur Udipi Varanasi
 Vijayawada Visakhapatnam

List of Banks / Branches for SIP Direct Debit Facility

Banks	Branches
Axis Bank Limited, HDFC Bank Ltd., ICICI Bank, IDBI Bank Limited, IndusInd Bank Limited,	All Branches
ING Vysya Bank Ltd. and Kotak Mahindra Bank Limited	
Bank of Baroda, Bank of India and Punjab National Bank	Select Branches

- 2. The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of HSBC Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- 3. The bank account provided for ECS (Debit) should participate in local MICR clearing.
- 4. Investor will not hold HSBC Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / Direct Debt Facility.
- 5. HSBC Asset Management (India) Pvt. Ltd., Registrars (CAMS) and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- 6. You can choose to discontinue this facility by giving 25 Business Days written notice to our Registrar CAMS.
- HSBC AMC and its service providers reserve the right to disclose the details of the Investors and their transactions using the SIP Auto Debit to third parties for the purposes of verification and execution of the Auto Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.
- 8. The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in the Combined SID, SAI.

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HSBC (X) Global Asset Management

THIRD PARTY PAYMENT DECLARATION (Should be enclosed with each payment/SIP Enrolment)

- Payments by : Parent/Grand-Parents/Related Persons Other than the Registered Guardian
- : Minor Folio only; In consideration of: Natural love and affection or as gift only Payments to
- Maximum Value : Not Exceeding Rs 50,000/- (each regular purchase or per SIP instalment)

Application and Payment Details (All details below are Mandatory, including relationship, PAN & KYC):

Folio No.		Application Form No.																									
Beneficiary Name																											
Investment Amount in Rs.		Lump sum SIP with post-dated Cheques SIP Auto Debi													oit												
Bank Details	A/c No	No.																									
	Bank 1	Name	ame Branch																								
DD / Cheque No. (Lump sum)																		Ι	Dated	D	D	М	М	Y	Y	Y	Y
Cheque Nos. (for SIP via PDC)	From														То												
Cheque Drawn on A/c No.																											

Declaration and Signatures:

	Parent/Grand-Parents/Related Persons Other than the Registered Guardian Guardian of Minor, as registered in the I	Folio
Name		
Relationship with Minor		
Income Tax PAN		
KYC Acknowledgement	Attached (Mandatory for any amount)	nt)
Declaration	I hereby declare and confirm the minor stated above is the beneficial owner of the investment details mentioned above and I am providing the funds for these investments on account of my natural love and affection or as gift from my bank account only.	
Signature		
Contact Number		

2 BANKER'S CERTIFICATE (in case of Demand Draft / Pay Order / Any Other pre-funded instrument)

To whomsoever it may concern, we hereby confirm the following details regarding the instrument issued by us:

Instrument Details:																					
Instrument Type	Der	mand l	Draft									Pay O	rder / Ba	inker's C	heque						
	Del	bit to A	Accou	nt								Against	t Cash (<	< Rs. 50,	000 only	r)					
Instrument Number											D	ate	D	D	М	М	Y	Y		Y	Y
Investment Amount in Rs.																					
In Favour of / Favouring																					
Payable At																					
Details of Bank Account I	Debited fo	or issu	ing t	he in	strum	ient:															
Bank Account No.															Accou	int Type					
Account Holder Details						Nar	ne									Income	e Tax PA	N			
1.																					
2.																					
3.																					
If the issuing Bank branch																					
We further declare that we are r	egistered as	s a Bar	nk/bra	nch as	mentio	oned bel	low:														
Under the Regulator										Nam	e of the	Regula	ator								
In the Country											Country										
Registration No.										0		1 Numb									
We confirm having carried ou Anti-Money Laundering laws									ne Bei	neficia	ry and	to the s	source of	the fund	ls receiv	ed from	him, as	per the	stand	dards	of
Branch Manager/Declarar	nt(s)																				
Signature																					
Name																Bank &	Branch	Seal			
Address													_								
City														Postal c	ode						
Country														ntact Nu							
The second Niekes Tells aloud Collaboration	1. D	C			1			1				1	da e Deule	T	C	- / D1-		1.1.1		c 4	

Important Note: It is clarified that the Bankers Certificate suggested above is recommendatory in nature, as there may be existing Bank Letters / Certificates / Declarations, which will confirm to the spirit of the requirements, if all required details are mentioned in the certificate.



3 PAYMENT BY EMPLOYER ON BEHALF OF EMPLOYEE (under Systematic Investments Plans through Payroll deductions)

To whomsoever it may concern

We hereby declare that the Applica	tion Form No/s.		for subscript	on of units in
				_ (Name of the Scheme / Plan / Option) is accompanied by
Cheque No.	Dated	Drawn on		(Name of the Bank / Branch).
We confirm that the beneficial owned who is / are my / our employee/s a				(Name of the Employee/s, with employee number/s),
Signature of Declarant(s)				
Name of Declarant(s)				
Income Tax PAN			KYC Acknowledge	ment attached (Mandatory for any amount)
Address of Declarant(s)				
City			Postal code	
State		Country		
Signature of Beneficiary(ies)				
				HSBC 🚺

Global Asset Management

4 CUSTODIAN ON BEHALF OF AN FII OR CLIENT (Should be enclosed with each payment)

To whomsoever it may concern

Application and Payment Details (All details below are Mandatory):

Folio No.				Application Form N	lo.						
Beneficial Applicant/ Investor Name											
Investment Amount in Rs.											
Payment Mode	Cheque	Fund Transfer	RTGS	NEFT							
Payment Cheque / UTR No.				Dated	D D	М	М	Y	Y	Y	Y
Payment from Bank											
Payment from A/c No.											

We further declare that we are registered as a Custodian with SEBI under Registration No .: _

We confirm the beneficial owner as stated above and that this payment is issued by us in our capacity as Custodian to the Applicant/Investor. The source of this payment is from funds provided to us by the Applicant/Investor.

Signature of Declarant(s)		
Name of Declarant(s)		
Income Tax PAN		KYC Acknowledgement attached (Mandatory for any amount)
Address of Declarant(s)		
City		Postal code
State	Country	

	Multiple Bank Accounts Registratio	n / Deletion Form	HSBC 🚺
	(Please read the Instructions overlef and attached necessar of Bank Accounts. Strike off the Sections not used by you		Global Asset Management
	Folio No. (For Existing Unit Holders)	OR	Application No. (For New Unit Holders)
•	Name of Sole / First Unit Holder		Permanent Account No. (PAN)
А	ADDITION OF BANK ACCOUNTS		
	these accounts, by making a specific request in my/our	redemption request. I/We understand the shall be registered only if there is a	erstand that I/We can choose to receive payment proceeds in any of that the bank accounts listed below shall be taken up for registration scope to register additional bank accounts in the Folio subject to a
P	For each bank account, Investors should produce	original for verification or submit o	riginals of the documents mentioned below.
	Core Bank Account No Bank Name	Account Type (√) Branch	Current Savings NRO [#] NRE [#] FCNR [#]
	City	PIN Code	
	MICR Code^	IFSC Code^^	
	Attested Document attached* [Any one (\checkmark)] \Box Ca	ancelled Cheque with name pre-prin	ted 🗌 Bank statement 🗌 Passbook 🗌 Bank Certificate
	Core Bank Account No.	Account Type (✓)	Current Savings NRO [#] NRE [#] FCNR [#]
	Bank Name	Branch	
	City	PIN Code	
	MICR Code^	IFSC Code^^	
	Attested Document attached* [Any one (\checkmark)] \Box Ca	ancelled Cheque with name pre-prin	ted 🗌 Bank statement 🗌 Passbook 🗌 Bank Certificate
	Core Bank Account No.	Account Type (✓)	Current Savings NRO [#] NRE [#] FCNR [#]
	Bank Name	Branch	
		PIN Code	
	City MICR Code^	IFSC Code^^	
	Attested Document attached* [Any one (✓)] □ Ca	ancelled Cheque with name pre-prin	ted 🗌 Bank statement 🗌 Passbook 🗌 Bank Certificate
	Core Bank Account No.		Current Savings NRO [#] NRE [#] FCNR [#]
	Bank Name	Branch	
	City	PIN Code	
	MICR Code^	IFSC Code^^	
	Attested Document attached* [Any one (\checkmark)] \Box Ca	ancelled Cheque with name pre-prin	ted 🗌 Bank statement 🗌 Passbook 🗌 Bank Certificate
	^ 9 digit code on your cheque next to the cheque number. ^ * The documents submitted need to be attested by authorise		
В	DEFAULT BANK ACCOUNT	-	
	From among the bank accounts registered with you or redemption and/or dividend proceeds, if any, of the ab		ollowing bank account as a Default Bank Account into which future
	Core Bank Account No.	Bank	
		DECLARATION & SIGNAT	
	I/We have read and understood the Instructions and the Term our request will be processed only if all details are properly	as and Conditions for Multiple Bank Accoun filled and valid documents are attached, fai	t holders, to be signed by AUTHORISED SIGNATORIES) ats Registration and agree to abide by the same. I/We acknowledge that my/ ling which the request maybe rejected/delayed as the case may be in which
	case I/We will not hold HSBC Mutual Fund, the AMC and t	ne kegistrar hable for any loss due to delay	ea execution or rejection of the request.
•			
	Sole / First Applicant / Unit holder	Second Applicant / Unit ho	lder Third Applicant / Unit holder

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C BANK ACCOUNT DELETION

DANK ACCOUNT DELETION		
Folio No.		Permanent Account No. (PAN)
Name of Sole / First Unit Holder		
Please delete the following Bank acco	ounts as registered accounts for my/c	ur above folio:
Bank Account No.	Bank Name	
Bank Account No.	Bank Name	
Bank Account No.	Bank Name	
Bank Account No.	Bank Name	
Deletion of a default bank account wi	Il not be affective in the Folio unless	the investor mentions another valid registered Bank Account as a defaul
account in Part B of this Form.		-
(To be signed as per mode of	DECLARATION & f holding in the Folio. In case of non Inc	NIGNATURES lividual Unit holders, to be signed by AUTHORISED SIGNATORIES)
our request will be processed only if all detail	ils are properly filled and valid documents are	Bank Accounts Registration and agree to abide by the same. I/We acknowledge that my/ attached, failing which the request maybe rejected/delayed as the case may be in which due to delayed execution or rejection of the request.

Sole / First Applicant / Unit holder Second Applicant / Unit holder Third Applicant / Unit holder

INSTRUCTIONS AND TERMS & CONDITIONS

- This facility allows a unit holder to register multiple bank account details for all investments held in the specified folio (existing or new). Individuals/HuF can register upto 5 different bank accounts for a folio by using this form. Non individuals can register upto 10 different bank accounts for a folio. For registering more than 5 accounts, please use extra copies of this form.
- 2. Supporting Documents as mentioned in Part A will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which valid documents are provided. Accounts not matching with such documents will not be registered.
- 3. If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed. If photocopies are submitted, investors must produce original for verification.
- 4. Bank account registration/deletion request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted.
- 5. The first/sole unit holder in the folio should be one of the holders of the bank account being registered. Unitholder(s) cannot provide the bank account(s) of any other person or where the First/Sole Unitholder is not an account holder in the bank account provided.
- 6. The investors can change the default bank account only by submitting this form. In case multiple bank accounts are opted for registration as default Bank Account, the mutual fund retains the right to register any one of them as the default bank account.
- 7. A written confirmation of registration of the additional bank account details will be dispatched to you within 10 calendar days of receipt of such request. Unitholder(s) must preserve this written confirmation as the account statement will only reflect the default bank mandate.
- 8. If any of the registered bank accounts are closed/altered, please intimate the AMC in writing of such change with an instruction to delete/alter it from our records.
- 9. The Bank Account chosen as the primary/default bank account will be used for all Redemption payouts/Dividend payouts. At anytime, investor can instruct the AMC to change the default bank account by choosing one of the additional accounts already registered with the AMC.
- 10. If request for redemption is received prior to/together with a change of bank account or before verification and validation of the new bank account, the redemption request would be processed to the currently registered default (old) bank account.
- 11. If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank account types for redemption can be SB/NRO/NRE.
- 12. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
- 13. HSBC Mutual Fund, the AMC and its registrar shall not be held liable for any loss arising to the Unitholder(s) on account of inadequate or incomplete documentation resulting in delay or rejection of the request.



Common Key Information Memorandum for Debt and Liquid Schemes / Plans

HSBC MIP (HMIP)

An open-ended Fund with Regular and Savings Plan Monthly Income is not assured and is subject to the availability of distributable surplus

HSBC Income Fund (HIF) An open-ended Income Scheme

HSBC Ultra Short Term Bond Fund (HUSBF) An open-ended Debt Scheme

HSBC Gilt Fund (HGF) An open-ended Gilt Scheme

HSBC Floating Rate Fund (HFRF) An open-ended Income Scheme

HSBC Cash Fund (HCF) An open-ended Liquid Scheme

HSBC Flexi Debt Fund (HFDF) An open-ended Debt Scheme

Continuous Offer of Units at NAV based prices

This Common Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme(s) / Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the **Combined Scheme Information Document, Statement of** Additional Information and Addenda thereto available free of cost at any of the Investor Service Centres or distributors or from the website of the AMC, www.assetmanagement.hsbc.com/in. The particulars of the Scheme(s) have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI nor has SEBI certified the accuracy or adequacy of this KIM.

This Common Key Information Memorandum is dated April 16, 2012.

Sponsor:

HSBC Securities and Capital Markets (India) Private Limited Regd. Office: 52/60, Mahatma Gandhi Road, Fort, Mumbai 400 001, India. Trustee: Board of Trustees 16, V.N. Road, Fort, Mumbai 400 001. Asset Management Company: HSBC Asset Management (India) Private Limited Regd. & Corp. Office: 16, V. N. Road, Fort, Mumbai 400 001.



SMS INVEST to 56767 Toll free: 1800 200 2434 Visit: www.assetmanagement.hsbc.com/in

