



## Common Key Information Memorandum for Equity & Fund of Funds Schemes

### 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](http://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 May 25, 2016.

Please see Product Labeling on next page




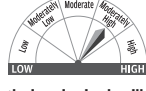

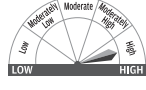

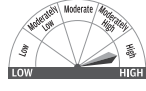








**Sponsor:**  
HSBC Securities and Capital Markets (India)  
Private Limited  
Regd. Office: 52/60, Mahatma Gandhi Road,  
Fort, Mumbai 400 001, India.

**Trustee:**  
Board of Trustees  
16, V. N. Road, Fort,  
Mumbai 400 001, India

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

## Product Labeling:

Scheme Name	Riskmeter
<p>HSBC Equity Fund (HEF) An open-ended diversified Equity Scheme <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over long term</li> <li>▶ Investment in equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>HSBC India Opportunities Fund (HIOF) An open-ended flexi-cap Equity Scheme <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over long term</li> <li>▶ Investment in equity and equity related securities across market capitalizations</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>HSBC Midcap Equity Fund (HMEF) An open-ended diversified Equity Scheme <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over long term</li> <li>▶ Investment in predominantly mid cap equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>HSBC Tax Saver Equity Fund (HTSF) An open-ended Equity Linked Savings Scheme (ELSS) <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over long term</li> <li>▶ Investment in equity and equity related securities with no capitalisation bias.</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>HSBC Dividend Yield Equity Fund (HDYEF) An open-ended Equity Scheme <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over long term</li> <li>▶ Investment in equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>HSBC Infrastructure Equity Fund (HIEF) An open-ended Equity Scheme <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over long term</li> <li>▶ Investment in equity and equity related securities, primarily in themes that play an important role in India's economic development</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>
<p>HSBC Dynamic Fund (HDF) (An open-ended Scheme) <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over long term</li> <li>▶ Investment in equity and equity related securities and in debt instruments when view on equity markets is negative</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>HSBC Emerging Markets Fund (HEMF) An open-ended Scheme <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over long term</li> <li>▶ Investment in equity and equity related securities of Emerging economies</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>
<p>HSBC Asia Pacific (Ex Japan) Dividend Yield Fund (HAPDF) An open ended fund of funds scheme <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over long-term</li> <li>▶ Investment in equity and equity related securities of Asia Pacific countries (excluding Japan) through fund of funds route</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>
<p>HSBC Brazil Fund (HBF) An open-ended Fund of Funds Scheme <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over long term</li> <li>▶ Investment in equity and equity related securities through feeder route in Brazilian markets</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>
<p>HSBC Managed Solutions (HMS) (An open ended Fund of Funds Scheme) Managed Solutions India – Growth <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over the long-term.</li> <li>▶ Investing predominantly in units of equity mutual funds as well as in a basket of debt mutual funds, gold &amp; exchange traded funds, offshore mutual funds and money market instruments;</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>HSBC Managed Solutions (HMS) (An open ended Fund of Funds Scheme) Managed Solutions India – Moderate <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth and provide income over the long-term;</li> <li>▶ Investments in a basket of debt mutual funds, equity mutual funds, gold &amp; exchange traded funds, offshore mutual funds and money market instruments;</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>HSBC Managed Solutions (HMS) (An open ended Fund of Funds Scheme) Managed Solutions India – Conservative <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To provide income over the long-term;</li> <li>▶ Investing predominantly in units of debt mutual funds as well as in a basket of equity mutual funds, gold &amp; other exchange traded funds and money market instruments;</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<p>HSBC Global Consumer Opportunities Fund – Benefiting from China's Growing Consumption Power (HGCOF) An open-ended Fund of Funds Scheme) <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ To create wealth over the long-term.</li> <li>▶ Investment in equity and equity related securities around the world focusing on growing consumer behaviour of China through feeder route.</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>

\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**COMPARISON BETWEEN THE SCHEMES**