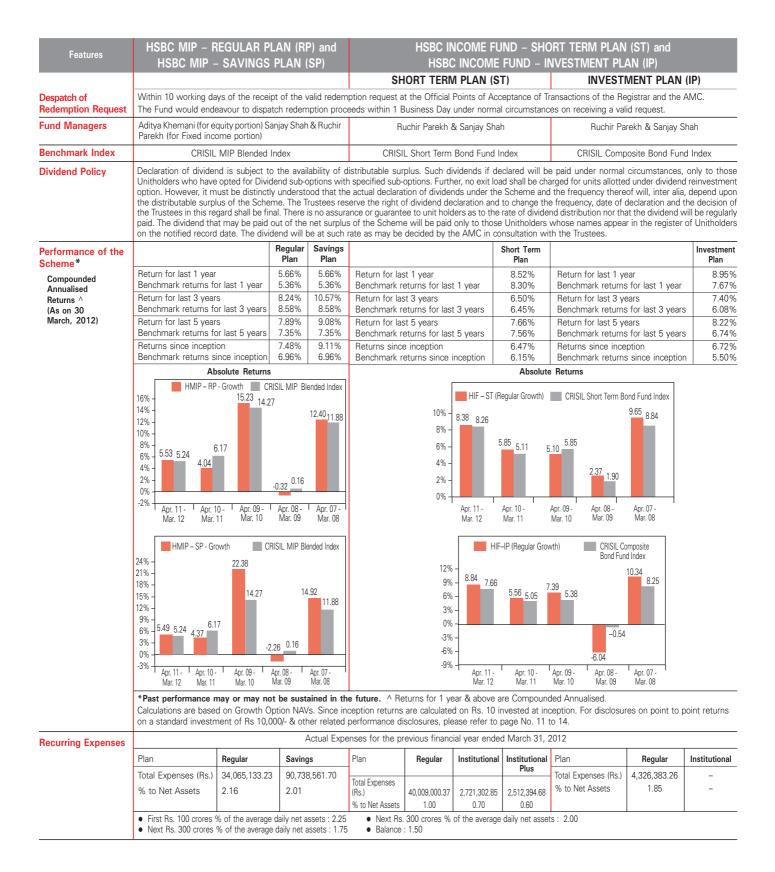
COMPARISON BETWEEN THE SCHEMES

Scheme Name	Investment Objective	Asset Alloc	ation Patte	ern		Product Differentiation	Number of Folios as on 31 March, 2012	AUM as on 31 March, 2012 (Rs. in crores)
HSBC MIP	To seek generation of reasonable	Regular Plan:				HMIP - Regular Plan seeks to	Regular	Regular
	returns through investments in Debt and Money Market Instruments. The secondary objective of the scheme is to invest in equity and equity related	Instruments	(% of Ne	Allocation et Assets) Maximum	Risk Profile	invest a large portion in debt and money market instruments with a cap on equities upto 15%. HMIP -	Plan - 3,505 Savings	Plan - 128.28 Savings
	instruments to seek capital appreciation.	Debt Instruments and Money Market Instruments (including cash, money at call and reverse repos)	0%	100%	Low to Medium	Savings Plan seeks to invest a large portion in debt and money market instruments with a cap on equities upto	Plan - 5,845	lan - 245.34
		Equities and Equity related instruments	0%	15%	Medium to High	25%. This makes the Scheme different from other existing open-ended income / debt		
		Savings Plan:				Schemes of HSBC Mutual Fund.		
		Instruments	Indicative	Allocation	Risk	i unu.		
				et Assets)	Profile			
			-	Maximum				
		Debt Instruments and Money Market Instruments (including cash, money at call and reverse repos)	0%	100%	Low to Medium			
		Equities and Equity related instruments	0%	25%	Medium to High			
		If the Scheme decides to inver- intention of the Investment Ma- not normally exceed 50% of ti Scheme decides to invest in Companies and foreign securiti is the intention of the Investmer will not, normally exceed 15% and 25% of the assets of the shall have derivative exposure a from time to time.	nager that s he corpus o ADRs/GDF es in line win th Manager the of the asset Savings Pla	uch investm f the Plan a Is issued b th SEBI stip nat such inve s of the Reg in. The sche	nents will and if the by Indian ulation, it estments gular Plan eme/plan			
HSBC Income	To provide a reasonable income	Short Term Plan:				HIF - Short Term Plan primarily	Short	Short
Fund	through a diversified portfolio of fixed income securities. The AMC's view	Instruments		Allocation	Risk	takes exposure to securities with modified duration	Plan -	Term Plan -
	of interest rate trends and the nature of the Plans will be reflected in the			et Assets) Maximum	Profile	ranging between 3-20 months.		496.15
	type and maturities of securities in which the Short Term and Investment Plans are invested.	Debt Instruments and Money Market Instruments with residual maturity / average maturity less than 367 days and floating rate instruments where the reset tenor is one year or less	40%	100%	Low to Medium	HIF - Investment Plan primarily takes exposure to securities with modified duration ranging between 6 months - 8 years. This makes the Scheme	Investment Plan - 2,323	Investment Plan - 34.66
		Debt Instruments with residual maturity / average maturity greater than 1 year	0%	60%	Low to Medium	different from other existing open-ended income / debt Schemes of HSBC Mutual		
		Short Term Plan: It is expected Short Term Plan could range ber interest rate views. However, this market conditions warrant and acc Investment Plan:	tween 3-20 r s can underge	nonths depe b a change in	ending on a case the	Fund.		
		Instruments	Indicative	Allocation	Risk			
				et Assets)	Profile			
		Debt Instruments with residual maturity / average maturity greater than 182 days		Maximum 100%	Low to Medium			
		Money Market and debt instruments (including cash, money at call) with residual maturity/average maturity less than 183 days and floating rate instruments where the reset tenor is one year or less		60%	Low to Medium			
		Investment Plan: It is expecte the Investment Plan will be in depending on the interest rate a change in case the market co the fund manager's view. Short Term & Investment Plan securitised debt, it is the inten that such investments will not m of the Plans and if the Plans deci it is the intention of the In investments will not, normally of Plans. The Plans shall under exposure of more than 50% instruments. Investments woul Regulations.	a range of view. Howe nditions war it of the Plan tion of the l ormally excee ides to inves vestment 1 exceed 25% normal circu of its net	6 months - ver, this can rant and acc s decides to nvestment ed 50% of th tin foreign su Manager th of the asse umstances i assets in d	- 8 years undergo ording to invest in Manager he corpus ecurities, hat such ats of the not have erivative			

Scheme Name	Investment Objective	Asset Alloc	ation Patte	ern	Product Differentiation Risk HUSBF is a very short term	Number of Folios as on 31 March, 2012	AUM as on 31 March, 2012 (Rs. in crores)	
HSBC Ultra Short Term Bond Fund	Seeks to provide liquidity and reasonable returns by investing primarily in a mix of short term debt and money market instruments.	Instruments Money Market & Debt instruments with maturity / average maturity / interest rate reset not greater that 1 year	(% of Ne Minimum 70%	Allocation t Assets) Maximum 100%	Profile	HUSBF is a very short term fixed income scheme that invests at least 70% into money market and debt instruments maturing or having interest rate reset not greater than 1 year thereby differentiating it from other	1,042	56.91
		Debt instruments with maturity greater than 1 year If the Scheme decides to inve- intention of the Investment Ma not, normally exceed 30% of th the AMC with a view to protect may increase exposure in forei time to time. The scheme shall have deriv Guidelines issued from time to Securitised debt, while relative investments provides a highe Fund Manager becomes cau markets for a reasonably long investing in such instruments and investors as opposed to pi and short term money market assets of the Scheme. No inve- securitised debt.	anager that s e assets of th ting the inter- ign securities ative expose b time. ely illiquid cor r yield pickul tious or neg period of tim to improve t utting the mo et instrumen	uch investme e Scheme. H asts of the in a s deemed ure as per t npared to of b. Hence of ative on the e would he he yield to nnies in reve ts upto 505	hents will However, nvestors, d fit from the SEBI ther debt nly if the he Indian consider the fund erse repo % of net	existing open-ended income / debt Schemes of HSBC Mutual Fund.		
HSBC Gilt Fund	Aims to generate reasonable returns through investments in Government Securities of various maturities. The AMC's view of interest rate trends and the nature of the plans will be reflected in the maturities of securities in which the Plans are invested.	(9 Mini	% 100 at least 65 pe ad in Governin cumstances r ssets in deri ild be in accol vestors seeki n of the po ty condition iterest rates olio duration e market cor	r cent of the ment Securi tot have exp vative instr dance with ng to obtain shall be ta However,	ile ereign risk ise of tral ernment / risk in o of inities of ernment a value of tites. The posure of ruments. the SEBI n returns the yield nally not er macro iken into	HGF is the only Scheme that invests at least 65% in Government securities and which cannot take exposure to credit risks. This makes the Scheme different from other existing open-ended income / debt Schemes of HSBC Mutual Fund.	93	1.22
HSBC Floating Rate Fund	Seeks to generate reasonable return with commensurate risk from a portfolio comprised of floating rate debt instruments and fixed rate debt instruments swapped for floating rate returns. The scheme may also invest in fixed rate money market and debt instruments. There can be no assurance that the Scheme objective can be realised.	Long Term Plan: Instruments Floating rate instruments and Money Market Instruments (including fixed rate instruments swapped for floating rate returns) Fixed rate debt Instruments (including floating rate instruments swapped for fixed rate returns) Long Term Plan would normally residual maturity and is suitat investment horizon. It is expect the portfolio shall normally bet and shall not exceed 1 year in a would look to invest in fixed ra- depending on the interest rate LT: If the Plan decides to inve- intention of the Investment Ma not, normally exceed 25% of t decides to invest in securitise Investment Manager that suc exceed 50% of the corpus of the circumstances not have expos assets in derivative instruments be in accordance with the S	Indicative (% of Ne Minimum 65% 0% 0% 0% cinvest in ins ble for inves cted that the between 1 m case of Long ate instrume expcle and m est in foreigr anager that s he assets of d debt, it is ch investmert e Plan. The Pl ure of more e Plan. The Pl ure of more EBI Regulat	t Assets) Maximum 100% 35% 35% 35% average may onth and 12 Term Plan. Ints of up to average may onth and 12 Term Plan. Ints of up to tarket condit a securities, uch investm the Plan. If the intentic ts will not an shall und than 50% of s in derivativ ions. Unde	ong term aturity of 2 months The Plan o 5 years ions. it is the hents will the Plan on of the normally er normal of its net res would r normal	HFRF - LT is a debt oriented Scheme that seeks to maintain an average maturity between 1 to 12 months. thereby differentiating it from other existing open-ended income /debt Schemes of HSBC Mutual Fund.	Long Term Plan - 834	Long Term Plan - 283.67

Scheme Name	Investment Objective	Asset Allo	cation Patt	ern		Product Differentiation	Number of Folios as on 31 March, 2012	AUM as on 31 March, 2012 (Rs. in crores)
HSBC Cash	Aim is to provide reasonable returns,	under the Plan in floating rate instruments. However, at all the overall investment objectiv HSBC Floating Rate Fund – Shor HSBC Cash Fund and ceased to 01, 2011. All requirements for ch per SEBI (Mutual Funds) Regula with respect to the merger.	times the po e of the Sch t Term Plan h exist with e anges in func tions, 1996, h	rtfolio will a eme. las been me ffect from S lamental attr	HCF is a liquid Scheme which	907	196.43	
Fund	commensurate with low risk while providing a high level of liquidity,			et Assets) Maximum	Profile	invests upto 100% in debt and money market		
	through a portfolio of money market and debt securities. However there can be no assurance that the scheme objective can be	Debt Instruments with residual maturity / average maturity upto 91 days	0%	50%	Low to Medium	instruments with the average maturity of the portfolio being upto 91 days thereby differentiating it from other		
	realised.	Money Market instruments (including cash and money at call) with residual maturity / average maturity upto 91 days	0%	100%	Low to Medium	existing open-ended liquid Scheme of HSBC Mutual Fund.		
		If the Scheme decides to inv intention of the Investment Ma not normally exceed 30% of th Scheme decides to invest in intention of the Investment Ma not, normally exceed 25% of scheme shall under normal circ more than 50% of its net as Investments in derivatives wou Regulations. Pursuant to SEBI Circular no. S dated January 19, 2009, (i) The Liquid Scheme / Plan sh debt and money market se days only. (ii) In case of securities with put the residual maturity shall no Explanation: a) In case of securities where single payout, the maturity of maturity. In case the principa payout then the maturity of the basis of weighted av b) In case the maturity of the Day then settlement of sec Business Day. c) Further, inter-scheme trans schemes having maturity permitted. It is expected that the modifier will be upto 91 days.	anager that s e corpus of the foreign debit manager that s the assets sumstances in sects in der ld be in acco SEBI/IMD/CIF all make invec- curities with and call option of the greater the principa is to be rep the securitie all is to be rep the securities and call option of the securities of upto 91	uch investm ne Scheme - s securities, uch investm of the Sche not have exp vative insti- rdance with R No. 13/ 15 estment in / maturity of than 91 day I is to be re s shall meat aid in more is shall be of ty of securit s on a non- ke place on urities held days only instruments	nents will and if the it is the pents will ments will ments will more The posure of ruments. the SEBI 00975/09 purchase if upto 91 therwise) ys. epaid in a n residual than one palculated ty. Business the next in other shall be			
HSBC Flexi Debt Fund	To deliver returns in the form of interest income and capital gains, along with high liquidity, commensurate with the current view on the markets and the interest rate	Instruments Debt and money market	(% of Ne	Allocation et Assets) Maximum 100%	Profile Low to	HFDF invests across all classes of fixed income instruments with no cap or floor on maturity, duration or instrument type	496	165.17
	cycle, through active investment in debt and money market instruments.	Instruments If the Scheme decides to invince intention of the Investment Manot not normally exceed 50% of the Scheme decides to invest in for stipulation, it is the intention such investments will not, nor of the Scheme. No investme securitised debt. The net notional exposure to a 75% of the net assets. Invest accordance with the SEBI Reg	anager that s e corpus of the preign securit of the Inves mally exceed ents shall b derivative sha ments in der	uch investm ne Scheme a ties in line v tment Mana d 30% of th be made in all not be m	nents will and if the vith SEBI ager that ne assets n foreign nore than	concentrations. This makes the Scheme different from other existing open-ended income / debt Schemes of HSBC Mutual Fund.		

Features		: MIP – REG BC MIP – S <i>I</i>				H			und – Sh Fund – I				
Туре	Monthly ir	ended Fund wit ncome is not a of distributable :	ssured and is :		An open-e	ended	Income	e Scheme					
Investment Objective	To seek g investment secondary	generation of ts in Debt and N objective of the	reasonable ret loney Market In scheme is to i	struments. The nvest in equity	view of in	nterest	rate tre	ends and the	ugh a diversif nature of the m and Investr	e Plans will b	e reflected ir		
	and equity	related instrume	nts to seek capit	al appreciation.	S	HORT	r ter	RM PLAN (ST)	IN	IVESTMEN	IT PLAN (IP)
Date of Inception		24 Feb	ruary, 2004			10	Decer	mber, 2002			10 Decem	ber, 2002	
Asset Allocation Pattern					Plea	ase refe	er to pa	age 2					
Investment Strategy	Instrument The schem instruments	me shall invest s and would sen the may also inve s to seek capital any returns.	ek to generate i est in equity and	regular returns. I equity related	rate risk is and there the Short Plan offer made ma	s low. T fore wi Term rs an ap inly int	he Inve ill inves Plan, e ppropri o debt	estment Plan st in a mix of exposure to i iate mix of lic	ominantly in d aims to provid debt and mor nstruments b juidity and ret with an approportfolio.	de investors ney market in pearing price turns. In the	with income, istruments, o risk will be Investment F	with approp ver varying controlled, s Plan, investr	riate liquidity maturities. In such that the nents will be
Risk Profile	Mutual	Fund units involve		including the poss age 15 for the sum								s before inve	stment.
Risk Mitigation	Risks & De	escription					Risk	Mitigants /	Managemen	t Strategy			
Factors	Interest Ra interest rat		f holdings may f	all as a result of	movements	in	Dete	ermination of	duration ban	nds based o	n extensive r	nacro-econo	mic analysi
			ount of exposure	to a single coun	itry		lssu	er selection r	process based	d on externa	l ratings as v	ell as interr	al research
		isk : High impact			,				sure to cash/		•		
	Credit Risk	: Risk on accour	nt of high expos	ure to a risk clas	s		lssu	er selection p	process based	d on externa	l ratings as v	ell as interr	nal research
	Legal / Tax	/ Regulatory Ris	k : Risk on acco	unt of changes ir	n regulations				thing depend		uture event a	ind will be c	learly
	Valuation B	lisk : Risk on acc	ount of incorrec	t valuation					the investor rty valuation				
Plan / Options	, and a contract of the		and Savings Plar		Options : F	Regular		· ·	itutional Plus	-	ions : Regula	r and Institu	tional
	NA 111 0		rowth 2) Dividen			<u> </u>	L (D		· · · · ·		<u> </u>		
Sub-Options	wontniy &	Quarterly Divide	and Payout and option.	Re-Investment	Sub-Option Weekly, Me Option. Weekly div	ns. onthly vidend	Divider will be	e reinvested	e-investment) whereas an for Payout /	Sub-Optio An invest Payout / F	Dividend (Pans. Divident (Pans. Divident of the panel of	ly Dividend	
					Re-investm	nent.	,						
Dividend Frequency	Monthly and by the Trust	d Quarterly or at s ees.	such intervals as r	may be decided	Weekly, N decided b			such interval	s as may be	Quarterly by the Tru	or at such int stees.	ervals as ma	iy be decide
for ongoing Subscriptions and Redemptions (including switch ins / switch outs) Load Structure (including SIP/STP where applicable) [#]	 Where the next Bus Where the of day of However in However in the time of the	iness Day will be ne valid application which the chect respect of purch of receipt of app * : Nil. Regular Plan & emed / switchect stment.	on is received aft e applicable. on is received wi que or demand oc ase of units in In lication, the clos Savings Plan - l out within 1 ye any) at the time	er 3.00 p.m. with ith an outstation draft is credited v come / Debt orie ing NAV of the c	cheque or de vill be applica nted scheme lay on which Entry Load Exit Load : Options - within 6 m	emand able. es (othe the fu the fu d* : Ni Regula 0.50% onths of HSE	draft v er than inds ard I. ar, Insti - if re from th BC Mut	which is not p HCF, HFRF - e available fo tutional & Inst adeemed / s he date of inv tual Fund sha	ayable on par ST) with amo r utilisation sh titutional Plus witched out restment.	r at the place ount equal to nall be applie Entry Load Exit Load Regular & redeemed the date o	e where it is i or more thar able. d* : Nil. : a Institutiona / switched ou f investment. stments made	a Rs. 1 crore al Options ut within 6 m	- closing NA , irrespective - 0.5% - if nonths from stors. No exi
Waiver of load for Direct Application	circular no. S commission rendered by	SEBI/IMD/CIR N shall be paid di the distributors.	o.4/ 168230/09 (rectly by the inv Sircular No. SEBI	spectively. Pleas dated June 30, 2 estor to the AMI /IMD/CIR No. 4/ e, the procedure	1009, no entr Fl registered 168230/09 da	ry load Distrik ated Ju	will be outors une 30,	e charged by based on the , 2009, no En	the Scheme investors as	to the inves sessment o be charged	tor effective f various fact for all Mutual	August 1, 2 ors including	009. Upfror g the servic
			11010101	-, allo procodule				M PLAN (• • • •			ID)
Minimum Application /	Option /	Purchase	Additional	Repurchase	Option	Purch		Additional	Repurchase	Option	Purchase	Additional	Repurchase
Repurchase /	Sub-option	1 0101030	Purchase	nopuloiidoe	οριοπ	i urun	1490	Purchase	nepurchase	option		Purchase	nepurchas
Additional Amount ⁺	Growth Option	Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Regular	and multip of Re	. 1/-	Rs. 1,000/- and multiples of Re. 1/-	Rs. 1,000/- and multiples of Re. 1/-	Regular	Rs. 10,000 and multiples of Re. 1/-	Rs. 1,000/- and multiples of Re. 1/-	Rs. 1,000/- and multiples of Re. 1/-
	Quarterly Dividend	Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Institutional	therea Rs. 1 and multip of Re	crore ples	thereafter Rs. 10,000/- and multiples of Re. 1/-	thereafter Rs. 1,000/- and multiples of Re. 1/-	Institutional	thereafte Rs.50,00,000 and multiples of Re. 1/-	thereafter Rs.10,000/- and multiples of Re. 1/-	thereafter Rs. 1,000/- and multiples of Re. 1/-
	Monthly Dividend	Rs. 25,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Institutional Plus	therea	after crore oles . 1/-	Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter		thereafter	thereafter	thereafter
		ement of minim thereto for furth		amount will no	t be applicat					e SIP facility	is available.	Refer Com	bined SI



Features	I	ISBC ULTRA S	Hort term bon	ND FUND			HSBC GILT FUND)
Туре	An open en	ded Debt Scheme			A	n Open-ended Gilt	Scheme	
Investment Objective			easonable returns by ey market instruments		S	ecurities of various	easonable returns through i maturities. The AMC's view c vill be reflected in the maturit	of interest rate trends and th
Date of Inception		17	October, 2006				5 December, 2003	
Asset Allocation Pattern				Please	refer to	page 3		
Investment Strategy	between vario duration instru- returns with th the focus will b mix of money will be maintai papers and liqu portfolio matu mix of structu curve to impr higher than a l	bus money market an imments) with the obje- he surplus funds. Sinc be to ensure liquidity w market and debt ins ined through a combin uid CPs/CDs of strong rity would mean high red credits in the 1 ye ove yield. The fund c	r will be to allocate the d fixed income securiti trive of providing liquidity is of hile seeking to maximise truments will be used t ation of cash, reverse re credits. As compared to er allocation to 6-12 mc ear segment as well as ould run a mark to ma ulatory maximum is 10%	es (predominantly sh ty and achieving optini paramount important the yield. An appropria o achieve this. Liquid po, daily put/call MIBC a liquid fund, the higt ponths instruments and moving down the cre rket component sligh	ort gunal rece, en ate S Jity R OR m her th d a to edit htly	enerally construed t everse repos in such ndeavour to invest r tate Governments v evenue and Capital narket in India and pro	overnment Securities which sl o be without any Credit Risk. I securities, as and when perm mainly in securities issued by which issue these securities 1 expenditure. The Governmen ovides an avenue for investmer bonds. The Scheme will provide a ant Securities.	It may also invest in repos itted by RBI. The Scheme w Government of India and th o raise finance to meet the t Securities market is a liqu th where risk is generally low
Risk Profile			ent risks including the p mmarized scheme Spec				ed SID carefully for details on r Schemes"	isk factors before investmen
Risk Mitigation	Risks & De				1	sk Mitigants / Man		
Factors	Interest Rat	e Risk : Value of hold	lings may fall as a resu	It of movements in			ation bands based on extens	ive macro-economic analys
	interest rate		f exposure to a single	country	ler	suer selection proce	ess based on external ratings	as well as internel research
		k : High impact cost		country			to cash/cash equivalents and	
		· ·	high exposure to a risk	class		0 1	ess based on external ratings	0 / 1
			sk on account of chang	ges in regulations	со	mmunicated to the		ent and will be clearly
	Valuation Ri	sk : Risk on account	of incorrect valuation		Us	sage of third-party v	valuation agent	
Plan / Options			Institutional & Institution				_	
Sub-Options	Institutional & Options. Daily & Wee	& Institutional Plus :	Dividend Re-investme Growth Daily, Weekl Re-invested whereas nvestment.	y & Monthly Divide	end W		Monthly Dividend Option. be reinvested whereas an ir Re-investment.	vestor in Monthly Dividend
Dividend Frequency	Trustees. Ins		or such intervals as m onal Plus : Daily, Wee e Trustees.			eekly, Monthly or at	t such intervals as may be de	cided by the Trustees
Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)	 day of rec Where the next Busin Where the of day on However in rec 	eipt of application w a valid application is re- ness Day will be app a valid application is r which the cheque or aspect of purchase of	ill be applicable. eceived after 3.00 p.m. licable. eceived with an outsta demand draft is credi f units in Income / Deb	with a local cheque tion cheque or dema ted will be applicable t oriented schemes (or dema and draft a. other tha	nd draft payable at p t which is not payab an HCF, HFRF - ST) v	par at the place where it is rec par at the place where it is rec ple on par at the place where with amount equal to or more isation shall be applicable.	eived, the closing NAV of th
Load Structure (including SIP/STP	Entry Load* Exit Load - 0.		switched out within 15	days from the date		ntry Load*:Nil. at Load:0.5% if	redeemed / switched out w	ith 6 months from date of
where applicable)#		cluding SIP/STP).			inv	vestment.		
	load shall be and such cha circular no. S commission s	charged for units allo nges shall be implen EBI/IMD/CIR No.4/ 1	tted under bonus/divid nented prospectively. 68230/09 dated June 3	end reinvestment or Please refer "Load \$ 30, 2009, no entry lo	otion. Th Structure bad will I	e exit loads set fort e" under Common be charged by the S	b be charged on investments th above is subject to change Features of all Schemes on Scheme to the investor effect astors assessment of various	at the discretion of the AM page 16. *In terms of SEE tive August 1, 2009. Upfror
Waiver of load for Direct Application	Purs	suant to SEBI Circula					oad will be charged for all Mi	utual Fund Schemes.
Minimum	Option	Purchase	Additional Purchase	Repurchase		rchase	Additional Purchase	Repurchase
Application / Repurchase / Additional	Regular	Rs. 10,000 and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1, thereafter	/- mu	. 10,000/- and ultiplies of . 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter
Amount+	Institutional	Rs. 50,00,000 and multiples of Re. 1/- thereafter	Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1, thereafter				
	Institutional Plus	Rs. 5,00,00,000 and multiples of Re. 1/- thereafter	Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1, thereafter	/-			
		ement of minimum hereto for further de		will not be applicable	e in case	e of SIP for scheme	e(s) where SIP facility is avai	lable. Refer Combined SID
Despatch of Redemption Request							ce of Transactions of the Reg mstances on receiving a valid	
	Saniay Shah	& Kedar Karnik					Sanjay Shah	
Fund Manager	ourijuy oriari i						Ganjay Ghan	

Features	HSBC ULTRA SHORT TERM BOND FUND		HSBC GILT FUND				
Dividend Policy	Declaration of dividend is subject to the availability of distributable surplus. Such dividends if declared will be paid under normal circumstances, only to tho Unitholders who have opted for Dividend sub-options with specified sub-options. Further, no exit load shall be charged for units allotted under dividend reinvestme option. However, it must be distinctly understood that the actual declaration of dividend sunder the Scheme and the frequency, thereof will, inter alia, depend up the distributable surplus of the Scheme. The Trustees reserve the right of dividend declaration and to change the frequency, date of declaration and the decision the Trustees in this regard shall be final. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that the dividend will be regula paid. The dividend that may be paid out of the net surplus of the Scheme will be paid only to those Unitholders whose names appear in the register of Unitholder on the notified record date. The dividend will be at such rate as may be decided by the AMC in consultation with the Trustees.						
Performance of the Scheme * Compounded Annualised Returns ^ (As on 30 March, 2012)	Return for last 1 year Benchmark returns for last 1 year	7.34% 8.43%	Return for last 1 year Benchmark returns for last 1 year	8.19% 6.77% 7.97%			
	Return for last 3 years Benchmark returns for last 3 years	5.36% 6.14%	Return for last 3 years Benchmark returns for last 3 years				
	Return for last 5 years Benchmark returns for last 5 years	6.46% 6.98%	Return for last 5 years Benchmark returns for last 5 years	3.84% 7.88%			
	Returns since inception Benchmark returns since inception	6.60% 6.93%	Returns since inception Benchmark returns since inception				
	^^ The Benchmark for HUSBF has been revised from CRISIL Liquid F a Composite of CRISIL Liquid Fund Index and CRISIL Short Term Index with weightage of 90% and 10% respectively w.e.f. May 8,		Absolute Returns				
	Absolute Returns 10% - 8% - 6% - 4% - 2% - 0% - Apr. 11 - Mar. 12 Mar. 11		HGF - Growth I Sec Composite Index 10% - 8.18 6.77 7.81 6.41 7.57 9.00 5% - 0%				
	*Past performance may or may not be sustained in the future. ^ Returns for 1 year & above are Compounded Annualised. Calculations are based on Growth Option NAVs. Since inception returns are calculated on Rs. 10 invested at inception. For disclosures on point to point returns on a standard investment of Rs 10,000/- & other related performance disclosures, please refer to page No. 11 to 14.						
Recurring Expenses	Actual Expenses for the previous financial year ended March 31, 2012						
	Plan Regular Institutional Total Expenses (Rs.) 8,619,617.08 1,382,210.53 % to Net Assets 1.30 1.05	Institutional Plus 1,161,716.21 0.40	Total Expenses (Rs.) : 72,385.49 % to Net Assets : 0.75				
	First Rs. 100 crores % of the average daily net assets : 2.25 Next Rs. 300 crores % of the average daily net assets : 1.75 Next Rs. 300 crores % of the average daily net assets : 1.75						

Features	HSBC FLOATING RATE FUND – LONG TERM PLAN (LT)	HSBC CASH FUND		HSBC FLEXI DEBT FUND		
Туре	An open ended Income Scheme	An open-ended Liquid Scheme		An open-ended Debt Scheme		
Investment Objective	Seeks to generate reasonable return with commensurate risk from a portfolio comprised of floating rate debt instruments and fixed rate debt instruments swapped for floating rate returns. The scheme may also invest in fixed rate money market and debt instruments. There can be no assurance that the Scheme objective can be realised.	Aim is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities. However there can be no assurance that the scheme objective can be realised.		To deliver returns in the form of interest income and capital gains, along with high liquidity, commensurate with the current view on the markets and the interest rate cycle, through active investment in debt and money market instruments.		
Date of Inception	16 November, 2004	4 December, 2002		5 October, 2007		
Asset Allocation Pattern	Please refer to page 3	Please refer to page 4		Please refer to page 4		
Investment Strategy	The Scheme shall invest in floating rate debt and Money Market Instruments, other debt and money market instruments and cash equivalents such as reverse repos. The Scheme would seek to generate reasonable returns. Floating rate instruments are instruments where interest rate is linked to a benchmark (such as MIBOR, 1 year, G-sec etc.). In general, floating rate instruments provide higher returns in the event the benchmark interest rate moves up as repricing of instrument happens at higher rate. However if the benchmark interest rate moves down then returns on the floating rate instrument will be lower.	focus will be to ensure liquidity while seeking to maximise the yield. An appropriate mix of money market and debt instruments will be used to achieve this. The Fund may		The Scheme can invest across all classes of fixed income instruments. There will be no cap or floor on maturity, duration or instrument type concentrations. The Fund Manager, depending on the interest rates view has the flexibility to allocate the funds in any fixed income instrument and endeavour to provide yields in line with the current market scenario. The Fund aims to optimise returns for the investors by designing a portfolio, which will dynamically track interest rate movements in the short term by reducing duration in a rising rate environment while increasing duration in a falling interest rate environment. The investment strategy would revolve around structuring the portfolio with an aim to capture positive price movements and minimise the impact of adverse price movements.		
Risk Profile	Mutual Fund units involve investment risks including the possible loss of principal. Please read the Combined SID carefully for details on risk factors before investmer Please refer to page 15 for the summarized scheme Specific Risk Factors under "Common features for all Schemes"					
Risk Mitigation	Risks & Description	& Description		Risk Mitigants / Management Strategy		
Factors	Interest Rate Risk : Value of holdings may fall as a result of movements in interest rate		Determination of duration bands based on extensive macro-economic analysis			
	Country Risk : Risk on account of exposure to a single country		Issuer selection process based on external ratings as well as internal research			
	Liquidity Risk : High impact costs		Maintaining exposure to cash/cash equivalents and highly liquid instruments			
	Credit Risk : Risk on account of high exposure to a risk class		Issuer selection process based on external ratings as well as internal research			
	Legal / Tax / Regulatory Risk : Risk on account of changes in regulations		This risk is something dependent upon a future event and will be clearly communicated to the investor			
	Valuation Risk : Risk on account of incorrect valuation		Usage of third-party valuation agent			
Plan / Options	Plan : LT Options : Regular & Institutional	Options : Regular, Institutional and Institutional Plus Options : Regular & Institutional				

Features	HSI	BC FLOATI	NG RATE I RM PLAN (L			HSBC C	ash funi	D	ŀ	ISBC FLEX	(I DEBT F	UND
Sub-Options	Sub-optic Monthly & Fortnig an invest Payout / 2009, we dividend the unit I of weekl only whe than Rs.	: Weekly, Moi ons. Institution Dividend and (ghtly Dividend or in Monthly Re-investment ekly dividend ir payout and rei holders are reo y dividend in t in the dividend in the dividend invested.	nal : Weekly, Growth Sub-op will be reinve Dividend Optic . However, w. Institutional o nvestment fac quested to not the said optior amount is eq	Fortnightly & titions. Weekly sted whereas on can opt for e.f. March 17, ption will have ility. Provided, te that payout n is applicable ual to or more	Dividend Institution Monthly E Daily & W an investo	Re-investmer al and Institut Dividend and (eekly Dividend	nt and Growth ional Plus : D Growth sub-op d will be Reinv Dividend Opti	ment, Weekly h sub-options. aily, Weekly & vtions. ested whereas on can opt for	& Half Yea Growth Su Fortnightl investors i	arly Dividend (ub-options. y Dividend v	(Payout / Re vill be reinv arterly & Hal	lonthly, Quarterly investment) and rested whereas f Yearly Dividend
Dividend Frequency		ekly, Fortnight rvals as may b			decided b Institution	y the Trustee al and Instituti or at such inte	s. onal Plus : Dail	als as may be ly, Weekly and be decided by	or at such Institution	intervals as ma al : Fortnightl	ay be decided y, Monthly, (erly & Half Yearly I by the Trustees. Quarterly & Half e decided by the
Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)	 In respupto 3 of the be app In respanding of the In respupto 3 of the Redempti In respupto 3 of the be app In respupto 3 of the same be app 	p.m. by the N day on which plicable. pect of valid su	bscription required function required function required function required function for the source of	e closing NAV received shall uests received e closing NAV			Note on page		 In respupto 3 the ret In resp after 3 Day sh Redempti In respupto In resp upto 3 the ret In resp after 3 	p.m., the clos quest is receiv- pect of valid su p.m., the clos nall be applical ons including pect of valid re p.m., the clos quest is receiv- pect of valid re	ubscription re sing NAV of t ved shall be a ubscription re sing NAV of th ble. switch-outs ademption re sing NAV of th ved shall be a ademption re ing NAV of th	equests received the next Business a : quests received the day on which
	time of ro on outsta is credite	eceipt of applic ation cheque or ed will be appli	cation, the clos demand draft cable.	sing NAV of the which is not p	e day on whi ayable on pa	ch the funds a r at the place	are available fo where it is rec	or utilisation sh	all be applicang NAV of the	ble. Where the day on which	e application	espective of the is received with or demand draft
Load Structure (including SIP/STP where applicable) [#]	Entry Loa Exit Load	nd*: Nil. I:Regular&Ir	nstitutional Op	tions - Nil	Entry Loa Exit Load					: Regular & Ir d / switched o		ptions - 0.50% - nonths from the
	load shall and such circular no commissi	be charged fo changes shall b. SEBI/IMD/C	r units allotted be implement IR No.4/ 1682 id directly by 1	under bonus/o ed prospective 30/09 dated Ju	dividend rein ely. Please re ine 30, 2009	vestment opti fer "Load Str , no entry loa	on. The exit lo ructure" unde d will be char	ads set forth a r Common Fe aed by the Sch	bove is subj atures of all neme to the	ect to change Schemes on investor effect	at the discre page 16. *	tion of the AMC n terms of SEBI 1, 2009. Upfront ding the service
Waiver of load for Direct Application			EBI Circular No), no Entry Loa Applications is			utual Fund S	chemes.
Minimum Application /	Plan / Option	Purchase	Additional Purchase	Repurchase	Option	Purchase	Additional Purchase	Repurchase	Option	Purchase	Additional Purchase	Repurchase
Repurchase / Additional Amount ⁺	Regular Institutiona	Rs. 10,000 and multiples of Re. 1/- thereafter I Rs. 50,00,000 and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter Rs. 1,000/- and multiples of Re. 1/- thereafter	Regular Institutional	Rs. 1,00,000 and multiples of Re. 1/- thereafter Rs. 50,00,000 and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter Rs. 10,000/- and multiples of Re. 1/- thereafter	of Re. 1/- thereafter Rs. 10,000/-	Regular Institutional	Rs. 10,000 and in multiples of Re. 1 thereafter Rs. 50,00,000 and in multiples	Rs. 1,000 and in multiples of Re. 1 thereafter Rs. 10,000 and in multiples	Rs. 1,000 and in multiples of Re. 1 thereafter Rs. 1,000 and in multiples
		1	1	1	Institutional Plus	Rs.5,00,00,000 and multiples of Re. 1/- thereafter	Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 10,000/- and multiples of Re. 1/- thereafter		of Re. 1 thereafter	of Re. 1 thereafter	of Re. 1 thereafter
		quirement of ms thereto for			nt will not b	e applicable i	n case of SIP	for scheme(s)	where SIP f	acility is availa	able. Refer C	Combined SID /
Despatch of	Within 10	0 working days	s of the receip	t of the valid re				of Acceptance			•	ne AMC.
Redemption Request	The Fund				proceeds w		,	normal circum	stances on r	0		alıb
Fund Manager			N & Kedar Karr				h & Kedar Kar		0.5	Sanjay Shah		
Benchmark Index	Doolorrt		uid Fund Inde:		of distribut		uid Fund Inde:			ISIL Composi		
Dividend Policy	Unithold option. H the distri of the Tr regularly	ers who have o lowever, it mu ibutable surplu ustees in this paid. The divio	opted for Divid st be distinctly is of the Scher regard shall be dend that may	end sub-options a understood th me. The Truste e final. There is be paid out of	s with specif at the actual es reserve t no assurant the net sur	ied sub-option declaration of he right of div ce or guarante plus of the Sc	s. Further, no f dividends un idend declarat ee to unit hold heme will be	exit load shall b der the Schem tion and to cha lers as to the ra	e charged fo e and the fre nge the frequence ate of divider ose Unithold	r units allotted quency therec uency, date of nd distribution ers whose nar	under divide of will, inter a declaration nor that the mes appear i	is, only to those nd reinvestment lia, depend upon and the decision dividend will be n the register of