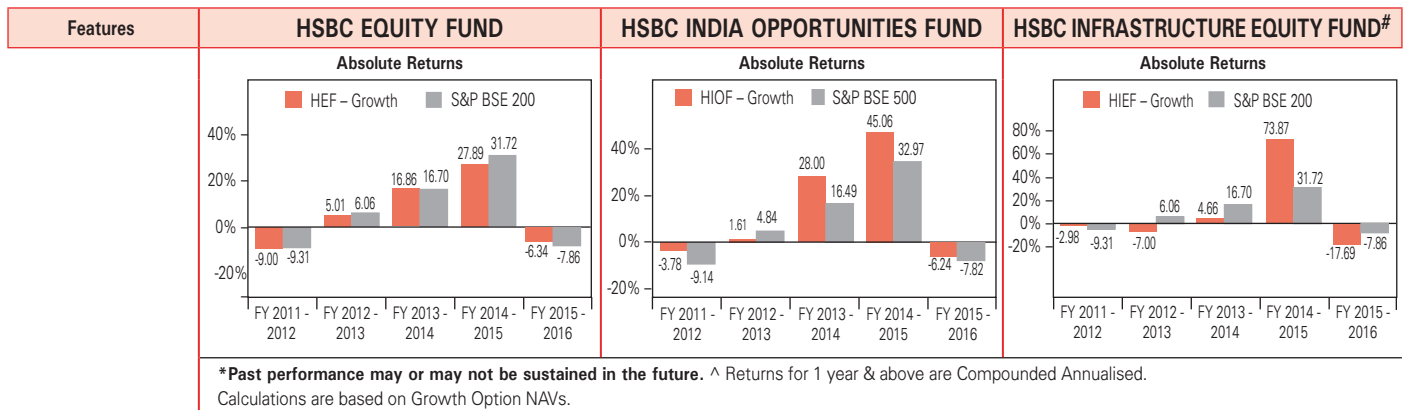
Scheme Name	Investment Objective	Asset Allocation Pattern			Product Differentiation	AUM as on 30 April 2016 (Rs. in crores)	Number of Folios as on 30 April 2016																		
<b>HSBC Equity Fund</b>	To generate long-term capital growth from an actively managed portfolio of equity and equity related securities.	<table border="1"> <thead> <tr> <th data-bbox="497 286 776 315">Instruments</th> <th colspan="2" data-bbox="776 286 951 315">Indicative Allocation (% of Net Assets)</th> <th data-bbox="951 286 1021 315">Risk Profile</th> </tr> <tr> <td></td> <th data-bbox="776 315 863 344">Minimum</th> <th data-bbox="863 315 951 344">Maximum</th> <td></td> </tr> </thead> <tbody> <tr> <td data-bbox="497 344 776 374">Equities &amp; Equity related securities</td> <td align="center" data-bbox="776 344 863 374">65%</td> <td align="center" data-bbox="863 344 951 374">100%</td> <td align="center" data-bbox="951 344 1021 374">High</td> </tr> <tr> <td data-bbox="497 374 776 445">Debt securities &amp; Money Market instruments (including Cash &amp; Cash equivalents)</td> <td align="center" data-bbox="776 374 863 445">0%</td> <td align="center" data-bbox="863 374 951 445">35%</td> <td align="center" data-bbox="951 374 1021 445">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="497 454 1021 622">If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 30% of the corpus of the Scheme and if the Scheme decides to invest in ADRs/GDRs issued by Indian Companies and foreign securities in line with SEBI stipulation, it is the intention of the Investment Manager that such investments will not, normally exceed 30% of the assets of the Scheme. The scheme shall have derivative exposure as per the SEBI Guidelines issued from time to time.</p>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile		Minimum	Maximum		Equities & Equity related securities	65%	100%	High	Debt securities & Money Market instruments (including Cash & Cash equivalents)	0%	35%	Low to Medium	HEF seeks to invest primarily into large cap Indian equity stocks which makes the Scheme different from other existing open-ended equity Schemes of HSBC Mutual Fund.	563.86	30,150				
Instruments	Indicative Allocation (% of Net Assets)		Risk Profile																						
	Minimum	Maximum																							
Equities & Equity related securities	65%	100%	High																						
Debt securities & Money Market instruments (including Cash & Cash equivalents)	0%	35%	Low to Medium																						
<b>HSBC India Opportunities Fund</b>	To seek long term capital growth through investments across all market capitalisations, including small, mid and large cap stocks. The fund aims to be predominantly invested in equity and equity related securities. However, it could move a significant portion of its assets towards fixed income securities if the fund manager becomes negative on equity markets.	<table border="1"> <thead> <tr> <th data-bbox="497 631 776 660">Instruments</th> <th colspan="2" data-bbox="776 631 951 660">Indicative Allocation (% of Net Assets)</th> <th data-bbox="951 631 1021 660">Risk Profile</th> </tr> <tr> <td></td> <th data-bbox="776 660 863 689">Minimum</th> <th data-bbox="863 660 951 689">Maximum</th> <td></td> </tr> </thead> <tbody> <tr> <td data-bbox="497 689 776 719">Equities &amp; Equity related securities</td> <td align="center" data-bbox="776 689 863 719">65%</td> <td align="center" data-bbox="863 689 951 719">100%</td> <td align="center" data-bbox="951 689 1021 719">High</td> </tr> <tr> <td data-bbox="497 719 776 790">Debt securities &amp; Money Market instruments (including Cash &amp; Cash equivalents)</td> <td align="center" data-bbox="776 719 863 790">0%</td> <td align="center" data-bbox="863 719 951 790">35%</td> <td align="center" data-bbox="951 719 1021 790">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="497 799 1021 967">If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 30% of the corpus of the Scheme and if the Scheme decides to invest in ADRs/GDRs issued by Indian Companies and foreign securities in line with SEBI stipulation, it is the intention of the Investment Manager that such investments will not, normally exceed 30% of the assets of the Scheme. The scheme shall have derivative exposure as per the SEBI Guidelines issued from time to time.</p>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile		Minimum	Maximum		Equities & Equity related securities	65%	100%	High	Debt securities & Money Market instruments (including Cash & Cash equivalents)	0%	35%	Low to Medium	HIOF seeks to invest primarily into Indian equity stocks with no market capitalisation or other biases which makes the Scheme different from other existing open-ended equity Schemes of HSBC Mutual Fund.	470.68	13,631				
Instruments	Indicative Allocation (% of Net Assets)		Risk Profile																						
	Minimum	Maximum																							
Equities & Equity related securities	65%	100%	High																						
Debt securities & Money Market instruments (including Cash & Cash equivalents)	0%	35%	Low to Medium																						
<b>HSBC Infrastructure Equity Fund</b>	To generate long term capital appreciation from an actively managed portfolio of equity and equity related securities by investing predominantly in equity and equity related securities of companies engaged in or expected to benefit from growth and development of Infrastructure in India.	<table border="1"> <thead> <tr> <th data-bbox="497 976 776 1005">Instruments</th> <th colspan="2" data-bbox="776 976 951 1005">Indicative Allocation (% of Net Assets)</th> <th data-bbox="951 976 1021 1005">Risk Profile</th> </tr> <tr> <td></td> <th data-bbox="776 1005 863 1034">Minimum</th> <th data-bbox="863 1005 951 1034">Maximum</th> <td></td> </tr> </thead> <tbody> <tr> <td data-bbox="497 1034 776 1077">Equities &amp; Equity related securities of companies operating in Infrastructure Sector*</td> <td align="center" data-bbox="776 1034 863 1077">65%</td> <td align="center" data-bbox="863 1034 951 1077">100%</td> <td align="center" data-bbox="951 1034 1021 1077">High</td> </tr> <tr> <td data-bbox="497 1077 776 1120">Equity and equity related instruments of other than Infrastructure Sector*</td> <td align="center" data-bbox="776 1077 863 1120">0%</td> <td align="center" data-bbox="863 1077 951 1120">35%</td> <td align="center" data-bbox="951 1077 1021 1120">High</td> </tr> <tr> <td data-bbox="497 1120 776 1173">Debt instruments &amp; Money Market instruments (including Cash &amp; money at call)</td> <td align="center" data-bbox="776 1120 863 1173">0%</td> <td align="center" data-bbox="863 1120 951 1173">35%</td> <td align="center" data-bbox="951 1120 1021 1173">Low to medium</td> </tr> </tbody> </table> <p data-bbox="497 1182 1021 1346">* The fund will seek to invest, though not limited to, in the following sectors that are beneficiaries of the infrastructure growth and economic reforms expected in the country in the coming years viz Banking/Financial Services(Excluding Retail banks, being largely retail lending institutions); Capital Goods; Energy; Materials; Transportation; Utilities; Port &amp; Logistics; Cement &amp; Construction; Infrastructure Asset owners and Turnkey or services providers in infrastructure or any business benefiting from infrastructure investment</p> <p data-bbox="497 1355 1021 1514">If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 30% of the corpus of the Scheme and if the Scheme decides to invest in ADRs/GDRs issued by Indian Companies and foreign securities in line with SEBI stipulation, it is the intention of the Investment Manager that such investments will not, normally exceed 30% of the assets of the Scheme. The scheme shall have derivative exposure as per the SEBI Guidelines issued from time to time.</p>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile		Minimum	Maximum		Equities & Equity related securities of companies operating in Infrastructure Sector*	65%	100%	High	Equity and equity related instruments of other than Infrastructure Sector*	0%	35%	High	Debt instruments & Money Market instruments (including Cash & money at call)	0%	35%	Low to medium	HIEF seeks to invest, though not limited to, in the sectors that are beneficiaries of the infrastructure growth and economic reforms expected in the country in the coming years.	108.03	29,585
Instruments	Indicative Allocation (% of Net Assets)		Risk Profile																						
	Minimum	Maximum																							
Equities & Equity related securities of companies operating in Infrastructure Sector*	65%	100%	High																						
Equity and equity related instruments of other than Infrastructure Sector*	0%	35%	High																						
Debt instruments & Money Market instruments (including Cash & money at call)	0%	35%	Low to medium																						
<b>HSBC Midcap Equity Fund</b>	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 becomes cautious or negative on equity markets	<table border="1"> <thead> <tr> <th data-bbox="497 1523 776 1552">Instruments</th> <th colspan="2" data-bbox="776 1523 951 1552">Indicative Allocation (% of Net Assets)</th> <th data-bbox="951 1523 1021 1552">Risk Profile</th> </tr> <tr> <td></td> <th data-bbox="776 1552 863 1581">Minimum</th> <th data-bbox="863 1552 951 1581">Maximum</th> <td></td> </tr> </thead> <tbody> <tr> <td data-bbox="497 1581 776 1733">Equities &amp; equity related securities of companies whose market capitalization (a) does not exceed the capitalization of the largest constituent and (b) is not less than the market capitalization of the smallest constituent of BSE MID CAP Index</td> <td align="center" data-bbox="776 1581 863 1733">65%</td> <td align="center" data-bbox="863 1581 951 1733">100%</td> <td align="center" data-bbox="951 1581 1021 1733">High</td> </tr> <tr> <td data-bbox="497 1733 776 1762">Other equities &amp; equity related securities</td> <td align="center" data-bbox="776 1733 863 1762">0%</td> <td align="center" data-bbox="863 1733 951 1762">35%</td> <td align="center" data-bbox="951 1733 1021 1762">High</td> </tr> <tr> <td data-bbox="497 1762 776 1805">Debt and money market instruments (including cash and money at call)</td> <td align="center" data-bbox="776 1762 863 1805">0%</td> <td align="center" data-bbox="863 1762 951 1805">35%</td> <td align="center" data-bbox="951 1762 1021 1805">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="497 1814 1021 2096">Under normal circumstances, the Scheme shall invest at least 65% of the net assets under the Scheme in Equity and Equity related Securities which fall within the definition of midcap companies. The portfolio of the scheme shall be reviewed on half yearly basis against the stated definition of Midcap Stock Companies and necessary rebalancing, if any required, will be carried out within 90 days of the half yearly review. If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 30% of the corpus of the Scheme and if the Scheme decides to invest in ADRs/GDRs issued by Indian Companies and foreign securities in line with SEBI stipulation, it is the intention of the Investment Manager that such investments will not, normally exceed 30% of the assets of the Scheme. The scheme shall have derivative exposure as per the SEBI Guidelines issued from time to time.</p>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile		Minimum	Maximum		Equities & equity related securities of companies whose market capitalization (a) does not exceed the capitalization of the largest constituent and (b) is not less than the market capitalization of the smallest constituent of BSE MID CAP Index	65%	100%	High	Other equities & equity related securities	0%	35%	High	Debt and money market instruments (including cash and money at call)	0%	35%	Low to Medium	HMEF seeks to invest primarily into mid cap Indian equity stocks which makes the Scheme different from other existing open-ended equity Schemes of HSBC Mutual Fund.	376.26	15,956
Instruments	Indicative Allocation (% of Net Assets)		Risk Profile																						
	Minimum	Maximum																							
Equities & equity related securities of companies whose market capitalization (a) does not exceed the capitalization of the largest constituent and (b) is not less than the market capitalization of the smallest constituent of BSE MID CAP Index	65%	100%	High																						
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Debt and money market instruments (including cash and money at call)	0%	35%	Low to Medium																						