Features	HSBC FLOAT LONG T	TING RATE ERM PLAN (I			HSBC C	ASH FUND		HSB	C FLI	exi debt fi	UND
Performance of the	Return for last 1 year		Long Term Plan 8.63%	notann	or last 1 year ark returns for la	ist 1 vear	8.02% 8.45%	Return for last Benchmark ret		r last 1 vear	9.30% 7.67%
Scheme* Compounded	Benchmark returns for	,	8.45%	Return fo	or last 3 years ark returns for la		5.17%	Return for last Benchmark retu	3 years	,	7.41%
Annualised Returns ^	Return for last 3 years Benchmark returns for	last 3 years	6.29% 6.10%	Return fo	or last 5 years	,	6.09%	Returns Since	nceptio	n ,	8.42%
(As on 30 March, 2012)	Return for last 5 years Benchmark returns for		7.30% 6.91%		ark returns for la since inception	ist 5 years	6.91% 5.82%	Benchmark ret			6.44%
	Returns since Inception Benchmark returns sin		6.83% 6.46%		ark returns since	e inception	5.99%			olute Returns	
	Abs	olute Returns			Absolu	ite Returns		16% –	(Regula 1)		Composite und Index 13.55
	10% - 8.63 8.42 8% - 5.74 6.7 6% - 5.74 6.7 4% - 2% - 6% - 5.74 0% - 6% - 7% - 7% - 7% - 7% - 7% - 7% - 7	4.52 3.67 1.7 - Apr. 09 - A	9.04 8.21 9.04 8.21 9.04 8.21 9.04 8.21 9.04 8.21 9.04 8.21 9.04 8.21		5.41 6.21	2.16 3.68 1.12 Apr. 09 - Apr. 0 Mar. 10 Mar.)8 - 1 Apr. 07 -	12% - 9.14 7.67 8% - 4% - -8% - Apr. 11 - Mar. 12	5.77 5.(Apr. 10 Mar. 11	-6.2	0 -0.54 r. 08 - Since ar. 09 Inception to Mar. 08
Recurring Expenses	*Past performance r Calculations are base on a standard investr	d on Growth O nent of Rs 10,0	ption NAVs. Sinc 00/- & other rela Actual E	ce inceptio ated perfor Expenses	n returns are c	alculated on Rs ires, please ref	a. 10 invested er to page No.	at inception. For 11 to 14.		sures on point to	o point returns
			Institutional	Dlan	Dogular	Institutional	Institutional	Plan		Poquilor	Institutional
	Total Expenses (Rs.) % to Net Assets	Regular 5,380,348.01 1.00	Institutional 11,128,274.94 0.30	Plan Total	Regular 6,601,395.13	Institutional 2,227,491.45	Institutional Plus 7,792,981.20	Plan Total Expenses % to Net Asse		Regular 4,476,408.28 1.85	
		5,380,348.01	11,128,274.94				Plus	Total Expenses		4,476,408.28	8,411,210.91
		5,380,348.01 1.00	11,128,274.94 0.30	Total Expenses (Rs.) % to Net Assets ssets : 2.2	6,601,395.13 0.75 5 • N	2,227,491.45 0.60	Plus 7,792,981.20 0.35	Total Expenses	ts	4,476,408.28 1.85	Institutional 8,411,210.91 1.50
† Note	% to Net Assets First Rs. 100 cron	5,380,348.01 1.00 es % of the ave es % of the ave	11,128,274.94 0.30	Total Expenses (Rs.) % to Net Assets ssets : 2.2 ssets : 1.	6,601,395.13 0.75 5 • N 75 • E	2,227,491.45 0.60 Next Rs. 300 cr	Plus 7,792,981.20 0.35 ores % of the	Total Expenses % to Net Asse	ts	4,476,408.28 1.85	8,411,210.91

COMPARATIVE PERFORMANCE OF EQUITY SCHEMES

Funds Managed by TUSHAR PRADHAN

HSBC Equity Fund	Date of Inception : 10 Dec 02							
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception				
HSBC Equity Fund - Growth	-8.87%	9.67%	57.13%	27.48%				
BSE 200 (Scheme Benchmark)	-9.52%	7.27%	89.60%	20.34%				
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	18.82%				
₹ 10,000, if invested in HEF, would have become	₹ 9,113	₹ 10,967	₹ 15,713	₹ 95,822				
₹ 10,000, if invested in BSE 200, would have become	₹ 9,048	₹ 10,727	₹ 18,960	₹ 56,052				
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 49,784				

Past performance may or may not be sustained in the future. Refer note below.

HSBC India Opportunities Fund	Date of Inception	Date of Inception : 24 Feb 04						
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception				
HSBC India Opportunities Fund - Growth	-3.59%	11.00%	60.66%	16.46%				
BSE 500 (Scheme Benchmark)	-9.44%	6.55%	93.00%	14.51%				
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	14.08%				
₹ 10,000, if invested in HIOF, would have become	₹ 9,641	₹ 11,100	₹ 16,066	₹ 34,369				
₹ 10,000, if invested in BSE 500, would have become	₹ 9,056	₹ 10,655	₹ 19,300	₹ 29,981				
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 29,075				

Past performance may or may not be sustained in the future. Refer note below.

HSBC Unique Opportunities Fund	Date of Inception	Date of Inception : 21 Mar 07						
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception				
HSBC Unique Opportunities Fund - Growth	-9.77%	8.92%	78.57%	0.30%				
BSE 200 (Scheme Benchmark)	-9.52%	7.27%	89.60%	6.94%				
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	7.02%				
₹ 10,000, if invested in HUOF, would have become	₹ 9,023	₹ 10,892	₹ 17,857	₹ 10,154				
₹ 10,000, if invested in BSE 200, would have become	₹ 9,048	₹ 10,727	₹ 18,960	₹ 14,018				
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 14,067				

Past performance may or may not be sustained in the future. Refer note below.

Fund Managed by TUSHAR PRADHAN (for Equity portion) and SANJAY SHAH (for Fixed Income portion)

HSBC Dynamic Fund	Date of Inception	: 24 Sep 07		
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception
HSBC Dynamic Fund - Growth	-8.21%	8.77%	51.72%	-0.89%
BSE 200 (Scheme Benchmark)	-9.52%	7.27%	89.60%	0.92%
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	1.59%
₹ 10,000, if invested in HDF, would have become	₹ 9,179	₹ 10,877	₹ 15,172	₹ 9,604
₹ 10,000, if invested in BSE 200, would have become	₹ 9,048	₹ 10,727	₹ 18,960	₹ 10,420
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 10,737

Past performance may or may not be sustained in the future. Refer note below.

Fund Managed by ADITYA KHEMANI

HSBC Tax Saver Equity Fund	Date of Inception : 05 Jan 07						
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception			
HSBC Tax Saver Equity Fund - Growth	-4.41%	4.41%	86.15%	6.56%			
BSE 200 (Scheme Benchmark)	-9.52%	7.27%	89.60%	5.10%			
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	5.59%			
₹ 10,000, if invested in HTSF, would have become	₹ 9,559	₹ 10,441	₹ 18,615	₹ 13,947			
₹ 10,000, if invested in BSE 200, would have become	₹ 9,048	₹ 10,727	₹ 18,960	₹ 12,972			
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 13,294			

Past performance may or may not be sustained in the future. Refer note below.

Fund Managed by GAURAV MEHROTRA

HSBC Emerging Markets Fund Date of Inception : 17 Mar 08							
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception			
HSBC Emerging Markets Fund - Growth	-6.73%	11.30%	48.84%	-0.09%			
MSCI Emerging Market Index (Scheme Benchmark)	-12.12%	13.98%	73.97%	-0.08%			
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	4.10%			
₹ 10,000, if invested in HMEF, would have become	₹ 9,327	₹ 11,130	₹ 14,884	₹ 9,964			
₹ 10,000, if invested in MSCI Emerging Market Index, would have become	₹ 8,788	₹ 11,398	₹ 17,397	₹ 9,968			
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 11,760			

Past performance may or may not be sustained in the future. Refer note below.

Funds Managed by DHIRAJ SACHDEV

HSBC Progressive Themes Fund Date of Inception : 23 Feb 06						
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception		
HSBC Progressive Themes Fund - Growth	-4.27%	-11.23%	54.49%	2.05%		
BSE 200 (Scheme Benchmark)	-9.52%	7.27%	89.60%	8.94%		
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	9.39%		
₹ 10,000, if invested in HPTF, would have become	₹ 9,573	₹ 8,877	₹ 15,449	₹ 11,321		
₹ 10,000, if invested in BSE 200, would have become	₹ 9,048	₹ 10,727	₹ 18,960	₹ 16,865		
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 17,294		

Past performance may or may not be sustained in the future. Refer note below.

HSBC Midcap Equity Fund Date of Inception : 19 May 05							
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception			
HSBC Midcap Equity Fund - Growth	-8.49%	-10.38%	112.91%	9.26%			
BSE Midcap (Scheme Benchmark)	-9.12%	0.11%	125.98%	10.25%			
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	15.31%			
₹ 10,000, if invested in HMEF, would have become	₹ 9,151	₹ 8,962	₹ 21,291	₹ 18,371			
₹ 10,000, if invested in BSE Midcap, would have become	₹ 9,088	₹ 10,011	₹ 22,598	₹ 19,545			
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 26,599			

Past performance may or may not be sustained in the future. Refer note below.

HSBC Small Cap Fund					
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception	
HSBC Small Cap Fund - Growth	-18.34%	0.04%	119.84%	-2.44%	
BSE Small Cap (Scheme Benchmark)	-20.68%	-6.06%	154.42%	-1.17%	
S&P Nifty (Standard Benchmark)	-9.11%	10.27%	71.52%	3.51%	
₹ 10,000, if invested in HSCF, would have become	₹ 8,166	₹ 10,004	₹ 21,984	₹ 9,053	
₹ 10,000, if invested in BSE Smallcap, would have become	₹ 7,932	₹ 9,394	₹ 25,442	₹ 9,539	
₹ 10,000, if invested in S&P Nifty, would have become	₹ 9,089	₹ 11,027	₹ 17,152	₹ 11,487	

Past performance may or may not be sustained in the future. Refer note below.

COMPARATIVE PERFORMANCE OF DEBT SCHEMES

Funds Managed by - SANJAY SHAH & RUCHIR PAREKH (for Debt portion) & ADITYA KHEMANI (for Equity portion)

HSBC MIP - Regular Plan	Date of Incep	Date of Inception : 24 Feb 04					
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception			
HSBC MIP - Regular Plan - Growth	5.53%	4.02%	15.23%	7.48%			
CRISIL MIP Blended Index (Scheme Benchmark)	5.24%	6.02%	14.25%	6.97%			
CRISIL 1 Year T-Bill Index (Standard Benchmark)	6.57%	3.84%	3.07%	5.05%			
CRISIL 10 Year Gilt Index (Standard Benchmark)	2.41%	4.59%	3.58%	4.02%			
₹ 10,000, if invested in HMIP - R, would have become	₹ 10,553	₹ 10,402	₹ 11,523	₹ 17,939			
₹ 10,000, if invested in CRISIL MIP Blended Index, would have become	₹ 10,524	₹ 10,602	₹ 11,425	₹ 17,254			
₹ 10,000, if invested in CRISIL 1 Year T-Bill Index, would have become	₹ 10,657	₹ 10,384	₹ 10,307	₹ 14,904			
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	₹ 10,241	₹ 10,459	₹ 10,358	₹ 13,767			

performance may or may not be sustained in the future. Refer note below.

HSBC MIP - Savings Plan	Date of Incepti	Date of Inception : 24 Feb 04				
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception		
HSBC MIP - Savings Plan - Growth	5.49%	4.37%	22.38%	9.11%		
CRISIL MIP Blended Index (Scheme Benchmark)	5.24%	6.02%	14.25%	6.97%		
CRISIL 1 Year T-Bill Index (Standard Benchmark)	6.57%	3.84%	3.07%	5.05%		
CRISIL 10 Year Gilt Index (Standard Benchmark)	2.41%	4.59%	3.58%	4.02%		
₹ 10,000, if invested in HMIP - S, would have become	₹ 10,549	₹ 10,437	₹ 12,238	₹ 20,259		
₹ 10,000, if invested in CRISIL MIP Blended Index, would have become	₹ 10,524	₹ 10,602	₹ 11,425	₹ 17,254		
₹ 10,000, if invested in CRISIL 1 Year T-Bill Index, would have become	₹ 10,657	₹ 10,384	₹ 10,307	₹ 14,904		
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	₹ 10,241	₹ 10,459	₹ 10,358	₹ 13,767		

Past performance may or may not be sustained in the future. Refer note below.

Funds Managed by - SANJAY SHAH & RUCHIR PAREKH

HSBC Flexi Debt Fund	Date of Inception : 05 Oct 07			
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception
HSBC Flexi Debt Fund - Ret - Growth	9.14%	5.77%	6.90%	8.42%
CRISIL Composite Bond Fund Index (Scheme Benchmark)	7.66%	5.04%	5.41%	6.44%
CRISIL 10 Year Gilt Index (Standard Benchmark)	2.41%	4.59%	3.58%	5.70%
₹ 10,000, if invested in HFDF, would have become	₹ 10,914	₹ 10,577	₹ 10,690	₹ 14,375
₹ 10,000, if invested in CRISIL Composite Bond Fund Index, would have become	₹ 10,766	₹ 10,504	₹ 10,541	₹ 13,232
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	₹ 10,241	₹ 10,459	₹ 10,358	₹ 12,824

Past performance may or may not be sustained in the future. Refer note below.

Funds Managed by SANJAY SHAH & KEDAR KARNIK

HSBC FRF - LTP - Regular Plan	Date of Incepti	Date of Inception : 16 Nov 04			
Scheme Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception	
HSBC FRF - LTP - Regular Plan - Growth	8.63%	5.74%	4.52%	6.85%	
CRISIL Liquid Fund Index (Scheme Benchmark)	8.42%	6.20%	3.69%	6.46%	
CRISIL 1 Year T-Bill Index (Standard Benchmark)	6.57%	3.84%	3.07%	5.30%	
₹ 10,000, if invested HFRF - LTP, would have become	₹ 10,863	₹ 10,574	₹ 10,452	₹ 16,302	
₹ 10,000, if invested in CRISIL Liquid Fund Index, would have become	₹ 10,842	₹ 10,620	₹ 10,369	₹ 15,860	
₹ 10,000, if invested in CRISIL 1 Year T-Bill Index, would have become	₹ 10,657	₹ 10,384	₹ 10,307	₹ 14,629	

Past performance may or may not be sustained in the future. Refer note below.

Ultra Short Term Bond Fund	Date of Inception	Date of Inception : 17 Oct 06		
ne Name & Benchmarks	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception
Ultra Short Term Bond Fund - Regular - Growth	7.34%	5.03%	3.74%	6.60%
mised Benchmark Index Fund (Scheme Benchmark)	8.40%	6.09%	3.76%	6.93%
_ 1 Year T-Bill Index (Standard Benchmark)	6.57%	3.84%	3.07%	5.32%
00, if invested in HUSTBF, would have become	₹ 10,734	₹ 10,503	₹ 10,374	₹ 14,174
00, if invested in Customised Benchmark Index, would have become	₹ 10,840	₹ 10,609	₹ 10,376	₹ 14,412
00, if invested in CRISIL 1 Year T-Bill Index, would have become	₹ 10,657	₹ 10,384	₹ 10,307	₹ 13,270
formance may or may not be sustained in the future. Refer note below.	(10,007	(10,004		(10,007

Funds Managed by RUCHIR PAREKH & SANJAY SHAH

HSBC Income Fund - STP	Date of Inception	Date of Inception : 10 Dec 02				
Scheme Name & Benchmarks	Apr '11 - Mar '12	Since Inception				
HSBC Income Fund - STP - Reg - Growth	8.38%	5.85%	5.10%	6.47%		
CRISIL Short Term Bond Fund Index (Scheme Benchmark)	8.26%	5.11%	5.88%	6.15%		
CRISIL 1 Year T-Bill Index (Standard Benchmark)	6.57%	3.84%	3.07%	5.09%		
₹ 10,000, if invested in HIF -ST, would have become	₹ 10,838	₹ 10,585	₹ 10,510	₹ 17,929		
₹ 10,000, if invested in CRISIL Short Term Bond Fund Index, would have become	₹ 10,826	₹ 10,511	₹ 10,588	₹ 17,427		
₹ 10,000, if invested in CRISIL 1 Year T-Bill Index, would have become	₹ 10,657	₹ 10,384	₹ 10,307	₹ 15,876		

Past performance may or may not be sustained in the future. Refer note below.

HSBC Income Fund - Investment Plan	Date of Inception : 10 Dec 02			
Scheme Name & Benchmarks	Apr '11 - Apr '10 - Apr '09 - Sir Mar '12 Mar '11 Mar '10			Since Inception
HSBC Income Fund - Investment Plan - Reg - Growth	8.84%	5.57%	7.39%	6.72%
CRISIL Composite Bond Fund Index (Scheme Benchmark)	7.66%	5.04%	5.41%	5.50%
CRISIL 10 Year Gilt Index (Standard Benchmark)	2.41%	4.59%	3.58%	5.05%
₹ 10,000, if invested in HIF - IP, would have become	₹ 10,884	₹ 10,557	₹ 10,739	₹ 18,314
₹ 10,000, if invested in CRISIL Composite Bond Fund Index, would have become	₹ 10,766	₹ 10,504	₹ 10,541	₹ 16,454
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	₹ 10,241	₹ 10,459	₹ 10,358	₹ 15,818

Past performance may or may not be sustained in the future. Refer note below.