Scheme Name	Investment Objective	Asset Allocation Pattern			Product Differentiation	AUM as on 30 April 2016 (Rs. in crores)	Number of Folios as on 30 April 2016																	
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, into debt instruments in times that the view on equity markets seems negative.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equities &amp; Equity related instruments</td> <td>0%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Debt &amp; money market instruments</td> <td>0%</td> <td>100%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Equities & Equity related instruments	0%	100%	High	Debt & money market instruments	0%	100%	Low to Medium		HDF seeks to normally invest in equity, with an aim to capitalise on the potential upside in equity markets but can react quickly to a negative market by moving 100 per cent of its assets into debt instruments, with an aim to limit the downside risk, in the event that the fund manager is bearish on the market.	53.72	9,763				
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile																				
	Minimum	Maximum																						
Equities & Equity related instruments	0%	100%	High																					
Debt & money market instruments	0%	100%	Low to Medium																					
HSBC Emerging Markets Fund	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.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Units/securities issued by overseas mutual funds or unit trusts of emerging markets*</td> <td>80%</td> <td>100%</td> <td>Medium to High</td> </tr> <tr> <td>Domestic Debt, Money Market instruments (including CBLO &amp; reverse repo) and units of domestic mutual funds.</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	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	<p>* Currently HSBC GEM Equity Fund is envisaged to be used for investing in the emerging markets however, HEMF could use any other global fund of HSBC Group to invest in emerging markets.</p> <p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 10% of the corpus of the Scheme. HEMF will not invest in underlying global scheme which invests more than 10% of their net assets in unlisted equity shares or equity related instruments.</p>	HEMF is a fund of fund scheme which invests into HGIF Global Emerging Markets Equity Fund, which in turn invests into equities of countries which are classified as emerging markets	8.84	2,637				
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile																				
	Minimum	Maximum																						
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																					
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 and industries, with no capitalization bias. The Fund may also invest in fixed income securities.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equities &amp; Equity related securities</td> <td>80%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Debt, Money Market instruments and Cash</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Equities & Equity related securities	80%	100%	High	Debt, Money Market instruments and Cash	0%	20%	Low to Medium	<p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 20% of the corpus of the Scheme and if the Scheme decides to invest in ADRs/GDRs issued by Indian Companies, it is the intention of the Investment Manager that such investments will not, normally exceed 20% of the assets of the Scheme. If the Scheme decides to invest in foreign securities, it is the intention of the Investment Manager that such investments will not normally exceed 20% of the corpus of the Scheme. The exposure to derivative instruments shall be as per the SEBI and applicable Guidelines issued from time to time.</p>	HTSF is the only Scheme launched as an Equity Linked Savings Scheme as per the Notifications dated 3 November, 2005 and 13 December, 2005 issued by the Department of Economic Affairs, Ministry 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.	162.57	35,702				
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile																				
	Minimum	Maximum																						
Equities & Equity related securities	80%	100%	High																					
Debt, Money Market instruments and Cash	0%	20%	Low to Medium																					
HSBC Dividend Yield Equity Fund	The Scheme aims to generate dividend yield and capital appreciation by primarily investing into equities and equity related securities of domestic Indian companies.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Dividend yield focused equity and equity related instruments</td> <td>65%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Other equity or equity related instruments</td> <td>0%</td> <td>35%</td> <td>High</td> </tr> <tr> <td>Debt and money market Instruments</td> <td>0%</td> <td>10%</td> <td>Low to medium</td> </tr> </tbody> </table>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Dividend yield focused equity and equity related instruments	65%	100%	High	Other equity or equity related instruments	0%	35%	High	Debt and money market Instruments	0%	10%	Low to medium	<p>"Dividend Yield" means Dividend Yield greater than the Dividend Yield of the Nifty last released /published by NSE. Dividend yield for the scheme will be calculated as under - Dividend Yield = Annual Dividend (latest available) / Current Stock Price.</p>	HDYEF seeks to invest into stocks of companies to generate dividend yield and capital appreciation. It aims to largely invest in stocks with above the average markets yields at the time of investments and which have a potential of capital appreciation. This is the only domestic equity scheme with an investment strategy focused on dividend yield along with capital appreciation over time.	38.14	8,874
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile																				
	Minimum	Maximum																						
Dividend yield focused equity and equity related instruments	65%	100%	High																					
Other equity or equity related instruments	0%	35%	High																					
Debt and money market Instruments	0%	10%	Low to medium																					
HSBC Brazil Fund	To provide long term capital appreciation by investing predominantly in units/shares of HSBC Global Investment Funds (HGIF) Brazil Equity Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain proportion of its corpus in money market instruments and / or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Units / shares of HGIF Brazil Equity Fund</td> <td>95%</td> <td>100%</td> <td>Medium to High</td> </tr> <tr> <td>Money Market instruments (including CBLO &amp; reverse repo) and / or units of liquid mutual fund schemes</td> <td>0%</td> <td>5%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Units / shares of HGIF Brazil Equity Fund	95%	100%	Medium to High	Money Market instruments (including CBLO & reverse repo) and / or units of liquid mutual fund schemes	0%	5%	Low to Medium	<p>The Scheme will not invest in the underlying scheme(s) which invest more than 10% of their net assets in unlisted equity shares or equity related instruments.</p>	HBF is a fund of fund scheme which invests into HGIF Brazil Equity Fund, which in turn invests into the stocks listed in the Brazilian equity markets.	28.98	2,010				
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile																				
	Minimum	Maximum																						
Units / shares of HGIF Brazil Equity Fund	95%	100%	Medium to High																					
Money Market instruments (including CBLO & reverse repo) and / or units of liquid mutual fund schemes	0%	5%	Low to Medium																					

Scheme Name	Investment Objective	Asset Allocation Pattern			Product Differentiation	AUM as on 30 April 2016 (Rs. in crores)	Number of Folios as on 30 April 2016																																																																
<b>HSBC Asia Pacific (Ex Japan) Dividend Yield Fund</b>	To provide long term capital appreciation by investing predominantly in units of HSBC Global Investment Funds (HGIF) Asia Pacific Ex Japan Equity High Dividend Fund (HEHDF). The Scheme may also invest a certain proportion of its corpus in money market instruments and/or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time.	<table border="1"> <thead> <tr> <th data-bbox="497 235 782 315" rowspan="2">Instruments</th> <th colspan="2" data-bbox="782 235 944 315">Indicative Allocation (% of Net Assets)</th> <th data-bbox="944 235 1021 315" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="782 293 859 315">Minimum</th> <th data-bbox="859 293 944 315">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="497 315 782 371">Units issued by HGIF Asia Pacific Ex Japan Equity High Dividend Fund</td> <td data-bbox="782 315 859 371">95%</td> <td data-bbox="859 315 944 371">100%</td> <td data-bbox="944 315 1021 371">Medium to High</td> </tr> <tr> <td data-bbox="497 371 782 465">Money Market instruments (including CBLO &amp; reverse repo in government securities) and units of domestic mutual funds</td> <td data-bbox="782 371 859 465">0%</td> <td data-bbox="859 371 944 465">5%</td> <td data-bbox="944 371 1021 465">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="497 465 1021 640">Under normal circumstances 95-100% of the AUM will be invested into, HGIF Asia Pacific Ex Japan Equity High Dividend Fund. The cumulative exposure through units of the Underlying scheme, money market instruments and units of domestic mutual funds shall not exceed 100% of the net assets of the Scheme. The Scheme will not invest in derivatives, securitised debts or unrated instruments. However, the Underlying scheme may have exposure to these securities and may also undertake short selling and securities lending.</p>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Units issued by HGIF Asia Pacific Ex Japan Equity High Dividend Fund	95%	100%	Medium to High	Money Market instruments (including CBLO & reverse repo in government securities) and units of domestic mutual funds	0%	5%	Low to Medium	HAPDF is a fund of fund scheme which invests into HGIF Asia Pacific Ex Japan Equity High Dividend Fund which in turn invests into companies of the Asia Pacific region (excluding Japan) that offers sustainable dividend yields or has potential for dividend growth above the market average.	13.42	289																																																				
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile																																																																			
	Minimum	Maximum																																																																					
Units issued by HGIF Asia Pacific Ex Japan Equity High Dividend Fund	95%	100%	Medium to High																																																																				
Money Market instruments (including CBLO & reverse repo in government securities) and units of domestic mutual funds	0%	5%	Low to Medium																																																																				
<b>HSBC Global Consumer Opportunities Fund</b>	To provide long term capital appreciation by investing predominantly in units of HSBC Global Investment Funds (HGIF) China Consumer Opportunities Fund (Underlying scheme). The Scheme may also invest a certain proportion of its corpus in money market instruments and/or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time.	<table border="1"> <thead> <tr> <th data-bbox="497 649 782 730" rowspan="2">Instruments</th> <th colspan="2" data-bbox="782 649 944 730">Indicative Allocation (% of Net Assets)</th> <th data-bbox="944 649 1021 730" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="782 707 859 730">Minimum</th> <th data-bbox="859 707 944 730">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="497 730 782 786">Units issued by HGIF China Consumer Opportunities Fund</td> <td data-bbox="782 730 859 786">95%</td> <td data-bbox="859 730 944 786">100%</td> <td data-bbox="944 730 1021 786">Medium to High</td> </tr> <tr> <td data-bbox="497 786 782 857">Money Market instruments (including CBLO &amp; reverse repo) and units of domestic mutual funds</td> <td data-bbox="782 786 859 857">0%</td> <td data-bbox="859 786 944 857">5%</td> <td data-bbox="944 786 1021 857">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="497 857 1021 1077">Under normal circumstances, 95-100% of the AUM will be invested into HGIF China Consumer Opportunities Fund. The Scheme will not invest in derivatives, securitised debts or unrated instruments. However, the Underlying scheme may have exposure to derivatives and securitised debt and may also undertake short selling, securities lending. The Underlying scheme shall be compliant with all provisions of SEBI Circular SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007 including for investments in derivatives or unlisted instruments. The Underlying scheme will invest the remaining net assets, if any, largely in money market instruments, for the purpose of liquidity.</p>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Units issued by HGIF China Consumer Opportunities Fund	95%	100%	Medium to High	Money Market instruments (including CBLO & reverse repo) and units of domestic mutual funds	0%	5%	Low to Medium	HGCOF is a fund of fund scheme investing into HGIF China Consumer Opportunities Fund, which in turn invests in a diversified portfolio of mid to large cap companies that have appeal and recognition by Chinese consumers. These companies are primarily equities of well known global brands that have a growing trend of revenue attribution to the China market and also leading Chinese companies that produce consumer staples.	10.21	356																																																				
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile																																																																			
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Units issued by HGIF China Consumer Opportunities Fund	95%	100%	Medium to High																																																																				
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<b>HSBC Managed Solutions</b>	The objective of the Plan is to provide long term total return primarily by seeking capital appreciation through an active asset allocation with diversification commensurate with the risk profile of investments by investing in a basket of debt, equity, gold exchange traded funds (ETFs) and other ETFs, units of offshore mutual funds and money market instruments.	<p data-bbox="497 1086 1021 1115"><b>Managed Solutions India – Growth</b></p> <table border="1"> <thead> <tr> <th data-bbox="497 1115 782 1196" rowspan="2">Instruments</th> <th colspan="2" data-bbox="782 1115 944 1196">Indicative Allocation (% of Net Assets)</th> <th data-bbox="944 1115 1021 1196" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="782 1173 859 1196">Minimum</th> <th data-bbox="859 1173 944 1196">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="497 1196 782 1252">Equity Schemes (Units of Domestic Equity and Offshore Equity)</td> <td data-bbox="782 1196 859 1252">55%</td> 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Instruments)	0%	20%	Low to Medium	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Equity Schemes (Units of Domestic Equity and Offshore Equity)	30%	70%	High	Debt Schemes	30%	70%	Low to Medium	Gold and Other Exchange Traded Funds	0%	15%	Medium to High	Money Market Schemes/Liquid Funds (including upto 5% in Money Market Instruments)	0%	25%	Low to Medium	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Equity Schemes (Units of Domestic Equity)	0%	15%	High	Debt Schemes	55%	100%	Low to Medium	Gold and Other Exchange Traded Funds	0%	5%	Medium to High	Money Market Schemes/Liquid Funds (including upto 5% in Money Market Instruments)	0%	25%	Low to Medium	HMS is a Fund of Fund scheme having three Plans thereunder, each corresponding to a particular investor risk profile. The asset allocation strategy of HMS is based on the concept of risk diversification. The Scheme intends to provide long term solutions which are customer friendly and avoid product proliferation.	126.35	1,189
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile																																																																			
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					191.16	1,356																																																																	
					315.09	1,392																																																																	

## FEATURES OF THE SCHEMES

Features	HSBC EQUITY FUND	HSBC INDIA OPPORTUNITIES FUND	HSBC INFRASTRUCTURE EQUITY FUND#						
<b>Type</b>	An open-ended diversified Equity Scheme	An open-ended flexi-cap Equity Scheme	An open-ended Equity Scheme						
<b>Investment Objective</b>	To generate long-term capital growth from an actively managed portfolio of equity and equity related securities.	To seek long term capital growth through investments across all market capitalisations, including small, mid and large cap stocks. The fund aims to be predominantly invested in equity and equity related securities. However, it could move a significant portion of its assets towards fixed income securities if the fund manager becomes negative on equity markets.	To generate long term capital appreciation from an actively managed portfolio of equity and equity related securities by investing predominantly in equity and equity related securities of companies engaged in or expected to benefit from growth and development of Infrastructure in India.						
<b>Date of Inception</b>	10 December, 2002	24 February, 2004	23 February, 2006						
<b>Asset Allocation Pattern</b>	Please refer to page 3	Please refer to page 3	Please refer to page 3						
<b>Investment Strategy</b>	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.	The aim of the HSBC India Opportunities Fund is to seek aggressive growth and deliver above-benchmark returns by providing long-term capital growth from an actively managed portfolio, mainly comprising a judicious mix of small, mid and large cap stocks. Income is not a primary consideration in the investment policies of the HSBC India Opportunities Fund. The Scheme aims to be predominantly invested in equity and equity related securities. However, it could move a significant portion of its assets towards fixed income securities if the fund becomes negative on equity markets.	The aim of HSBC Infrastructure Equity Fund is to deliver above benchmark returns by providing long-term capital growth from an actively managed portfolio, primarily comprising of stocks of companies engaged in or expected to benefit from growth and development of Infrastructure in India.						
<b>Risk Profile</b>	Mutual Fund units involve investment risks including the possible loss of principal. Please read Combined SID carefully for details on risk factors before investment. Please refer to page 17 for the summarized scheme specific risk factors under "Common Features for all Schemes".								
<b>Risk Mitigation Factors</b>	<b>Risks &amp; Description</b>		<b>Risk Mitigants / Management Strategy</b>						
	Market Risk : Value of holdings may fall as a result of market movements		Investment approach supported by comprehensive research						
	Currency Risk : Risk on account of exchange rate fluctuations		Investment manager could use (there is no obligation) derivatives to hedge currency risk						
	Country Risk : Risk on account of exposure to a single country		Investment universe is carefully selected 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 regulations		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 specific 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							
<b>Plan &amp; Options</b>	Growth, Dividend and Direct Plan with Growth and Dividend Options.								
<b>Sub-Options</b>	Dividend Payout and Dividend Reinvestment								
<b>Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)</b>	<ul style="list-style-type: none"> <li>Where the valid application is received upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the day of receipt of application will be applicable.</li> <li>Where the valid application is received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the next Business Day will be applicable.</li> <li>Where the valid application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received, the closing NAV of day on which the cheque or demand draft is credited will be applicable.</li> </ul> <p>However in respect of purchase of units of all mutual fund schemes (other than liquid schemes), the closing NAV of the day on which the funds are available for utilisation will be applicable for application amount equal to or more than Rs. 2 lakhs, provided the application is received and funds are available for utilization before the applicable cut-off time.</p>								
<b>Load Structure (including SIP/STP where applicable)</b>	<p><b>Entry Load*</b> : Not Applicable. <b>Exit Load</b> : Nil.</p> <p>The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. *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.</p>								
<b>Waiver of load for Direct Application</b>	Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no Entry Load will be charged for all Mutual Fund Schemes. Therefore, the procedure for Waiver of Load for Direct Applications is no longer applicable.								
<b>Minimum Application / Repurchase Additional Amount +</b>	<p><b>Purchase</b> : Rs. 10,000/- and multiples of Re. 1/- thereafter <b>Additional Purchase</b> : Rs. 1,000/- and multiples of Re. 1/- thereafter</p> <p><b>Redemption</b> : Rs. 1,000/- and multiples of Re. 1/- thereafter</p> <p>+ 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.</p>								
<b>Despatch of Redemption Request</b>	Within 10 working days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions of the Registrar and the AMC. The Fund would endeavour to dispatch redemption proceeds within 3 Business Days under normal circumstances on receiving a valid request.								
<b>Fund Manager</b>	Neelotpal Sahai	Neelotpal Sahai	Dhiraj Sachdev						
<b>Benchmark Index</b>	S&P BSE 200	S&P BSE 500	S&P BSE 200						
<b>Dividend Policy</b>	Declaration of dividend is subject to the availability of distributable surplus. Such dividends if declared will be paid under normal circumstances, only to those Unitholders who have opted for Dividend sub-options with specified sub-options. Further, no exit load shall be charged for units allotted under dividend reinvestment option. However, it must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter alia, depend upon 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 of 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 regularly 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 Unitholders on the notified record date. The dividend will be at such rate as may be decided by the AMC in consultation with the Trustees.								
<b>Performance of the Scheme*</b>		Scheme Returns	Benchmark Returns		Scheme Returns	Benchmark Returns		Scheme Returns	Benchmark Returns
	Last 1 year	-2.94%	-3.02%	Last 1 year	-1.85%	-2.72%	Last 1 year	-11.34%	-3.02%
	Last 3 years	11.44%	11.61%	Last 3 years	20.48%	12.11%	Last 3 years	14.10%	11.61%
	Last 5 years	6.43%	7.03%	Last 5 years	12.00%	6.97%	Last 5 years	5.52%	7.03%
	Since Inception	21.98%	17.46%	Since Inception	16.25%	13.37%	Since Inception	4.64%	9.82%
<b>Compounded Annualised Returns ^ (As on 30 April 2016) +</b>									