Fund Managed by SANJAY SHAH

HSBC Gilt Fund	Date of Inception	Date of Inception : 05 Dec 03				
Scheme Name & Benchmarks	Apr '11 - Mar '12	Since Inception				
HSBC Gilt Fund - Growth	8.18%	7.81%	7.57%	3.69%		
I-Sec Composite Bond Fund Index (Scheme Benchmark)	6.77%	6.38%	4.42%	6.20%		
CRISIL 10 Year Gilt Index (Standard Benchmark)	2.41%	4.59%	3.58%	4.02%		
₹ 10,000, if invested in HGF, would have become	₹ 10,818	₹ 10,781	₹ 10,757	₹ 13,515		
₹ 10,000, if invested in I-Sec Composite Bond Fund Index, would have become	₹ 10,677	₹ 10,638	₹ 10,442	₹ 16,495		
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	₹ 10,241	₹ 10,459	₹ 10,358	₹ 13,880		

Past performance may or may not be sustained in the future. Refer note below.

Fund Managed by RUCHIR PAREKH & KEDAR KARNIK

HSBC Cash Fund	Date of Inception : 04 Dec 02						
Scheme Name & Benchmarks	Last 7 Days as on 30 March 2012	Last 15 Days as on 30 March 2012	Last 30 Days as on 30 March 2012	Apr '11 - Mar '12	Apr '10 - Mar '11	Apr '09 - Mar '10	Since Inception
HSBC Cash Fund - Growth	8.74%	8.58%	8.46%	8.02%	5.42%	2.15%	5.82%
CRISIL Liquid Fund Index (Scheme Benchmark)	9.75%	9.78%	9.56%	8.42%	6.20%	3.69%	5.99%
CRISIL 91 Day T-Bill Index (Standard Benchmark)	9.02%	8.86%	9.00%	6.94%	4.23%	2.81%	5.05%
₹ 10,000, if invested in HCF, would have become	₹ 10,874	₹ 10,858	₹ 10,846	₹ 10,802	₹ 10,542	₹ 10,215	₹ 16,954
₹ 10,000, if invested in CRISIL Liquid Fund Index, would have become	₹ 10,975	₹ 10,978	₹ 10,956	₹ 10,842	₹ 10,620	₹ 10,369	₹ 17,205
₹ 10,000, if invested in CRISIL 91 Day T-Bill Index, would have become	₹ 10,902	₹ 10,886	₹ 10,900	₹ 10,694	₹ 10,423	₹ 10,281	₹ 15,837

Past performance may or may not be sustained in the future. Refer note below.

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all Business Days and will be published in two newspapers. The NAVs can also be viewed on www.assetmanagement.hsbc.com/in and www.amfiindia.com (You can also telephone us at 1800-200-2434)

For Investor Grievances please contact

Registrar : Computer Age Management Services Private Limited (CAMS), Unit: HSBC Mutual Fund

514A, Sathy Main Road, Lakshmipuram, Coimbatore - 614 006.

Mutual Fund :

Rheitu Bansal HSBC Asset Management (India) Private Limited, 16, Veer Nariman Road, Fort, Mumbai 400 001. Tel.: 1800-200-2434. Fax : 40029600. E-mail : hsbcmf@hsbc.co.in

Unitholders' Information

Account Statements

- (i) On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted will be sent to the Unit holders' by way of email and/or SMS to the registered e-mail address and/or mobile number, within 5 Business Days from the date of closure of the initial subscription list and/or from the date of receipt of the request from the Unit holders'.
- (ii) Thereafter, a Consolidated Account Statement (CAS) for each calendar month shall be sent by email on or before 10th of the succeeding month to those Unit holder(s) in whose folio(s) transaction (s) has/have taken place during the month. In the event that the registered email address of the Unit holder is not available with the Fund, the CAS will be sent as a physical statement. In such cases, an allotment confirmation as mentioned in (i) above cannot be sent and the CAS sent for the month will reflect the allotments effected during the month.
- (iii) The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. Unit holders holding Units in physical mode and intending to get their Units dematerialized may submit the Demat Request Form (DRF) to the DP. Unit holder will be required to fill in a DRF along with the relevant details and submit the same to the Registrar alongwith the account statement to be dematerialized. The sequence of names in the account statement must be same as that in the demat account.
- (iv) The CAS shall not be received by those Unit holders whose folio(s) are not updated with PAN details.
- (v) Further, the CAS detailing the holdings across schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless the registered email address of the Unit holder is not available with the Fund.

For more details, please refer the Combined Scheme Information Document (SID) and Statement of Additional Information (SAI).

Annual Financial Results

A schemewise Annual Report of the Fund or an abridged summary thereof shall be mailed to all Unitholders as soon as may be but not later than 4 months from the date of closure of the relevant accounting year (i.e. 31st March of each year). The abridged / Full schemewise Annual Report shall contain such details as are required under the Regulations / Circular issued thereafter. A full copy of the schemewise / abridged annual report shall be made available for inspection at the Head Office of the Fund and a copy shall be made available to the Unitholders on request, on payment of nominal fees if any. These results shall also be displayed on the website of the Mutual Fund and Association of Mutual Funds in India (AMFI). Full Annual Report shall be disclosed on our website, www.assetmanagement.hsbc.com/in.

The Fund shall, from the financial year 2011-12 onwards, send the Schemewise annual report/abridged summary thereof as under:

- By e-mail, to those unit holders' whose e-mail address is available with the Fund;
- In physical form, to those unit holders' whose email address is not available with the Fund and/or to those unit holders' who have specifically opted/ requested for physical report.

Unit holders are therefore requested to update their email address with the Fund to receive annual reports through email.

Half yearly financial results and portfolio disclosure

As presently required by the SEBI Regulations, the Fund shall before the expiry of 1 month from the close of each half year, that is as on 31 March and 30 September, publish its unaudited financial results and complete statement of the Scheme's portfolios, in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated and update the same on the Fund's website at www.assetmanagement.hsbc.com/in and on AMFI's website at www.amfiindia.com, in the formats as prescribed by SEBI.

Scheme Specific Risk Factors

Risk factors associated with investing in Equity or Equity related Securities • Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors. • Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities' purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities. In the view of the Fund Manager, investing in Mid and Small Cap stocks are riskier than investing in Large Cap Stocks. • To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, exchange controls, settlements , restrictions on repatriation and transaction procedures in overseas market. The Scheme(s) at times may receive large number of redemption requests which may have an adverse impact on the performance of the Scheme(s) and may also affect all the unit holders as the fund manager needs to liquidate securities to meet the redemptions post which the portfolio is likely to be less liquid.

Risk factors associated with investing in Fixed Income Securities

Subject to the stated investment objective, the Scheme(s) propose to invest in debt and related instruments.

• Price-Risk or Interest Rate Risk: As with all debt securities, changes in interest rates may affect the NAV of the Scheme(s) as the prices of securities increase as interest rates decline and decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV. In the case of floating rate instruments, an additional risk could be due to the change in the spreads of floating rate instruments. If the spreads on floating rate papers rise, then there could be a price loss on these instruments. Secondly in the case of fixed rate instruments that have been swapped for floating rates, any adverse movement in the fixed rate yields vis-à-vis swap rates could result in losses. However, floating rate debt instruments which have periodical interest rate reset, carry a lower interest rate risk as compared to fixed rate debt instruments. In a falling interest rate scenario the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments. • Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market. • Credit Risk: Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk, corporate debentures are sold at a yield above those offered on Government Securities, which are sovereign obligations. Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the vield required for someone to be compensated for the increased risk. Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme(s) are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. • Duration Risk: Duration is a risk measure used to measure the bond / security price changes to potential changes in interest rates. Duration of portfolio x the expected changes in rates = the expected value change in the portfolio. Duration is more scientific measure of risk compare to average maturity of the portfolio. The higher the duration of the portfolio, the greater the changes in value (i.e. higher risk) to movement in interest rates. Modified duration is the duration of a bond / security given its current yield to maturity, put/ call feature, and an expected level of future interest rates. • Benchmark Risk: The floating rate segment of the domestic debt market is not very developed. Currently, majority of the issuance of floating rate papers is linked to NSE MIBOR. As the floating rate segment develops further, more benchmark rates for floating papers may be available in future. The fewer number of benchmark rates could result in limited diversification of the benchmark risk. Different types of securities in which the scheme(s) would invest as given in the Combined Scheme Information Document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated. • Prepayment Risk: The risk associated with the early unscheduled return of principal on a fixed-income security. The early unscheduled return of principal may result in reinvestment risk. • Short Selling *Risk:* The risk associated with upward movement in market price of security sold short may result in loss. The losses on short position may be unlimited as there is no upper limit on rise in price of a security.

Risks associated with Investing in Foreign Securities

• Since the Scheme(s) would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme(s). • To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI / RBI from time to time. Offshore investments will be made subject to any / all approvals, conditions thereof as may be stipulated by SEBI/RBI. The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs. To the extent that the assets of the Scheme(s) will be invested in foreign securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

Risks associated with Investing in Derivatives

• The Fund may use derivative instruments like stock index futures, option on stocks, stock indices, interest rate swaps, forward rate agreements or other derivative instruments as permitted under the Regulations and guidelines. As and when the Scheme(s) trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialised instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Also, the market for derivative instruments is nascent in India and so liquidity risk is also pretty high. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manger to identify such opportunities. Identification and execution of the strategies to be perused by the fund manager involve uncertainty and decision of fund manager(s) may not always be profitable. No assurance can be given that the fund manager(s) will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Risks associated with Investing in Securitised Debt

Securitised Debt: Securitised debt papers carry credit risk of the Obligors and are dependent on the servicing of the PTC / Contributions etc. However these are offset suitably by appropriate pool selection as well as credit enhancements specified by Rating Agencies. In cases where the underlying facilities are linked to benchmark rates, the securitised debt papers may be adversely impacted by adverse movements in benchmark rates. However this risk is mitigated to an extent by appropriate credit enhancement specified by rating agencies. Securitised debt papers also carry the risks of prepayment by the obligors. In case of prepayments of securities debt papers, it may result in reduced actual duration as compared to the expected duration of the paper at the time of purchase, which may adversely impact the portfolio yield. These papers also carry risk associated with the collection agent who is responsible for collection of receivables and depositing them. The underlying assets in the case of investment in securitised debt could be mortgages or other assets like credit card receivables, automobile / vehicle / personal / commercial / corporate loans and any other receivables / loans / debt.

The Risks associated with the underlying assets can be described as under

Credit card receivables are unsecured. Automobile / vehicle loan receivables are usually secured by the underlying automobile / vehicle and sometimes by a guarantor. Mortgages are secured by the underlying property. Personal loans are usually unsecured. Corporate loans could be unsecured or secured by a charge on fixed assets / receivables of the company or a letter of comfort from the parent company or a guarantee from a bank / financial institution. As

a rule of thumb, underlying assets which are secured by a physical asset / guarantor are perceived to be less risky than those which are unsecured. By virtue of this, the risk and therefore the yield in descending order of magnitude would be credit card receivables, personal loans, vehicle /automobile loans, mortgages and corporate loans assuming the same rating.

Swing Pricing Risk

There are trading and associated transaction costs involved when there are significant inflows into or significant outflows from the underlying scheme. The dealing charges incurred as a result of such significant flows fall not only on those investors who have just transacted but on all the investors in the underlying scheme thereby diluting the value of their existing shareholders' holding. Introduction of Swing Pricing aims to protect the interest of the existing investors from some of the performance dilution that they may suffer as a result of significant inflows and outflows from the underlying scheme. It is a process whereby the NAV of the underlying scheme is swung or adjusted when a predetermined net capital activity threshold (or swing threshold) is exceeded. Thus, if Net subscriptions (Total subscriptions - Total redemptions) are above the swing threshold, the NAV per share is swung up by the swing factor. Conversely, if Net redemptions (Total redemptions - Total subscriptions) are above the swing threshold, the NAV per share is swung down by the swing factor. The swing threshold has been set at a level by the underlying scheme which it believes best manages the objective of protecting their existing shareholders from NAV dilution by capturing a significant percentage of the gross amount of deals on any fund whilst maintaining a reasonable level of fund volatility by not swinging the NAV all the time.

Risks associated with Securities Lending

Securities Lending: The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme(s) and the approved intermediary.

Load Structure

Entry Load

In accordance with the requirements specified by the SEBI circular no. SEBI/ IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 1, 2009. Similarly, no entry load will be charged with respect to applications for registrations under HSBC Systematic Investment Plan / HSBC Systematic Transfer Plan accepted by the Fund with effect from August 1, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Exit Load / Contingent deferred Sales Charge ('CDSC')

With effect from August 1, 2009, exit load / CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unit holder as exit load / CDSC shall be credited to the respective Scheme immediately.

Pursuant to SEBI circular no. SEBI / IMD / CIR No. 6 /172445/ 2009 dated August 7, 2009 and SEBI circular no. SEBI / IMD / CIR No. 7 /173650 / 2009 dated August 17, 2009, in order to have parity among all classes of unit holders, no distinction among unit holders shall be made based on the amount of subscription while charging Exit Load and further such parity shall be made applicable at the portfolio level respectively.

Tax Benefits of Investing in the Mutual Fund

Investors are advised to refer to the Section on "Taxation on investing in Mutual Funds" in the Statement of Additional Information and also is advised to consult with his or her own tax consultant with respect to the specific tax implications arising out of their participation in the scheme(s).

Notwithstanding anything contained in the SAI, Combined Scheme Information Document and Common Key Information Memorandum of the Scheme(s) the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Investors can also obtain further changes after the date of this Common Key Information Memorandum from the Mutual Fund / Investor Service Centres or distributors.

Important Instructions

- 1) Please refer to the Combined SID, SAI and the Common KIM carefully before filling the Application Form.
- Please refer the sections on "Who can invest" and "Who cannot invest" for a list of eligible investors in the combined SID. Applications from investors resident in USA or Canada will not be accepted.
- 3) All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- 4) Investors are requested to use the services of AMFI certified Distributors empanelled with the AMC. The AMC shall not be liable to an Investor, with respect to investments made through non-empanelled Distributors.

If the investor wishes to invest directly, i.e. without involving the services of any agent or broker, "DIRECT" should be mentioned in the space provided for "ARN Number" in the Application Form/Transaction Form. Any subsequent change/updation/removal of broker code will be based on the written request from the Unit holder and will be on a prospective basis only from the date when the Registrar executes such written instruction.

5) In respect of purchase of units in Income / Debt oriented Schemes (other than Liquid Fund Schemes and Plans) with amounts equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.

6) Applications under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership

The original Power of Attorney or a duly notarised copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.

A company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the schemes should furnish a certified copy of resolution or authority to make the application as the case may be and a certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or Partnership Deed and certificate of registration or any other document as the case may be. In case of a Trust / Fund, it shall submit a certified true copy of the resolution from the Trustee(s) authorising such purchases. The officials should sign the application under their official designation and furnish a list of authorised signatories. All communications and payments shall be made to the First Applicant only.

7) PAN Details (PAN Mandatory for all investments)

As per Securities and Exchange Board of India (SEBI) Circular dated 27 April, 2007 and letter dated 25 June, 2007, Permanent Account Number (PAN) has been made the sole identification number for all participants investing in the securities market, irrespective of the amount of investment.

With effect from 1 January, 2008, for all applicable transactions, investors will need to mention their PAN number on Application Form / Transaction Form. The PAN requirements will be applicable to all joint applicants as well as the Guardian, in case of applications by a Minor. As per SEBI circular no. MRD/DoP/MF Cir - 08/2008 dated April 3, 2008 investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this would be subject to verification of the veracity of the claim of the investors that they are residents of Sikkim, by collecting sufficient documentary evidence.

Accordingly, submission of Form 49A and/ or declaration in Form 60/61 will not be accepted.

8) Know Your Customer (KYC)

Units held in account statement (non-demat) form : KYC is mandatory under the Prevention of Money Laundering Act, 2002 for all investors irrespective of the amount of investment (including Switch, Systematic Investment Plan/Systematic Transfer Plan registered). SEBI vide circular number MIRSD/SE/Cir-21/2011 dated October 05, 2011 issued guidelines for uniform KYC requirements for investors while opening accounts with any intermediary in the securities market w.e.f January 01, 2012. In order to bring this into effect, SEBI has appointed KYC Registration Agency (KRA) who will act as a central authority to maintain records of KYC compliant investors in the securities market. This is in order to avoid duplication of KYC process with every intermediary, he/she need not undergo the same process again with another intermediary.

An investor can fulfill the new KYC requirements by filling up the prescribed form and submitting the same along with the other requisite details / proof (attested true copies of supporting documents relating to proof of identity and address or verification with the original) and submit along with the investment application, if not already KYC compliant. Stand alone KYC requests shall not be accepted by the AMC/RTA of AMC. Fresh KYC requests received in the old KYC form will be subject to rejection. Any

subsequent change to Address, Pin Code, Country, Nationality, Occupation, Income details, Date of Birth, Proof of Identity recorded with the intermediary and further registered with KRA will overwrite the records maintained with the AMC. The AMC/RTA of AMC reserves the right to refund the amount invested or reject transaction requests in case of any discrepancy noted in the information provided in the application.