Recurring Expenses	Actual Expenses for the financial year ended March 31, 2016												
	HSBC Equity Fund	Total Expenses (Rs.)	% to Net Assets	HSBC India Opportunities Fund	Total Expenses (Rs.)	% to Net Assets	HSBC Infrastructure Equity Fund	Total Expenses (Rs.)	% to Net Assets				
	HEF	107,053,294.49	2.40%	HIOF	124,196,655.05	2.47%	HIEF	32,840,289.58	2.64%				
	HEF - Direct Plan	33,970,394.60	1.69%	HIOF - Direct Plan	721,340.49	1.73%	HIEF - Direct Plan	182,729.43	1.93%				
	<p>Maximum expenses that can be charged as per Reg 52(6)(c) &amp; 52 (6A)(c)</p> <table border="1"> <tr> <td>Upto Rs. 100 crores : 2.70%</td> <td>Rs. 100 - 400 crores : 2.45%</td> <td>Rs. 400 - 700 crores : 2.20%</td> <td>Above Rs. 700 crores : 1.95%</td> </tr> </table> <p>Additional expenses of upto 30 bps under Registration 52 (6A) (b) for new inflows from specified cities may also be charged.            The Direct Plan will have lower expense ratio than the existing plans under each of the schemes and shall exclude the distribution and commission expenses.            Service tax on investment and advisory fees shall be charged to the respective schemes in addition to the maximum limit of total recurring expenses as permitted under Regulation 52 of the Regulations. Service tax on any other fees/expenses incurred by the schemes shall be borne by the respective schemes within the overall limit of the total recurring expenses.</p>									Upto Rs. 100 crores : 2.70%	Rs. 100 - 400 crores : 2.45%	Rs. 400 - 700 crores : 2.20%	Above Rs. 700 crores : 1.95%
Upto Rs. 100 crores : 2.70%	Rs. 100 - 400 crores : 2.45%	Rs. 400 - 700 crores : 2.20%	Above Rs. 700 crores : 1.95%										

# HSBC Progressive Themes Fund has been repositioned as HSBC Infrastructure Equity Fund w.e.f. Oct 14, 2015. Kindly refer to the notice-cum-addendum dated Aug 6, 2015 & Corrigendum to Notice-cum-Addendum dated September 7, 2015 available on [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in) for more details.

Features	HSBC MIDCAP EQUITY FUND	HSBC DYNAMIC FUND	HSBC EMERGING MARKETS FUND
<b>Type</b>	An open-ended diversified equity Scheme	An open-ended Scheme	An open-ended Scheme
<b>Investment Objective</b>	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 becomes cautious or negative on 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.
<b>Date of Inception</b>	19 May, 2005	24 September, 2007	17 March, 2008
<b>Asset Allocation Pattern</b>	Please refer to page 3	Please refer to page 4	Please refer to page 4
<b>Investment Strategy</b>	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 and also invest in small cap 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.	The Scheme has the flexibility to allocate assets to both equity and debt instruments. It will hold a mix of securities-primarily equity and equity related instruments. This allocation will be steadily monitored and updated as and when the market movements demand it, a switch would be made. This product offers a lower risk alternative to pure equity offerings as it has the flexibility to move, entirely if required, into debt instruments in times that the view on equity markets seems negative. The relative balance of these securities can be periodically changed to take advantage of phases in the economic cycle. The fund would switch over from one asset-class combination to another, looking towards more aggressive growth oriented stocks when the market is bullish and vice versa. Thus, the scheme endeavours to achieve the ideal asset allocation to make the most of the markets and save opportunity costs for the investor. The fund will endeavour to provide long-term growth of principal and income. Thus, it aims to perform even in a distressed market 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.
<b>Risk Profile</b>	Mutual Fund units involve investment risks including the possible loss of principal. Please read the Combined SID carefully for details on risk factors before investment. Please refer to page 17 for the summarized scheme specific risk factors under "Common Features for all Schemes"		
<b>Risk Mitigation Factors</b>	<p><b>Risks &amp; Description</b></p> <p>Market Risk : Value of holdings may fall as a result of market movements</p> <p>Currency Risk : Risk on account of exchange rate fluctuations</p> <p>Country Risk : Risk on account of exposure to a single country</p> <p>Liquidity Risk : High impact costs</p> <p>Concentration Risk : Risk on account of high exposure to a risk class</p> <p>Legal/Tax/Regulatory Risk : Risk on account of changes in regulations</p> <p>Event Risk : Price risk as a result of company or sector specific event</p> <p>Valuation Risk : Risk on account of incorrect valuation</p>	<p><b>Risk Mitigants / Management Strategy</b></p> <p>Investment approach supported by comprehensive research</p> <p>Investment manager could use (there is no obligation) derivatives to hedge currency risk</p> <p>Investment universe is carefully selected to include high quality businesses</p> <p>Robust process for periodic monitoring of liquidity</p> <p>Investment across market capitalization spectrum and industries/sectors</p> <p>This risk is something dependent upon a future event and will be clearly communicated to the investor</p> <p>Usage of derivatives : Hedge portfolios if required, in case of predictable events Mitigated as instruments are normally exchange traded with readily available data</p> <p>Investment approach supported by comprehensive research</p>	

Features	HSBC MIDCAP EQUITY FUND	HSBC DYNAMIC FUND	HSBC EMERGING MARKETS FUND																																													
<b>Plan &amp; Options</b>	Growth, Dividend and Direct Plan with Growth and Dividend Options.																																															
<b>Sub-Options</b>	Dividend Payout and Dividend Reinvestment																																															
<b>Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)</b>	<ul style="list-style-type: none"> <li>Where the valid application is received upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the day of receipt of application will be applicable.</li> <li>Where the valid application is received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the next Business Day will be applicable.</li> <li>Where the valid application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received, the closing NAV of day on which the cheque or demand draft is credited will be applicable.</li> </ul> <p>However in respect of purchase of units of all mutual fund schemes (other than liquid schemes), the closing NAV of the day on which the funds are available for utilisation will be applicable for application amount equal to or more than Rs. 2 lakhs, provided the application is received and funds are available for utilization before the applicable cut-off time.</p>																																															
<b>Load Structure (including SIP / STP where applicable)</b>	<b>Entry Load*</b> : Not Applicable. <b>Exit Load</b> : Nil. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. *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.																																															
<b>Waiver of load for Direct Application</b>	Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no Entry Load will be charged for all Mutual Fund Schemes. Therefore, the procedure for Waiver of Load for Direct Applications is no longer applicable.																																															
<b>Minimum Application / Repurchase / Additional Amount +</b>	<b>Purchase</b> : Rs. 10,000/- and multiples of Re. 1/- thereafter <b>Additional Purchase</b> : Rs. 1,000/- and multiples of Re. 1/- thereafter <b>Repurchase</b> : Rs. 1,000/- and multiples of Re. 1/- thereafter + 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.																																															
<b>Despatch of Redemption Request</b>	Within 10 working days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions of the Registrar and the AMC. The Fund would endeavour to dispatch redemption proceeds within 3 Business Days under normal circumstances on receiving a valid request.																																															
<b>Fund Manager</b>	Dhiraj Sachdev	Neelotpal Sahai (for Equity portion) and Sanjay Shah (for Fixed Income portion)	Anitha Rangan will be the dedicated Fund Manager for making overseas investments as permitted under the Regulations, guidelines and circulars issued from time to time.																																													
<b>Benchmark Index</b>	S&P BSE Midcap Index	S&P BSE 200	MSCI Emerging Market Index																																													
<b>Dividend Policy</b>	Declaration of dividend is subject to the availability of distributable surplus. Such dividends if declared will be paid under normal circumstances, only to those Unitholders who have opted for Dividend sub-options with specified sub-options. Further, no exit load shall be charged for units allotted under dividend reinvestment option. However, it must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter alia, depend upon 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 of 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 regularly 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 Unitholders on the notified record date. The dividend will be at such rate as may be decided by the AMC in consultation with the Trustees.																																															
<b>Performance of the Scheme*</b>	<table border="1"> <thead> <tr> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>1.15%</td> <td>6.02%</td> <td>Last 1 year</td> <td>-0.96%</td> <td>-3.02%</td> <td>Last 1 year</td> <td>-16.65%</td> <td>-14.80%</td> </tr> <tr> <td>Last 3 years</td> <td>29.50%</td> <td>20.29%</td> <td>Last 3 years</td> <td>10.25%</td> <td>11.61%</td> <td>Last 3 years</td> <td>0.36%</td> <td>-0.17%</td> </tr> <tr> <td>Last 5 years</td> <td>12.81%</td> <td>9.24%</td> <td>Last 5 years</td> <td>5.41%</td> <td>7.03%</td> <td>Last 5 years</td> <td>-0.83%</td> <td>-1.33%</td> </tr> <tr> <td>Since Inception</td> <td>9.80%</td> <td>9.26%</td> <td>Since Inception</td> <td>3.56%</td> <td>5.65%</td> <td>Since Inception</td> <td>0.50%</td> <td>0.55%</td> </tr> </tbody> </table>				Scheme Returns	Benchmark Returns		Scheme Returns	Benchmark Returns		Scheme Returns	Benchmark Returns	Last 1 year	1.15%	6.02%	Last 1 year	-0.96%	-3.02%	Last 1 year	-16.65%	-14.80%	Last 3 years	29.50%	20.29%	Last 3 years	10.25%	11.61%	Last 3 years	0.36%	-0.17%	Last 5 years	12.81%	9.24%	Last 5 years	5.41%	7.03%	Last 5 years	-0.83%	-1.33%	Since Inception	9.80%	9.26%	Since Inception	3.56%	5.65%	Since Inception	0.50%	0.55%
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<b>Recurring Expenses</b>	Actual Expenses for the financial year ended March 31, 2016 <table border="1" style="width: 100%;"> <thead> <tr> <th>HSBC Midcap Equity Fund</th> <th>Total Expenses (Rs.)</th> <th>% to Net Assets</th> <th>HSBC Dynamic Fund</th> <th>Total Expenses (Rs.)</th> <th>% to Net Assets</th> <th>HSBC Emerging Markets Fund</th> <th>Total Expenses (Rs.)</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>HMEF</td> <td>82,151,278.37</td> <td>2.57%</td> <td>HDF</td> <td>15,400,982.19</td> <td>2.68%</td> <td>HEMF</td> <td>1,639,334.56</td> <td>1.84%</td> </tr> <tr> <td>HMEF - Direct Plan</td> <td>11,451,761.79</td> <td>1.80%</td> <td>HDF - Direct Plan</td> <td>116,991.75</td> <td>1.98%</td> <td>HMEF - Direct Plan</td> <td>60,451.63</td> <td>1.14%</td> </tr> </tbody> </table> <p>Maximum expenses that can be charged as per Reg 52(6)(c) &amp; 52 (6A)(c)</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Upto Rs. 100 crores :</th> <th>Rs. 100 - 400 crores :</th> <th>Rs. 400 - 700 crores :</th> <th>Above Rs. 700 crores :</th> </tr> </thead> <tbody> <tr> <td>2.70%</td> <td>2.45%</td> <td>2.20%</td> <td>1.95%</td> </tr> </tbody> </table> <p>Maximum expenses that can be charged as per Reg 52(6)(a) &amp; 52 (6A)(c). 2.70%^</p> <p>Additional expenses of upto 30 bps under Registration 52 (6A) (b) for new inflows from specified cities may also be charged. The Direct Plan will have lower expense ratio than the existing plans under each of the schemes and shall exclude the distribution and commission expenses. Service tax on investment and advisory fees shall be charged to the respective schemes in addition to the maximum limit of total recurring expenses as permitted under Regulation 52 of the Regulations. Service tax on any other fees/expenses incurred by the schemes shall be borne by the respective schemes within the overall limit of the total recurring expenses.</p> <p>^^ Since the scheme is a FoF scheme, the investors will also have to bear the expenses of the underlying scheme(s) into which HEMF invests. However, the total expenses of both (HEMF as well as the underlying scheme(s) in which HEMF invests) shall not exceed 2.70% of the net assets of HEMF.</p>			HSBC Midcap Equity Fund	Total Expenses (Rs.)	% to Net Assets	HSBC Dynamic Fund	Total Expenses (Rs.)	% to Net Assets	HSBC Emerging Markets Fund	Total Expenses (Rs.)	% to Net Assets	HMEF	82,151,278.37	2.57%	HDF	15,400,982.19	2.68%	HEMF	1,639,334.56	1.84%	HMEF - Direct Plan	11,451,761.79	1.80%	HDF - Direct Plan	116,991.75	1.98%	HMEF - Direct Plan	60,451.63	1.14%	Upto Rs. 100 crores :	Rs. 100 - 400 crores :	Rs. 400 - 700 crores :	Above Rs. 700 crores :	2.70%	2.45%	2.20%	1.95%										
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Features	HSBC TAX SAVER EQUITY FUND	HSBC DIVIDEND YIELD EQUITY FUND#			
<b>Type</b>	An open-ended Equity Linked Savings Scheme	An open-ended equity Scheme			
<b>Investment Objective</b>	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.	The Scheme aims to generate dividend yield and capital appreciation by primarily investing into equities and equity related securities of domestic Indian companies.			
<b>Date of Inception</b>	5 January, 2007	21 March, 2007			
<b>Asset Allocation Pattern</b>	Please refer to page 4	Please refer to page 4			
<b>Investment Strategy</b>	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 Scheme aims to generate dividend yield and capital appreciation by primarily investing into equities and equity related securities of domestic Indian companies. The Fund Manager will seek to largely invest in stocks with above the average market yields at the time of investments and which have potential for capital appreciation. The 'above market yields' means the scheme's portfolio dividend yield being greater than the dividend yield of the Nifty index as per the investment strategy.			
<b>Risk Profile</b>	Mutual Fund units involve investment risks including the possible loss of principal. Please read the Combined SID carefully for details on risk factors before investment. Please refer to page 17 for the summarized scheme specific risk factors under "Common Features for all Schemes"				
<b>Risk Mitigation Factors</b>	<b>Risks &amp; Description</b>	<b>Risk Mitigants / Management Strategy</b>			
	Market Risk : Value of holdings may fall as a result of market movements	Investment approach supported by comprehensive research			
	Currency Risk : Risk on account of exchange rate fluctuations	Investment manager could use (there is no obligation) derivatives to hedge currency risk			
	Country Risk : Risk on account of exposure to a single country	Investment universe is carefully selected 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 regulations	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 specific event	Use 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			
<b>Plan &amp; Options</b>	Growth, Dividend and Direct Plan with Growth and Dividend Options.				
<b>Sub-Options</b>	Dividend Payout	Dividend Payout and Dividend Reinvestment			
<b>Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)</b>	<ul style="list-style-type: none"> <li>Where the valid application is received upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the day of receipt of application will be applicable.</li> <li>Where the valid application is received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the next Business Day will be applicable.</li> <li>Where the valid application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received, the closing NAV of day on which the cheque or demand draft is credited will be applicable.</li> </ul> <p>However in respect of purchase of units of all mutual fund schemes (other than liquid schemes), the closing NAV of the day on which the funds are available for utilisation will be applicable for application amount equal to or more than Rs. 2 lakhs, provided the application is received and funds are available for utilization before the applicable cut-off time.</p>				
<b>Load Structure (including SIP/ STP where applicable)</b>	<b>Entry Load*</b> : Not Applicable. <b>Exit Load</b> : Nil. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. *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.				
<b>Waiver of load for Direct Application</b>	Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no Entry Load will be charged for all Mutual Fund Schemes. Therefore, the procedure for Waiver of Load for Direct Applications is no longer applicable.				
<b>Minimum Application/ Repurchase/ Additional Amount<sup>+</sup></b>	<b>Purchase</b> : Rs. 500/- <b>Additional Purchase</b> : In multiples of Rs. 500/- thereafter. <b>Redemption</b> : Rs. 500/- and multiples of Re. 1/- thereof. (Units allotted under the Scheme shall be subject to lock-in period of three years from the date of allotment)	<b>Purchase</b> : Rs. 10,000/- and multiples of Re. 1/- thereafter <b>Additional Purchase</b> : Rs. 1,000/- and multiples of Re. 1/- thereof <b>Redemption</b> : Rs. 1,000/- and multiples of Re. 1/- thereof			
	+ 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.				
<b>Despatch of Redemption Request</b>	Within 10 working days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions of the Registrar and the AMC. The Fund would endeavour to dispatch redemption proceeds within 3 Business Days on receiving a valid request under normal circumstances.				
<b>Fund Manager</b>	Aditya Khemani	Gautam Bhupal and Amaresh Mishra			
<b>Benchmark Index</b>	S&P BSE 200	S&P BSE 200			
<b>Dividend Policy</b>	Declaration of dividend is subject to the availability of distributable surplus. Such dividends if declared will be paid under normal circumstances, only to those Unitholders who have opted for Dividend sub-options with specified sub-options. Further, no exit load shall be charged for units allotted under dividend reinvestment option. However, it must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter alia, depend upon 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 of 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 regularly 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 Unitholders on the notified record date. The dividend will be at such rate as may be decided by the AMC in consultation with the Trustees.				
<b>Performance of the Scheme*</b> <b>Compounded Annualised Returns<sup>^</sup></b> (As on 30 April 2016)					
		<b>Scheme Returns</b>	<b>Benchmark Returns</b>		<b>Scheme Returns</b>
Last 1 year	-1.10%	-3.02%	Last 1 year	-2.31%	-3.02%
Last 3 years	16.67%	11.61%	Last 3 years	12.29%	11.61%
Last 5 years	11.99%	7.03%	Last 5 years	6.98%	7.03%
Since Inception	10.71%	7.70%	Since Inception	5.03%	8.80%
	*Past performance may or may not be sustained in the future. ^ Returns for 1 year & above are Compounded Annualised; Return below 1 year are absolute. Calculations are based on Growth Option NAVs.				