Introduction of in Person Verification (IPV) : SEBI has vide the circular number MIRSD/ Cir-26/2011 dated December 23, 2011 has mandated IPV for all new clients. The IPV carried out by one SEBI registered intermediary can be relied upon by another intermediary. It is also stated that, In case of Mutual Funds, the Asset Management Companies (AMCs) and the distributors who comply with the certification process of National Institute of Securities Market (NISM) or Association of Mutual Funds (AMFI) and have undergone the process of 'Know Your Distributor (KYD)', can perform the IPV. However, in case of applications received by the mutual funds directly from the clients (i.e. not through any distributor), the AMCs may also rely upon the IPV performed by the scheduled commercial banks.

9) Third Party Payments

- a) Third party payments (i.e where payment is made from a source other than that of the first holder) will not be accepted by the Fund, except if made under the following exceptional categories, namely i) as gift by parents/grandparents/related persons in favour of minor, not exceeding Rs. 50,000/-, ii) employer on behalf of employee as payroll deductions for SIP/ Lumpsum investments, iii) Custodian on behalf of FII/client and iv) Payment by Asset Management Company (AMC) to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by the AMC through Systematic Investment Plans or Lumpsum Investment (w.ef January 16, 2012). In such cases, KYC acknowledgement along with additional declarations will have to be submitted along with the application form, failing which the application will be rejected. Such declaration to be submitted in original & in the prescribed standard format and unique across each lumpsum investment. (Declaration formats can be obtained from ISCs or downloaded from the Fund's website.)
- b) In case of payment from a joint bank account, first holder in the folio has to be one of the joint holders of the bank account from which the payment is made. Hence, joint holders may pre-register their bank accounts (single/multiple) with the AMC/RTA, by completing the Multiple Bank Account Registration Form, if they intend to make payment on behalf of other joint holder(s) in the folio. In such cases the application will be accepted and not treated as a third party payment.
- c) Where the payment instrument does not mention the bank account holders name/s, investor should attach bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a pre-funded instrument, a bank certification of the bank account no. and account holders name should be attached, in the required format. Pre-funded instrument issued against cash shall not be accepted for investments of Rs. 50,000 or more.

For RTGS/NEFT/online bank transfer etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application.

- d) The AMC reserves the right to reject the application, post acceptance of the same, if any of the requisite documents/declarations are unavailable or incomplete, in which case the AMC shall refund the subscription money. No interest will be payable on the subscription money refunded. Refund orders will be marked "A/c. payee only" and will be in favour of and be despatched to the Sole / First Applicant, by courier/speed post/registered post.
- 10) Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.

11) NRIs, Persons of Indian Origin, FIIs

The Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 (the "FEMA Regulations") permit a NRI / POI to purchase on repatriation or non-repatriation basis, without limit, units of domestic mutual funds. Payment for such units must be made either by cheque or demand draft by means of: (i) inward remittance through normal banking channels; or (ii) out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of purchases on a non-repatriation basis.

Investments by NRIs / FIIs shall be in accordance with the prevailing laws governing such investments.

Payment by the FII must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or non resident rupee account maintained by the FII with a designated branch of an authorised dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.

12) Nomination Details

Applicants applying for Units singly / jointly can also make the nomination at the time of initial investment. Investors are advised to consider availing nomination facility in their own interest.

- a) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.
- b) Where a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint". Nomination form cannot be signed by Power of attorney (PoA) holders.
- c) There can be no nomination in a folio held in the name of minor.
- d) The investors/Unitholders are requested to note that a maximum of three nominees can be registered for a Folio. In case of multiple nominees, the 'Share / Ratio' of nomination has to be clearly specified in the nomination form / request letter. If the 'Share / Ratio' of nomination is not explicitly stated, then the nomination shall be treated at 'Equal Share/Ratio'.
- e) A minor can be nominated and in that event, the name, address and PAN of the Guardian of the minor nominee (in case the minor does not have PAN) shall be provided by the Unitholder.

- f) The Nominee shall not be a trust, (other than a religious or charitable trust) society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. However, a resident of USA/Canada can not be a Nominee. Nomination can also be made in favour of the Central Government, State Government, Local Authority, any person designated by virtue of his office or a religious or charitable trust.
- g) Nomination in respect of the Units stands rescinded upon the transmission of Units.
- h) Transmission of Units in favour of a Nominee shall be valid discharge by the AMC / Mutual Fund / Trustees against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold Units on their own behalf singly or jointly and who made the original nomination.
- j) On cancellation of the nomination, the nomination shall stand rescinded and the AMC / Mutual Fund / Trustees shall not be under any obligation to transmit the Units in favour of the Nominee.
- k) The rights in the units will rest in the Nominee(s) only upon death of all Unitholders.
- I) Every new nomination for a folio/account will overwrite the existing nomination.
- m) Nomination shall be mandatory for new folios/accounts opened by individual especially with sole holding and no new folios/accounts for individuals in single holding should be opened without nomination.
- n) In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.

1. General Information

- a) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (\checkmark) in the appropriate box (\Box), where boxes have been provided.
- b) Existing investors of HSBC Mutual Fund who have provided their PAN earlier and wanting to make an investment will need to provide KYC acknowledgement, fill up ONLY their Folio Number in Section 1 and then please proceed to section 3. However, new investors will be required to fill up the Applicant's Details in Section 2.
- c) Please do not overwrite. For any correction / changes (if any) made on the application form, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole/ all applicants.
- d) In view of the RBI Circular DPSS.CO.CHD.No. 1832/01.07.05/2009-10 dated 22nd February 2010, kindly note the following:

No changes / corrections should be carried out on the cheques. For any change in the payee's details, amount in figures or amount in words, etc., fresh cheque would be required. Cheque with alterations / corrections will not be honoured effective 1st July, 2010.

2. Applicant's Information

Applicants must provide all the details under Section 2 of the Application Form.

- (i) Name and address must be given in full (P.O. Box Address alone is not sufficient).
- (ii) Non-Resident Investors and Foreign Nationals should mandatorily state their complete overseas address in the application form else the application will be rejected. Further, Investors are requested to note that in case information with regard to USA or Canada residence is subsequently received from the investor by way of change of address or obtained from KRA database / CVL, the AMC at a later date reserves the right to redeem the investments after providing due notification to such investor.
- (iii) Please provide the name of the Contact Person in case of investments by a Company / Body Corporate / Partnership Firm / Trust / Society / FIIs / Association of Persons / Body of Individuals.
- (iv) If the application is on behalf a Minor, the Guardian's Name and date of birth of the Minor should be provided.
- (v) The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.

3. Bank Account Details/ Multiple Bank Account Registration

Investors to ensure the name in the application form and in their bank account are the same. Applicants should provide the name of the bank, branch address, account type and account number of the Sole / First Applicant. As per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Application Form. AMC will endevour to directly credit redemption / dividend proceeds in customer's bank account wherever possible. For NRI investors - Kindly also provide the FIRC letter from your banker (i.e. source of funds confirmation) if your account type is NRE. Applications without this information will be rejected.

Multiple Bank Accounts Registration Facility:

- 1. The fund offers it's investors' facility to register multiple bank accounts for pay-in & payout purposes and designate one of the bank account as "Default Bank Account". This facility can be availed by using a designated Multiple Bank Accounts Registration/Deletion Form (available at the ISCs or downloaded from the Fund's website). In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all dividends and redemptions payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.
- Bank Account Details with Redemption Request: Please note the following important points related to payment of redemption proceeds:
 - a. Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
 - b. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.

c. Updation of Bank Account in a customer's account / folio should be submitted either using the Multiple Bank Account Registration Form or the standalone Change of Bank Mandate form only. Hence, any form containing redemption request will not have the facility to change the bank mandate or update a new bank mandate. The Fund will continue to follow a cooling period policy whenever any change of Bank Mandate request is received / processed few days prior to submission of a redemption request.

If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with necessary valid supporting documents) such requests will be processed and paid out after a valid confirmation is received from the investor or within the stipulated timelines as per SEBI regulations, whichever is earlier.

d. Unit holders will be required to submit a valid request for a change in bank account details along with a cancelled original cheque leaf of the new bank account. Unit holders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.

Where such name is not printed on the original cheque, the Unit holder may submit a letter from the bank on its letterhead certifying that the Unit holder maintains/maintained an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). In case of non-availability of any of these documents, a copy of the attested bank pass book or a attested statement of bank account having the name and address of the account holder and account number.

Following documents in originals / attested copies will be mandatorily required to effect Change in Bank account details: (Original of any one of the following documents or originals should be produced for verification of self-attested copy or copy should be attested by the Bank)

- Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque.
- ii. Latest bank statement not older than 3 months containing the first unit holder name of the investor, bank account number
- iii. Latest bank passbook with current entries not older than 3 months containing the first unit holder name of the investor, bank account number.
- iv. Bank Letter in original duly signed by branch manager/authorized personnel in their letter head or bank seal affixed containing the first unit holder name of the investor, bank account number
- e. Any request without the above mentioned documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previous details only. Valid change of bank mandate requests with supporting documents will be processed within ten days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried with previous details only.
- f. Unitholder(s) are strongly advised to register their various bank accounts and continuously update the bank account details with the mutual fund, using this facility well in advance and specify any one of registered bank account for payment of redemption proceeds with each redemption request. If any of the registered bank accounts are closed/ altered, please intimate such change with an instruction to delete/ alter it from of our records using this form.
- g. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio
- h. If in an NRI folio, subscription investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/ NRO/ NRE.
- HSBC Mutual Fund, the AMC or its registrar and other service providers shall not be held liable for any loss arising to the unit holder(s) due to the credit of the redemption proceeds into any of the bank accounts registered in the folio.
- j. HSBC Mutual Fund, the AMC and its registrar shall not be held liable for any loss arising to the Unitholder(s) on account of inadequate or incomplete documentation resulting in delay or rejection of the request.

k. In case a redemption request is received before the change of bank details has been validated and registered, the redemption request would be processed to the currently registered (existing on fund records) bank account. In such a case the Trustee / AMC will not be responsible in case of old bank mandate being frozen / locked by the bank for any purpose including non-maintenance of adequate balance.

4. Investment and Payment Details

- (i) The application amounts can be tendered by cheque / demand drafts payable locally at any of the ISCs and designated collection centres. For HSBC Cash Fund, please endeavour to submit transaction requests at HSBC Mutual Fund Investor Service Centres. Application Forms accompanied with outstation cheques / stockinvests / postal orders / money orders / cash will not be accepted.
- (ii) All cheques and bank drafts must be drawn in the name of the Scheme or its abbreviation as applicable and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application. All cheques and bank drafts accompanying the application form should contain the application form number / folio number on its reverse. Please note that amount in words and figures on the cheque should not be in local languages. Kindly note that post dated cheques are not allowed except for Systematic Investment Plan (SIP) Transactions.
- (iii) Bank charges for outstation demand drafts will be borne by the AMC and units will be allotted inclusive of the DD charges incurred. The above will be limited to the bank charges as per table below.

Amount	DD Charges
Upto Rs. 10,000/-	At actuals, subject to a maximum of Rs. 65/-
Above Rs. 10,000/-	At Rs. 3.50/- per Rs. 1,000/ Minimum Rs. 65/- and Maximum Rs. 12,500/-

However, such Demand Draft charges would be borne by the AMC only when the investor is not residing in any of the locations where the AMC or CAMS have official points of acceptance and the Demand draft has not been issued at the AMC/CAMS point of acceptance. Such demand drafts should be payable at the AMC/CAMS location where the investment application is submitted. The AMC will not entertain any request for refund of demand draft charges.

(iv) If no indication is given for the investment the default Option (Common to all Schemes) will be as follows :

Indication not made / incorrectly made | Default

Common to all Schemes	
Scheme Name	As indicated on the Cheque
Dividend / Growth Option / Sub-options	Growth Option / Sub-option
Dividend Payout / Reinvestment	Dividend Reinvestment
Mode of holding (in cases where there are more than one applicants)	Joint
Status of First Applicant (Individual, HUF, Company etc.)	Others #
Demat Account Details*	Units will be held in physical mode

* For Investors, who wish to opt for Demat mode, the applicants under the Scheme (including a transferee) will be required to have a beneficiary account with a DP of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and its beneficiary account number with DP. In the absence of the information (including incomplete information/incorrect) in respect of DP ID/BO ID, the application will be processed with statement option as 'physical' only.

The default option in case of Regular / Institutional / Institutional Plus Option for the Schemes / Plans shall be based on the minimum amount of subscription as specified for the respective Schemes / Plans i.e. based on amount threshold.

Indication not made / incorrectly made | Default

Scheme Specific				
HMIP				
Regular / Savings Plan	Regular Plan			
Monthly / Quarterly Sub-option	Quarterly			
HIF				
Investment Plan / Short Term Plan	Short Term Plan			
Regular / Institutional / Institutional Plus	Based on amount threshold ##			
HIF - ST : Dividend option (Weekly / Monthly)	Weekly			
HFRF				
Regular / Institutional Option	Based on amount threshold ##			
HFRF - LT : Weekly, Fortnightly & Monthly Dividend Sub-options	Weekly			

Indication not made / incorrectly made | Default

HCF	
Regular / Institutional / Institutional Plus Option	Based on amount threshold ##
Daily, Weekly & Monthly Dividend Sub-option	Daily
HUSBF	
Regular / Institutional / Institutional Plus Option	Based on amount threshold ##
Daily, Weekly & Monthly Dividend Sub-options	Daily
HGF	
Weekly and Monthly Dividend Sub-Options	Monthly
HFDF	
Fortnightly, Monthly, Quarterly and Half Yearly Dividend Sub-Options	Monthly

- # Tax rates (including the tax on dividend distribution) wherever applied on 'others' by HSBC Mutual Fund shall be the same as applicable to a Resident Indian Company.
- ##The minimum amount of subscription as specified for the respective Scheme(s) / Plan(s) / Option(s)

For e.g. in case of HSBC Cash Fund:

- if the amount of subscription is Rs. 5 crores or above Institutional Plus Option
- if the amount of subscription is equal to or more than Rs. 50 lacs but less than Rs. 5 crores Institutional Option
- if the amount of subscription is equal to or more than Rs. 1 lac but less than Rs. 50 lacs Regular Option

PAYMENT MECHANISM

A) Lumpsum Investment

a) All cheques and bank drafts must be drawn in the name of the respective Scheme(s) or its abbreviation as applicable and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application. Kindly note that post dated cheques are not allowed except for Systematic Investment Plan (SIP) Transactions.

B) SIP Investment

a) In case an investor wishes to invest on a monthly basis, the investor is required to provide:

• at least 12 cheques of minimum Rs. 1,000 (Rs. One Thousand) or • one cheque for the first installment in addition to a mandate form to enable subsequent debits either through Electronic Clearing System (ECS) debit or such other facilities as may be provided by the AMC for a block of atleast 11 installments.

In case an investor wishes to invest on a quarterly basis, the investor is required to provide:

• at least 4 cheques of minimum Rs. 3,000 (Rs. Three Thousand) each, or • one cheque for the first installment in addition to a mandate form to enable subsequent debits either through Electronic Clearing System (ECS) debit or such other facilities as may be provided by the AMC for a block of atleast 3 balance installments.

For HCF and HFRF-LTP:

• one cheque for the first installment in addition to a mandate form to enable subsequent debits either through Electronic Clearing System (ECS) debit or such other facilities as may be provided by the AMC for a block of atleast 20 installments.

Daily : atleast 20 installments of minimum Rs. 2,00,000 (or)

Monthly : atleast 12 installments of minimum Rs. 1,000

Quarterly : atleast 4 installments of minimum Rs. 3,000

For Daily SIP in HCF and HFRF-LTP, systematic investment through Post Dated Cheque(s) if not allowed:

• The first investment cheque while applying for Daily SIP should be either equal or greater than the subsequent SIP installment amounts • Investors willing to opt for the Daily SIP facility cannot invest via Micro SIP • Under the Daily SIP facility, if 5 or more consecutive payment instructions provided by the investor are dishonoured for either insufficiency of funds or as a result of a stop payment instruction by the investor, the AMC reserves the right to discontinue the SIP. • Facility of trading through Stock Exchange mode is not offered for Daily SIP.

- b) The cheque for the first SIP instalment can carry any date. The first instalment of the SIP will be processed subject to applicable NAV & load, if any, on the date of receipt of the application form (post dated cheque will not be accepted). The second instalment in case of monthly SIP will be processed on the available SIP date [currently 3rd, 10th, 17th, 26th or 30th (last business day of the month for February) of every month] indicated by the investor, but immediately following the expiry of 25 Business Days from the date of processing the first SIP. If the choice of date for the second instalment is not indicated by the investor, the second instalment of SIP will be processed on the earliest SIP date [3rd, 10th, 17th, 26th or 30th (last business day of the month for February)] immediately following the expiry of 25 Business Days from the date of processing the first SIP installment. In case of quarterly SIP, the date for next instalment will be 10th of the relevant month. If any of above dates fall on a holiday, the transaction will be taken as of the next Business Day. Please refer to the Load Structure of each Scheme for details of applicable loads. Outstation cheques will not be accepted.
- c) You can choose multiple SIP dates in the Auto Debit Form in case you wish to make the SIP investment on multiple dates each month.
- d) If SIP form and cheque is submitted with bank details of a city where the Mutual Fund does not provide auto debit facility, first SIP cheque may get processed. However, future debits will not happen and SIP instruction shall be rejected.
- e) In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not entertain any request for refund of proceeds of first cheque which is already processed. Investors will have to redeem the units allotted through first cheque at applicable NAV.
- f) In case the Frequency (Monthly/Quarterly) and SIP date is not indicated, Monthly frequency shall be treated as the Default Frequency, 10th shall be treated as the Default date.
- g) There is no maximum duration for SIP enrolment. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age. An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. March 2025. Incase the end date is not filled or default March 2025 chosen, the AMC reserves the right to reject such SIP applications.