Features	HSBC TAX SAVER EQUITY FUND			HSBC DIVIDEND YIELD EQUITY FUND#		
Recurring Expenses	Actual Expenses for the financial year ended March 31, 2016					
	HSBC Tax Saver Equity Fund	Total Expenses (Rs.)	% to Net Assets	Dividend Yield Equity Fund	Total Expenses (Rs.)	% to Net Assets
	HTSF	44,990,267.69	2.58%	HDYEF	9,736,623.83	2.33%
	HTSF - Direct Plan	345,435.67	1.88%	HDYEF - Direct Plan	69,946.63	1.62%
Maximum expenses that can be charged as per Reg 52(6)(c) & 52 (6A)(c)						
Upto Rs. 100 crores : 2.70%		Rs. 100 - 400 crores : 2.45%		Rs. 400 - 700 crores : 2.20%		Above Rs. 700 crores : 1.95%
Additional expenses of upto 30 bps under Registration 52 (6A) (b) for new inflows from specified cities may also be charged. The Direct Plan will have lower expense ratio than the existing plans under each of the schemes and shall exclude the distribution and commission expenses. Service tax on investment and advisory fees shall be charged to the respective schemes in addition to the maximum limit of total recurring expenses as permitted under Regulation 52 of the Regulations. Service tax on any other fees/expenses incurred by the schemes shall be borne by the respective schemes within the overall limit of the total recurring expenses.						

# HSBC Unique Opportunities Fund has been repositioned as HSBC Dividend Yield Equity Fund w.e.f. July 18, 2014. Kindly refer to the notice dated May 26, 2014 available on [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in) for more details.

Features	HSBC BRAZIL FUND	HSBC ASIA PACIFIC (EX JAPAN) DIVIDEND YIELD FUND	HSBC GLOBAL CONSUMER OPPORTUNITIES FUND
Type	An open-ended Fund of Funds Scheme	An open ended Fund of Funds Scheme	An open ended Fund of Funds scheme
Investment Objective	To provide long term capital appreciation by investing predominantly in units / shares of HSBC Global Investment Funds (HGIF) Brazil Equity Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain proportion of its corpus in money market instruments and/or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time.	To provide long term capital appreciation by investing predominantly in units of HSBC Global Investment Funds (HGIF) Asia Pacific Ex Japan Equity High Dividend Fund (HEHDF). The Scheme may also invest a certain proportion of its corpus in money market instruments and/or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time.	To provide long term capital appreciation by investing predominantly in units of HSBC Global Investment Funds (HGIF) China Consumer Opportunities Fund (Underlying scheme). The Scheme may also invest a certain proportion of its corpus in money market instruments and/or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time.
Date of Inception	6 May, 2011	24 February, 2014	23 February, 2015
Asset Allocation Pattern	Please refer to page 4	Please refer to page 5	Please refer to page 5
Investment Strategy	The Scheme will invest predominantly in units / shares of HGIF Brazil Equity Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain proportion of its corpus in money market instruments and/or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time.	The Scheme will invest predominantly in the units of the Underlying scheme. The Scheme may also invest a certain proportion of its corpus in money market instruments and/or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time. The Scheme may invest in units of liquid mutual fund schemes managed by the AMC or in the schemes of any other mutual fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations.	The Scheme will invest predominantly in units of HGIF China Consumer Opportunities Fund. The Scheme may also invest a certain proportion of its corpus in money market instruments and/or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time.  The Scheme may invest in units of liquid mutual fund schemes managed by the AMC or in the schemes of any other mutual fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations.
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 investment. Please refer to page 17 for the summarized scheme specific risk factors under "Common Features for all Schemes"		
Risk Mitigation Factors	<b>Risks &amp; Description</b> <b>Risk Factors associated with Money Markets</b> <ul style="list-style-type: none"> <li>Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments.</li> <li>Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.</li> <li>The NAV of the Scheme's Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates.</li> </ul> <b>Risk Factors for Underlying scheme [HGIF Brazil Equity Fund, HSBC Global Investment Funds (HGIF) Asia Pacific Ex Japan Equity High Dividend Fund and HSBC Global Investment Funds (HGIF) China Consumer Opportunities Fund]</b> Please refer to Page 18. <b>Risks associated with Investing in Foreign Securities :</b> Please refer to Page 18.		<b>Risk Mitigants / Management Strategy</b> <ul style="list-style-type: none"> <li>Market Risk : Investment approach supported by comprehensive research.</li> <li>Currency Risk : Investment Manager could use (there is no obligation) derivatives to hedge currency.</li> <li>Country Risk : Investment universe is carefully selected to include high quality businesses.</li> <li>Liquidity Risk : Robust process for periodic monitoring of liquidity.</li> <li>Sector Concentration Risk : Investment across market capitalization spectrum and industries / sectors.</li> <li>Legal / Tax / Regulatory Risk : This risk is dependent upon a future event and will be clearly communicated to the investor.</li> <li>Emerging market Risks and Risks associated with foreign investments : The Fund will, where necessary, appoint intermediaries of repute as advisors, custodian / sub-custodians etc. for managing and administering foreign investments.</li> </ul>
Plan & Options	Growth, Dividend and Direct Plan with Growth and Dividend Options.		Presently, there is only one Option available under the Scheme viz. Growth Option under Regular and Direct Plan.
Sub-Options	Dividend Payout and Dividend Reinvestment		-
Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)	<ul style="list-style-type: none"> <li>Where the valid application is received upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the day of receipt of application will be applicable.</li> <li>Where the valid application is received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the next Business Day will be applicable.</li> <li>Where the valid application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received, the closing NAV of day on which the cheque or demand draft is credited will be applicable.</li> </ul> However in respect of purchase of units of all mutual fund schemes (other than liquid schemes), the closing NAV of the day on which the funds are available for utilisation will be applicable for application amount equal to or more than Rs. 2 lakhs, provided the application is received and funds are available for utilization before the applicable cut-off time.		
Load Structure (including SIP / STP where applicable)	<b>Entry Load*</b> : Not Applicable. <b>Exit Load :</b> Nil. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. *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.		