C) Micro SIP

In accordance with guidelines issued by AMFI vide its circular dated July 14, 2009 SIPs up to Rs. 50,000/- per year per investor i.e. aggregate of investments in a rolling 12 months period or in a financial year i.e. April to March (hereinafter referred to as "Micro SIP") shall be exempted from the requirement of PAN, with effect from August 1, 2009. This exemption shall be applicable only to investments by individuals (excluding PIOs), Minors and Sole proprietary firms including joint holders. HUFs and other categories of investors will not be eligible for this exemption. Micro SIP investors will require to be KYC compliant by fulfilling the uniform KRA KYC formalities and submit the requisite documents along with the investment application.

Micro SIP investors will be subject to uniform KRA KYC process. This exemption on PAN shall not be applicable to normal purchase transactions up to Rs. 50,000/- which will continue to be subject to the PAN requirement.

Along with the KRA KYC acknowledgement and a proof of address, any one of the following photo identification documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN:

• Voter Identity Card • Driving License • Government / Defense identification card • Passport • Photo Ration Card • Photo Debit Card • Employee ID cards issued by companies registered with Registrar of Companies • Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament • ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks • Senior Citizen / Freedom Fighter ID card issued by Government • Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICVA, ICSI • Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL) • Any other photo ID card issued by Central Government / State EPFO.

Where photo identification documents contains the address of the investor, a separate proof of address is not required.

The photo identification document and the proof of address have to be current and valid and also to be either self attested or attested by the ARN holder (AMFI Registered Distributor) mentioning the ARN number.

While making subsequent Micro SIP applications with a mutual fund, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting document. The Micro SIP application will be rejected by the AMC where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding Rs.50,000 or where there are deficiencies in the documents submitted by the investors in lieu of PAN as mentioned above. The rejected application will be sent back to the investor with a deficiency memo. In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be cased for future installments. No refunds shall be made by the AMC for the units already allotted and a communication to this effect will be sent to the investors. However, investors shall be allowed to redeem their investments at applicable NAV.

Please use separate Application Form for Option A or B in Section 4.

5. Transaction Charges

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the Fund will deduct Transaction Charges from the investment amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges). Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction Charges in case of Investments through SIP:

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction Charges shall not be deducted:

- (a) where the Distributor of the investor has not opted to receive any Transaction Charges;
- (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through;

Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;

- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor);
- (e) for purchases / subscriptions routed through Stock Exchange(s).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. The AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. If the PAN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. INR. 150 for first time investors or INR. 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

6. Process and requirements for Change of Address

AMFI vide its circular 26/2011-12dated 21 March 2012 has advised uniform procedure to be followed for Change of address in Mutual Fund folios. The following documents will be mandatorily required to effect Change in Address :

a. For Non-KYC compliant folios/clients:

- Proof of new Address (POA), and
- Proof of Identity (POI): PAN card copy if PAN is updated in the folio, or PAN/other proof of identity if PAN is not updated in the folio.

b. For KYC compliant folios/clients:

- Proof of new Address (POA),
- Any other document/form that the KRA may specify form time to time.

Copies of documents submitted must be self-attested and accompanied by originals for verification. If originals are not produced, copies should be properly attested/verified by entities authorized for attesting/verification of documents as per extant KYC guidelines.

Proof of Identity (POI): List of documents admissible as Proof of Identity (*Documents having an expiry date should be valid on the date of submission):

- PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
- Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/ Driving license.

 Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments,

Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

Proof of Address (POA): List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission)

- 1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.
- Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill -Not more than 3 months old.
- 3. Bank Account Statement/Passbook -Not more than 3 months old.
- 4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- 5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-operative Bank/ Multinational Foreign Banks/Gazetted Officer/Notary public/ Elected representatives to the Legislative Assembly or Parliament/ Documents issued by any Govt. or Statutory Authority.
- Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.

7. The proof of address in the name of the spouse may be accepted.

List of people authorized to attest the Proof of Address and Proof of identity after verification with the originals:

- 1. Authorised officials of Asset Management Companies (AMC).
- Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
- 3. KYD compliant mutual fund distributors.
- Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/ Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- 5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
- 6. Government authorized officials who are empowered to issue Apostille Certificates.

7. Declaration and Signatures

- a) Signature should be in black or blue ink only.
- b) Signatures should be in English or in any Indian language. Thumb impressions and Signatures in languages not specified in the Eight Schedule of the Constitution of India should be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his / her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- c) Applications on behalf of minors should be signed by their Guardian.

HSBC Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Combined SID, SAI and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.

CHECKLIST FOR DOCUMENTATION										
Documents	Individuals	NRIs	Minors	Companies / Body Corporates	Trusts	Societies	HUF	Partnership Firms	FIIs	Investments through Constituted Attorney
1. Certificate of Incorporation / Registration				✓	✓			✓	✓	
2. Resolution / Authorisation to invest				✓	✓	1		✓	✓	
 List of Authorised Signatories with Specimen Signature(s) 				~	~	1		~	~	\checkmark
4. Memorandum & Articles of Association				√						
5. Trust Deed					~					
6. Bye-Laws						~				
7. Partnership Deed / Deed of Declaration							~	✓		
8. Notarised Power of Attorney										~
9. Proof of PAN and KYC (including for guardian)	~	\checkmark	\checkmark	1	1	~	~	~	1	~
10. Overseas Auditor's Certificate (applicable for DTAA)		√							1	
11. Foreign Inward Remittance Certificate		√							1	
12. Date of Birth Certificate or School Living Certicate or Passport of Minor			√							
13. Document evidencing relationship with Guardian			\checkmark							

All documents for entities above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public.

OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS

HSBC MUTUAL FUND

- Bengaluru : No. 7, HSBC Center, M.G. Road, Bengaluru 560 001 Chennai : 96, Radhakrishnan Salai, 2nd Floor, Mylapore, Chennai 600 004
- Kolkata : Jasmine Tower, 1st Floor, 31, Shakespeare Sarani, Kolkata 700 017 Mumbai : 314, D. N. Road, Fort, Mumbai 400 001
 New Delhi : 3rd Floor, East Tower, Birla Tower, 25, Barakhamba Road, New Delhi 110 001.

CAMS SERVICE CENTRES / CAMS LIMITED TRANSACTION POINTS / CAMS COLLECTION CENTRES

For details on CAMS Service Centres, CAMS Limited Transaction Points and CAMS Collection Centres, please visit www.camsonline.com or call us on 1800 200 2434.

CAMS Limited Transaction Points and CAMS Collection Centres have limited operating hours from12:00 p.m. to 3 p.m. Collection Centres only accept application forms and service requests. For any enquiries, customers transacting at these locations are requested to call the nearest CAMS Service Center or the National Toll Free Customer Support number.

Toll Free Number : 1800 200 2434 (can be dialled from all phones)

For more details on visit : www.camsonline.com

Please check our website www.assetmanagement.hsbc.com/in for an updated list of Official Points of Acceptance of HSBC Mutual Fund. Please endeavour to submit transaction requests in HSBC Cash Fund at HSBC Mutual Fund Investor Service Centres only.

Distributor /	ORMATION (Only em	• 		- 1	, 		Global Asset Mana
	Broker ARN	Sub-Broker / B	ank Branch Coo	le M.O. Cod	le		
ARN -					Ap	plication No. :]	D
Infront commission shall be	noid directly by the invest	on to the AMEL negistane	d Distributors based a	n the investor's second		For O	ffice Use Only
Upfront commission shall be f various factors including the							
TRANSACTION CH	ARGES (Please refer	r point 5 on page 21	l regarding transa	action charges app	plicability)		
(INR.150 deductible as	U	a payable to the distr	ributor) (INR.	100 deductible as	transaction ch	arge and payable to	<i>evestor</i> (^{‡‡} Default if not the distributor) above from the investment
and payable to the Distrib	ator. Units will be issued	against the balance am	ount invested.	i to receive fransaci	ion charges, th	same is uculcubic as	above from the investment
	RMATION [Please fill	l in your Folio No. below	Ũ	· ·		· •	earlier) and proceed to Sect
Folio No.						e	s per existing Folio Nu
SOLE/FIRST APPLICA	NT'S PERSONAL D	DETAILS AS APPE	ARING ON PAN	CARD A	re you a US p	person/resident of (Canada? (✓) Yes ☐ 1
Name Mr Ms M/s							
Date of Birth ⁺ (Mandatory for Minors)	D D M M Y Y	Y Y PAN** (Mandatory)			Enclosed ((\checkmark) PAN Card Co	opy KYC Compliance
∼ Proof Enclosed (✓)	Birth Certificate S	School Leaving Certif	cate Marksheet	issued by HSC/Sta	ate Board 🗌 P	assport Others	(please
e-mail							
•	Private Sector Servi		tor / Government			_ 0	griculturist 🗌 Retir
Guardian Name (if So		1		orex Dealer	Others (Pleas	se specify)	
Mr Ms M/s	le / First applicant is a	a Minor) Contact P	erson (in case of	Non-individual Ir	ivestors only)		
Natural Guardian ⁺ (F	ather or Mother)	Legal Guardian ⁺⁺	(court appointed G	uardian) PAN*	* (Mandatory)		
+ Document evidencing	relationship with Guard	ian ++ In case of	Legal Guardian, p		sed (✓) □ PA	N Card Copy	KYC Compliance Proc
submit attested copy of t	he court appointment le	etter, affidavit etc. to	support.	PAN/k	XYC not require	ed for contact person b	out required for Guardian
Nationality [‡]		0	Country of Resider	nce [‡]			
Address for Correspo	ndence [‡] [P.O. Box A	ddress is NOT suffici	ent] (Should be sai	me as in KRA reco	ords, please ref	er to point 8 under I	mportant Instructions)
City						Pin Code	
State			Co	ountry		1 m Couc	
Contact Details							
Phone O			Extn.	Fa	x		
				obile			
Overseas Address (Ma	ndatory in case of NRI /	FII applicant in addition	n to mailing address) (Should be same a	as in KRA record	ds, please refer to poil	nt 8 under Important Instr
					City		
State			Country (Mandatory)			7	ip Code
Status (✓) Residen	t Individual Minor	Partnership Con		FII NRI Trus	st Society		*
Mode of Holding (\checkmark)		t (Default if not me	1				· · ·
Name of Second Appl	icant (Not applicable if S	ole / First Applicant is a N	Vinor and Second App	licant cannot be a Mi	nor) Are you a	US person/resident	of Canada? (1) Yes
Mr Ms M/s							
PAN**			DAN Cond Conv		anaa Droof*	Date of Birth	D D M M Y Y
(Mandatory)	t (Not applicable if Sole / F		PAN Card Copy			S person/resident of	
		ast apprent is a millor			ALC YOU A U	o personarcsittent of	
Name of Third Applican	the second se						
Name of Third Applican Mr Ms M/s PAN**							
Name of Third Applican Mr Ms M/s PAN**		Enclosed (✓)	PAN Card Copy		ance Proof*	Date of Birth	D D M M Y Y
Name of Third Applican Mr Ms M/s PAN** (Mandatory)	· (If the investment is			KYC Compli			D D M M Y Y
Name of Third Applican Mr Ms M/s PAN** (Mandatory) PoA Holder Details*	(If the investment is			KYC Compli			
Name of Third Applican Mr Ms M/s PAN** (Mandatory) POA Holder Details* Mr Ms M/s PAN** (Mandatory)		being made by a C	onstituted Attorney Enclose	KYC Compli Velase furnish N	ame and PAN		
Name of Third Applican Mr Ms M/s PAN** (Mandatory) PoA Holder Details* Mr Ms M/s PAN** (Mandatory) PoA copy notorised or the or	riginal copy of PoA needs	to be submitted in case of	enstituted Attorner Enclose	KYC Compli Velase furnish N Velase fu	ame and PAN	of PoA holder)	Proof*
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X

		DATORY as per SEBI			Instruction No. 3 for Mult		U
Core Banking A/C I Bank Name	No.			A/c. Type (Current Savings	NRO* NRE	* * For NRI Inves
Branch Address				1 1 1			
					d above NEFT IFSC Code TFSC Code, as applicable, will help us t		
•	•				· · · ·		•
	& PAYMENT DETA MIP-R HMIP-S HI		•	•	vidend Frequency) (refer In on Regular Institu		
Plan ^^					option Growth (default)		
Dividend Frequ	iency Daily**	Weekly [†] Monthly [#] Q)uarterly [§] Fortn		• - · · · ·		
					en the two, units will be allotted a	as per scheme name	e mentioned on the cheque of
					SBF and Regular option of HUSBF ar		
					is done only for dividend amount equ		
Option of HFDF and I	nstitutional Option of HFRF LT.	the transferred for Regular and Inst	itutional Options of HF	DF. Please note	MIP-R, HMIP-S, HUSBF, HFDF and that dividend payout is available onl	v in the Monthly. Ou	arterly & Half Yearly Sub-Opt
-	-		-		bmit SIP Auto Debit Form		
Payment Mode:		TGS NEFT Fund Tr			NEFT/DD/FT Date		
Cheque/DD/RTGS					Bank A/c. No.		
Investment Amou			·	nk Name			
DD charges (Rs.)				nch			
Total Amount (Rs.)					Savings NRO* NRE*	FCNR* Othe	rs (* For NRI Invest
	, , ,	Rejection where applicable :			rtificate for Pre-funded Instruments		(
					ny /our name Yes No. If no,	my relationship with	the bank account holder (\checkmark)
Parent Grandpar	rent 🗌 Employee 🗌 Custodia	n Others(Please s	pecify); and the Third	Party declarati	on form is attached (Refer important	t instruction No. 9 of	n the Third Party Payments).
B) SIP : SYS	STEMATIC INVEST	MENT PLAN (For SIP	through ECS D	ebit Clear	ring) (Please fill up SIP Au	to Debit Form a	and attach with this)
First SIP Cheque		Cheque/DD No.			Cheque/DD Dat		
Drawn on Bank A	/c. No.		Bank	Name & E	ranch		
SYSTEMATIC	TRANSFER PLAN (STP) (For investors in S	cheme(s) where a	applicable)			
	n Scheme : 🗌 HI		. ,	· · · ·	to Scheme : HEF	HIOF HU	JOF HPTF HN
	F HUSBF HFDF			HEMI		HDF HBF	
Plan				Option	Growth Dividend	Reinvestment	Dividend Payout
	Regular Institu	tional Instituti	onal Plus	Amount p	er instalment (Rs.)		
Option	<u> </u>				ransfer amount Rs.1000/- and in		
Sub-option	Growth Dividend	Reinvestment Divid	lend Payout		(✓) 3rd 10th 17th		
Dividend Frequency	Daily Weekly Montl	nly Quarterly Fortnight	tly 🗌 Half Yearly		commencing ## L		of the month for Febru
			ет 1° ° 1				
					node of holding is single ion in respect of units su		
						-	
Signature(s)	Sole/Fi	st Applicant		Second App	licant	Third	Applicant
			OR				
NOMINATION	DETAILS (Mandato	ry for new Folios of Ind	ividuals where	mode of h	olding is single)	(ref. I	mportant Instruction
I/We	(Unit l	nolder 1)			(Unit ho	lder 2)	
	(Unit hold	er 3)	*do here	by nominat	e the person(s) more partic	ularly described	hereunder/and*/cancel
nomination made	e by me/us on the	day of	in respect of	the Units un	der Folio No.	(*strike	out which is not applica
Name & Add	lress of Nominee(s)	Date of Birth Name	e & Address of Gu	ıardian	Signature of Nominee / Gua	ardian Proporti	ion (%) in which
		(To be furnished in case			of Nominee (Optional)	units will	be shared by each Nomin
N	ominee 1			,			
INC	ominee 2						
No	ominee 3						
						* the	aggregate total should be 10
		S (In case of joint holdi	ng, signatures o	f all unit l	olders are mandatory)		
The Trustees, HSBC M Having read and underst		cheme Information Document SAI and	Addenda of the Scheme(s) issued till date	I / We hereby apply under Direct / AMF	Sole / First Applicant	
Certified empanelled dis	stributors to the Trustees of HSBC	Mutual Fund for units of the Scheme /	Plan / Option as indicate	d above and agre	e to abide by the terms, conditions, rule	s Guardian /	
					e or gifts, directly or indirectly, in makin to my/our bank(s) / HSBC Mutual Fund	0	
Bank(s) and / or Distrib	outor/ Broker / Investment Advisor	and to verify my / our bank details pro	ovided by me / us. I/We	hereby declare th	at the particulars given above are correct	t Applicant /	
					delayed or not effected at all for reason al Fund), their appointed service provider	5 D A	
or representatives respor	sible. I/We will also inform HSBC	Asset Management (India) Pvt. Ltd., al	bout any changes in my /	our bank account	t. I/We have read and agreed to the term	s	
					ed from abroad through approved bankin by declare that the amount being investe	1 11110	
by me/us in the Scheme	e(s) of HSBC Mutual Fund is deriv	ed through legitimate sources and is no	ot held or designed for th	e purpose of con	travention of any Act, Rules, Regulation	^s PoΔ	
					from time to time. *Applicable to NR him for the different competing Scheme		
of various Mutual Fund	s from amongst which the Scheme	is being recommended to me/us.			1 0	Date	Buden F. M. (F. T.
		n(s) under the laws of United States edeem my/our investments in the Sch		a. Incase of cha	nge to this status, I/We shall notify th	e Please write Ap on the reverse of	plication Form No. / Folio . of the Cheque / Demand Dr
.,	0	•		n provided	is either ambiguous or has a		
		· · · · · · · · · · · · · · · · · · ·					
CONTACT							
CONTACT	03 A1						

HSBC MUTUAL FUND INVESTOR SERVICE CENTRES:

• Bengaluru : No. 7, HSBC Center, M.G. Road, Bengaluru 560 001 • Chennai : 96, Radhakrishnan Salai, 2nd Floor, Mylapore, Chennai 600 004 • Kolkata : Jasmine Tower, 1st Floor, 31, Shakespeare Sarani, Kolkata 700 017 • Mumbai : 314, D. N. Road, Fort, Mumbai 400 001 • New Delhi : 3rd Floor, East Tower, Birla Tower, 25, Barakhamba Road, New Delhi 110 001.

TOLL FREE NUMBER : 1800 200 2434 (can be dialled from all phones)

Contact us at hsbcmf@hsbc.co.in

Visit us at www.assetmanagement.hsbc.com/in.

	BUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units)									s)	Global Asset
Distributor /	Broker ARN		Sub-B	roker							
ARN -										App	lication No. : For Office Use Onl
Upfront commission shall be	e paid directly by the investor to the AMFI registered Distributors based on the investor's assessme he service rendered by the distributor. Any correction of Broker Code requires investor's authentication						ent				
e											or please attach cancelled Che
I / We hereby authorise HSBC	Asset Management (I	India) Pvt. 1	Ltd., Investm	ent Mar	nager to HSBO	C Mutual Fur					providers to debit my / our following
by ECS (Debit Clearing) / Dire Name of the Account											
Holder as in Bank Records	First	Name				M	iddle N	lame			Last Name
Folio No.								A	Application	No.	
Scheme Name											
Name of the Bank											
Branch Address											
										City	
Account Number						<u> </u>	A/c. Tyj	pe (🗸)	Currer	t Saving	s NRO* NRE* * Fo
Monthly Debit Amount				M	ICR Code					- (9 dig	it number next to your Cheque N
SIP Date (✓)	Monthly (Dofoult)	 \\. □ 2	1 104 6				2041 #	 # ┌── -	11 D-t-		O(th) Daily (only for HCF an
SIP Date (V) SIP Period	Start Date M				(*) [] 17th M Y Y				AII Dates 🗌	Quaterly (1	Un) Dany (only for HCF and
	## Last Business D								ruction 4h(o)		
There should be a minimum time										12 instalments	s under Monthly SIP and 4 quarters for
AUTHORISATION OF											
Account Numb	er										
			Sole	/First A	Account Hol	lder		Seco	ond Account	Holder	Third Account H
AUTO DEBIT FO										s)	HSBC Global Asset
	MATION (Only		lled Distrib	butors		will be perr	nitted	to dis			HSBC Global Asset
DISTRIBUTOR INFOR	MATION (Only		lled Distrib	butors	/ Brokers v	will be perr	nitted	to dis	tribute Uni		lication No. :
DISTRIBUTOR INFOR Distributor / 2 ARN - Upfront commission shall be	MATION (Only Broker ARN	e investor	lled Distril Sub-B	butors roker	/ Brokers v / Bank Br	will be perr ranch Coc	nitted le on the	to dis M invest	tribute Unit	App	
DISTRIBUTOR INFOR Distributor / 2 ARN - Jpfront commission shall be of various factors including the	MATION (Only Broker ARN paid directly by the e service rendered b	e investor by the distr	lled Distrif	FI regist	/ Brokers v / Bank Bu tered Distrib tion of Broke	will be perr ranch Coo putors based er Code requ	nitted le on the ires inv	to dis M invest	tribute Uni .O. Code	ent on.	lication No. : For Office Use Onl
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DISTRIBUTOR INFOR Distributor / 2 ARN - Upfront commission shall be of various factors including th ECS DEBIT BANK AC 1/ We hereby authorise HSBC by ECS (Debit Clearing) / Dire Name of the Account	Broker ARN paid directly by the eservice rendered b CCOUNT DETA Asset Management (1 ct Debit Facility or a	e investor by the distr AILS (M. India) Pvt. 1	to the AMF ibutor. Any ANDATO Ltd., Investm	FI regisicorrect	/ Brokers v / Bank Br tered Distrib tion of Broke (Cheque sho nager to HSBC	will be perr ranch Coo putors based er Code requ puld be drav C Mutual Fur ents.	nitted le on the ires inv	to dis M invest vestor's bank , g throug	tribute Univ .O. Code or's assessm a authenticati details prov	App ent on.	lication No. : For Office Use Onl or please attach cancelled Che
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ECS / Direct Debit - Terms & Conditions

- 1. ECS facility is offered to the investors having bank accounts in select cities mentioned below.
 - Agra Ahmedabad Allahabad Amritsar Anand Asansol Aurangabad Bengaluru Bardhaman Baroda
 - $\bullet \ Belgaum \bullet Bhavnagar \bullet Bhilwara \bullet Bhopal \bullet Bhubaneshwar \bullet Bijapur \bullet Bikaner \bullet Chandigarh \bullet Chennai \bullet Coimbatore$
 - $\bullet \ {\sf Cuddalore} \ \bullet \ {\sf Cuttack} \ \bullet \ {\sf Dargeeling} \ \bullet \ {\sf Davangere} \ \bullet \ {\sf Dehradun} \ \bullet \ {\sf Dhanbad} \ \bullet \ {\sf Durgapur} \ \bullet \ {\sf Ernakulam} \ \bullet \ {\sf Erode} \ \bullet \ {\sf Gadag}$
 - $\bullet \text{ Gangtok} \bullet \text{ GOA} \bullet \text{ Gorakhpur} \bullet \text{ Gulbarga} \bullet \text{ Guwahati} \bullet \text{ Gwalior} \bullet \text{ Haldia} \bullet \text{ Hubli} \bullet \text{ Hyderabad} \bullet \text{ Indore} \bullet \text{ Jabalpur} \bullet \text{ Jaipur}$
 - Jallandhar Jam Nagar Jammu Jamshedpur Jodhpur Kakinada Kanpur Kolhapur Kolkata Kota Kozhikode
 - Lucknow Ludhiana Madurai Mandya Mangalore Mumbai Mysore Nagpur Nashik Nellore New Delhi
 - Patna Pondicherry Pune Raichur Raipur Rajkot Ranchi Salem Shimla Shimoga Siliguri Solapur
 Surat Thirupur Thiruvananthapuram Thrissur Tiruchirapalli Tirupathi Tumkur Udaipur Udipi Varanasi
 - Vijayawada Visakhapatnam

List of Banks / Branches for SIP Direct Debit Facility

Banks	Branches
Axis Bank Limited, HDFC Bank Ltd., ICICI Bank,	All Branches
IDBI Bank Limited, IndusInd Bank Limited,	
ING Vysya Bank Ltd. and Kotak Mahindra Bank Limited	
Bank of Baroda, Bank of India and Punjab National Bank	Select Branches

- 2. The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of HSBC Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- 3. The bank account provided for ECS (Debit) should participate in local MICR clearing.
- 4. Investor will not hold HSBC Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / Direct Debt Facility.
- 5. HSBC Asset Management (India) Pvt. Ltd., Registrars (CAMS) and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- 6. You can choose to discontinue this facility by giving 25 Business Days written notice to our Registrar CAMS.
- HSBC AMC and its service providers reserve the right to disclose the details of the Investors and their transactions using the SIP Auto Debit to third parties for the purposes of verification and execution of the Auto Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.
- 8. The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in the Combined SID, SAI.



1 THIRD PARTY PAYMENT DECLARATION (Should be enclosed with each payment/SIP Enrolment)

Payments by : Parent/Grand-Parents/Related Persons Other than the Registered Guardian

Payments to : Minor Folio only; In consideration of: Natural love and affection or as gift only

Maximum Value : Not Exceeding Rs 50,000/- (each regular purchase or per SIP instalment)

Application and Payment Details (All details below are Mandatory, including relationship, PAN & KYC):

Folio No.										Applica	ation F	orm	No.										
Beneficiary Name																							
Investment Amount in Rs.										Lun	np sun	n 🗌	SIP	wit	h post-	lated	Che	ques		SIP	Auto	Deb	oit
Bank Details	A/c No).																					
	Bank N	Name	•							Branch													
DD / Cheque No. (Lump sum)														D	ated	D	D	М	М	Y	Y	Y	Y
Cheque Nos. (for SIP via PDC)	From									То													
Cheque Drawn on A/c No.																							

Declaration and Signatures:

	Parent/Grand-Parents/Related Persons Other than the Registered Guardian	Guardian of Minor, as registered in the Folio						
Name								
Relationship with Minor								
Income Tax PAN								
KYC Acknowledgement	Attached (Mandatory for any amount)	Attached (Mandatory for any amount)						
Declaration	I hereby declare and confirm the minor stated above is the beneficial owner of the investment details mentioned above and I am providing the funds for these investments on account of my natural love and affection or as gift from my bank account only.	and have no objection to receiving these funds on behalf of the Minor.						
Signature								
Contact Number								



2 BANKER'S CERTIFICATE (in case of Demand Draft / Pay Order / Any Other pre-funded instrument)

To whomsoever it may concern, we hereby confirm the following details regarding the instrument issued by us:

Instrument	Details:
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mstrument Detans.																					
Instrument Type	De	emand I	Draft									Pay Order / Banker's Cheque									
	De	ebit to A	Accour	nt								Against	t Cash (<	< Rs. 50,	000 only	y)					
Instrument Number											D	ate	D	D	М	М	Y	Y	7	Y Y	
Investment Amount in Rs.																					
In Favour of / Favouring																					
Payable At																					
Details of Bank Account D	ebited f	or issu	ing t	he ins	strum	ent:															
Bank Account No.															Acco	unt Type					
Account Holder Details						Nam	ne									Incom	e Tax PA	N			
1.																					
2.																					
3.																					
If the issuing Bank branch	is outsid	le Indi	a:																		
We further declare that we are re	gistered a	as a Bar	nk/brar	nch as	mentio	oned belo	ow:														
Under the Regulator										Name	of the	Regula	itor								
In the Country										С	ountry	Name									
Registration No.										Regi	stration	Numb	er								
We confirm having carried out Anti-Money Laundering laws									e Ben	neficiar	y and t	o the s	ource of	the fund	ls receiv	ed from	him, as	per the	stand	ards of	
Branch Manager/Declaran	t(s)																				
Signature																					
Name																Bank &	Branch	Seal			
Address													-								
City														Postal c	ode						
T () N (T(' 1 'C 1 d (d	D 1	0		. 1	1 .		1			- 1			· D 1	T /	0	/ D 1		1 . 1	11 C	·1	

Important Note: It is clarified that the Bankers Certificate suggested above is recommendatory in nature, as there may be existing Bank Letters / Certificates / Declarations, which will confirm to the spirit of the requirements, if all required details are mentioned in the certificate.



Scheme / Plan / Option) is accompanied by
(Name of the Bank / Branch).
he Employee/s, with employee number/s),
Mandatory for any amount)



4 CUSTODIAN ON BEHALF OF AN FII OR CLIENT (Should be enclosed with each payment)

To whomsoever it may concern

Application and Payment Details (All details below are Mandatory):

Folio No.				Application Form No.				
Beneficial Applicant/ Investor Name								
Investment Amount in Rs.								
Payment Mode	Cheque	Fund Transfer	RTGS	NEFT				
Payment Cheque / UTR No.				Dated D	D M	M Y	Y	Y Y
Payment from Bank								
Payment from A/c No.								

We further declare that we are registered as a Custodian with SEBI under Registration No.: _

We confirm the beneficial owner as stated above and that this payment is issued by us in our capacity as Custodian to the Applicant/Investor. The source of this payment is from funds provided to us by the Applicant/Investor.

Signature of Declarant(s)		
Name of Declarant(s)		
Income Tax PAN		KYC Acknowledgement attached (Mandatory for any amount)
Address of Declarant(s)		
City		Postal code
State	Country	

Multiple Bank Accounts Registration / Dele		HSBC 📢		
(Please read the Instructions overlef and attached necessary documen of Bank Accounts. Strike off the Sections not used by you to avoid u		Global Asset Manager		
Folio No. (For Existing Unit Holders)	OR	Application No. (For New Unit Holders)		
Name of Sole / First Unit Holder		Permanent Account No. (PAN)		
ADDITION OF BANK ACCOUNTS				
Please register my/our following bank accounts for all investmen	on request. I/We understan stered only if there is a scop	d that the bank accounts listed below shall be taken up for registr		
For each bank account, Investors should produce original f	or verification or submit	originals of the documents mentioned below.		
Core Bank Account No.	Account Type (✓) Current Savings NRO [#] NRE [#] FCNR [#]		
Bank Name	Branch			
City	PIN Code			
MICR Code^	IFSC Code^^			
Attested Document attached* [Any one (✓)] Cancelled Cheque with name pre-printed Bank statement Pass book Bank Certificate				
Core Bank Account No.	Account Type () Current Savings NRO [#] NRE [#] FCNR [#]		
Bank Name	Branch			
City	PIN Code			
MICR Code^	IFSC Code^^			
Attested Document attached* [Any one (✓)] Cancelled Cheque with name pre-printed Bank statement Pass book Bank Certificate				
Core Bank Account No.	Account Type (√) Current Savings NRO [#] NRE [#] FCNR [#]		
Bank Name	Branch			
City	PIN Code			
MICR Code^	IFSC Code^^			
ttested Document attached* [Any one (<)] 🗌 Cancelled Cheque with name pre-printed 🗌 Bank statement 🗌 Pass book 🗌 Bank Certificate				
Core Bank Account No.	Account Type (✓	Account Type (✓) □ Current □ Savings □ NRO [#] □ NRE [#] □ FCNR [#] □		
Bank Name	Branch	, ,		
City	PIN Code			
MICR Code ^A	IFSC Code^^			
Attested Document attached* [Any one ()] Cancelled Cheque with name pre-printed Bank statement Pass b				
^ 9 digit code on your cheque next to the cheque number. ^^ 11 digit * The documents submitted need to be attested by authorised bank per				
DEFAULT BANK ACCOUNT From among the bank accounts registered with you or mentioned	l above, please register the	following bank account as a Default Bank Account into which f		
redemption and/or dividend proceeds, if any, of the above menti-		recount into which i		
Core Bank	Bank			
Account No.	Name			
	ECLARATION & SIGNA	TURES		
(To be signed as per mode of holding in the Folio. In	n case of non Individual U	Init holders, to be signed by AUTHORISED SIGNATORIES)		
	ocuments are attached, failing	nts Registration and agree to abide by the same. I/We acknowledge that my which the request maybe rejected/delayed as the case may be in which case ution or rejection of the request.		
		holder Third Applicant / Unit holder		

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×



С	BANK ACCOUNT DELETION				
	Folio No.	Permanent Account No. (PAN)			
	Name of Sole / First Unit Holder				
	Please delete the following Bank accounts as registered accounts for my/our above folio:				
	Bank Account No.	Bank Name			
	Bank Account No.	Bank Name			
	Bank Account No.	Bank Name			
	Bank Account No.	Bank Name			
	Deletion of a default bank account will not be affective in the Folio unless the investor mentions another valid registered Bank Account as a default account in Part B of this Form.				
	DECLARATION & SIGNATURES (To be signed as per mode of holding in the Folio. In case of non Individual Unit holders, to be signed by AUTHORISED SIGNATORIES)				
	I/We have read and understood the Instructions and the Terms and Conditions for Multiple Bank Accounts Registration and agree to abide by the same. I/We acknowledge that my/our request will be processed only if all details are properly filled and valid documents are attached, failing which the request maybe rejected/delayed as the case may be in which case I We will not hold HSBC Mutual Fund, the AMC and the Registrar liable for any loss due to delayed execution or rejection of the request.				

Sole / First Applicant / Unit holder	Second Applicant / Unit holder	Third Applicant / Unit holder

INSTRUCTIONS AND TERMS & CONDITIONS

- This facility allows a unit holder to register multiple bank account details for all investments held in the specified folio (existing or new). Individuals/HuF can register upto 5 different bank accounts for a folio by using this form. Non individuals can register upto 10 different bank accounts for a folio. For registering more than 5 accounts, please use extra copies of this form.
- 2. Supporting Documents as mentioned in Part A will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which valid documents are provided. Accounts not matching with such documents will not be registered.
- 3. If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed. If photocopies are submitted, investors must produce original for verification.
- 4. Bank account registration/deletion request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted.
- 5. The first/sole unit holder in the folio should be one of the holders of the bank account being registered. Unitholder(s) cannot provide the bank account(s) of any other person or where the First/Sole Unitholder is not an account holder in the bank account provided.
- 6. The investors can change the default bank account only by submitting this form. In case multiple bank accounts are opted for registration as default Bank Account, the mutual fund retains the right to register any one of them as the default bank account.
- 7. A written confirmation of registration of the additional bank account details will be dispatched to you within 10 calendar days of receipt of such request. Unitholder(s) must preserve this written confirmation as the account statement will only reflect the default bank mandate.
- 8. If any of the registered bank accounts are closed/altered, please intimate the AMC in writing of such change with an instruction to delete/alter it from our records.
- 9. The Bank Account chosen as the primary/default bank account will be used for all Redemption payouts/Dividend payouts. At anytime, investor can instruct the AMC to change the default bank account by choosing one of the additional accounts already registered with the AMC.
- 10. If request for redemption is received prior to/together with a change of bank account or before verification and validation of the new bank account, the redemption request would be processed to the currently registered default (old) bank account.
- 11. If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank account types for redemption can be SB/NRO/NRE.
- 12. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
- 13. HSBC Mutual Fund, the AMC and its registrar shall not be held liable for any loss arising to the Unitholder(s) on account of inadequate or incomplete documentation resulting in delay or rejection of the request.

HSBC Asset Management (India) Private Limited

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