Features	HSBC BRAZIL FUND	HSBC ASIA PACIFIC (EX JAPAN) DIVIDEND YIELD FUND	HSBC GLOBAL CONSUMER OPPORTUNITIES FUND																															
<b>Waiver of load for Direct Application</b>	Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no Entry Load will be charged for all Mutual Fund Schemes. Therefore, the procedure for Waiver of Load for Direct Applications is no longer applicable.																																	
<b>Minimum Application / Repurchase / Additional Amount<sup>+</sup></b>	<b>Purchase</b> : Rs. 10,000/- and multiples of Re. 1/- thereafter		<b>Purchase</b> : Rs. 5,000/- and multiples of Re. 1/- thereafter																															
	<b>Additional Purchase</b> : Rs. 1,000/- and multiples of Re. 1/- thereafter <b>Repurchase</b> : Rs. 1,000/- and multiples of Re. 1/- thereafter or 100 units																																	
	+ 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.																																	
<b>Despatch of Redemption Request</b>	Within 10 working days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions of the Registrar and the AMC. The Fund would endeavour to dispatch redemption proceeds within 7 Business Days under normal circumstances on receiving a valid request.																																	
<b>Fund Manager</b>	Anitha Rangan will be Dedicated Fund Manager for managing the overseas investments as permitted under the Regulations, guidelines and circulars issued from time to time.	Anitha Rangan (Dedicated Fund Manager for investments in foreign securities). Sanjay Shah (Fund Manager for investments in Indian market).	Anitha Rangan (Dedicated Fund Manager for investments in foreign securities). Sanjay Shah (Fund Manager for investments in Indian market).																															
<b>Benchmark Index</b>	MSCI Brazil 10/40 Index	MSCI AC Asia Pacific ex Japan	MSCI AC World Index																															
<b>Dividend Policy</b>	Declaration of dividend is subject to the availability of distributable surplus. Such dividends if declared will be paid under normal circumstances, only to those Unitholders who have opted for Dividend sub-options with specified sub-options. Further, no exit load shall be charged for units allotted under dividend reinvestment option. However, it must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter alia, depend upon 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 of 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 regularly 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 Unitholders on the notified record date. The dividend will be at such rate as may be decided by the AMC in consultation with the Trustees.																																	
<b>Performance of the Scheme*</b>	<table border="1"> <thead> <tr> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>-14.76%</td> <td>-17.70%</td> </tr> <tr> <td>Last 3 Years</td> <td>-15.36%</td> <td>-17.27%</td> </tr> <tr> <td>Since Inception</td> <td>-10.22%</td> <td>-15.08%</td> </tr> </tbody> </table>			Scheme Returns	Benchmark Returns	Last 1 Year	-14.76%	-17.70%	Last 3 Years	-15.36%	-17.27%	Since Inception	-10.22%	-15.08%	<table border="1"> <thead> <tr> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>-12.39%</td> <td>-18.90%</td> </tr> <tr> <td>Since Inception</td> <td>-0.33%</td> <td>-4.31%</td> </tr> </tbody> </table>		Scheme Returns	Benchmark Returns	Last 1 Year	-12.39%	-18.90%	Since Inception	-0.33%	-4.31%	<table border="1"> <thead> <tr> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>-8.94%</td> <td>-7.55%</td> </tr> <tr> <td>Since Inception</td> <td>-4.94%</td> <td>-5.58%</td> </tr> </tbody> </table>		Scheme Returns	Benchmark Returns	Last 1 Year	-8.94%	-7.55%	Since Inception	-4.94%	-5.58%
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	<b>*Past performance may or may not be sustained in the future.</b>																																	
	<sup>^</sup> Returns for 1 year & above are Compounded Annualised; returns below 1 year are absolute. Calculations are based on Growth Option NAVs.																																	
<b>Recurring Expenses</b>	Actual Expenses for the previous financial year ended March 31, 2016																																	
	<table border="1"> <thead> <tr> <th>HSBC Brazil Fund</th> <th>Total Expenses (Rs.)</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>HBF</td> <td>5,129,251.19</td> <td>1.84%</td> </tr> <tr> <td>HBF - Direct Plan</td> <td>72,388.55</td> <td>1.14%</td> </tr> </tbody> </table> <p>Expenses of underlying scheme is 0.85% of the net assets of HBF (in addition to the expenses of Regular and Direct Plan as stated above).</p>	HSBC Brazil Fund	Total Expenses (Rs.)	% to Net Assets	HBF	5,129,251.19	1.84%	HBF - Direct Plan	72,388.55	1.14%	<table border="1"> <thead> <tr> <th>HSBC Asia Pacific (Ex Japan) Dividend Yield Fund</th> <th>Total Expenses (Rs.)</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>HAPDF Regular Plan</td> <td>3,567,208.63</td> <td>1.64%</td> </tr> <tr> <td>HAPDF Direct Plan</td> <td>48,093.57</td> <td>0.94%</td> </tr> </tbody> </table> <p>Expenses of underlying scheme is 0.65% of the net assets of HAPDF (in addition to the expenses of Regular and Direct Plan as stated above).</p>	HSBC Asia Pacific (Ex Japan) Dividend Yield Fund	Total Expenses (Rs.)	% to Net Assets	HAPDF Regular Plan	3,567,208.63	1.64%	HAPDF Direct Plan	48,093.57	0.94%	<table border="1"> <thead> <tr> <th>HSBC Global Consumer Opportunities Fund</th> <th>Total Expenses (Rs.)</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>HGCOF</td> <td>2,667,921.13</td> <td>1.64%</td> </tr> <tr> <td>HGCOF - Direct Plan</td> <td>23,651.84</td> <td>0.94%</td> </tr> </tbody> </table> <p>Expenses of underlying scheme is 0.70% of the net assets of HGCOF (in addition to the expenses of Regular and Direct Plan as stated above).</p>	HSBC Global Consumer Opportunities Fund	Total Expenses (Rs.)	% to Net Assets	HGCOF	2,667,921.13	1.64%	HGCOF - Direct Plan	23,651.84	0.94%				
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	Maximum expenses that can be charged as per Reg 52(6)(a) & 52 (6A)(c) : 2.70% ^^																																	
	Additional expenses of upto 30 bps under Regulation 52 (6A) (b) for new inflows from specified cities may also be charged. The Direct Plan will have lower expense ratio than the existing plans under each of the schemes and shall exclude the distribution and commission expenses. Service tax on investment and advisory fees shall be charged to the respective schemes in addition to the maximum limit of total recurring expenses as permitted under Regulation 52 of the Regulations. Service tax on any other fees/expenses incurred by the schemes shall be borne by the respective schemes within the overall limit of the total recurring expenses.																																	
	^^ Since the scheme is a FoF scheme, the investors will also have to bear the expenses of the underlying scheme(s) into which HBF/HAPDF/HGCOF invests. However, the total expenses of both (HBF/HAPDF/HGCOF) as well as the underlying scheme(s) in which the aforesaid schemes invests) shall not exceed 2.70% of the net assets of HBF/HAPDF/HGCOF.																																	

Features	HSBC MANAGED SOLUTIONS
<b>Type</b>	An open ended Fund of Funds (FoF) scheme
<b>Investment Objective</b>	<p><b>Managed Solutions India – Growth :</b> The objective of the Plan is to provide long term total return primarily by seeking capital appreciation through an active asset allocation with diversification commensurate with the risk profile of investments by investing predominantly in units of equity mutual funds as well as in a basket of debt mutual funds gold exchange traded funds (ETFs) and other ETFs, offshore mutual funds and money market instruments.</p> <p><b>Managed Solutions India – Moderate :</b> The objective of the fund is to provide long term total return aimed at capital appreciation and providing income through an active asset allocation with diversification commensurate with the risk profile of investments by investing in a basket of debt mutual funds, equity mutual funds, gold ETFs and other ETFs, offshore mutual funds and money market instruments.</p> <p><b>Managed Solutions India – Conservative :</b> The objective of the Plan is to provide long term total return aimed at providing income through an active asset allocation with diversification commensurate with the risk profile of investments by predominantly investing in units of debt mutual funds as well as in a basket of equity mutual funds, gold ETFs and other ETFs and money market instruments.</p> <p>The investments into Underlying schemes by each Plan under the Scheme would be based on the investment objective, asset allocation pattern and/ risk profile of such Plans under the Scheme. However, there is no assurance that the investment objective of the Plans under the Scheme will be achieved.</p>

Features	HSBC MANAGED SOLUTIONS	
<b>Date of Inception</b>	April 9, 2014	
<b>Asset Allocation Pattern</b>	Please refer to page 5	
<b>Investment Strategy</b>	<p>HSBC Managed Solutions is an asset allocation based FOF with three distinct Plans which have distinctly differentiated asset allocations to suit investors with differing risk profiles. Hence, the allocation to the asset classes i.e. equities (domestic and offshore), bonds, gold and cash (money market instruments) are accordingly distinctly designed for each Plan. The asset classes are accessed through proportionate investments in suitable Mutual Funds. The underlying investments will be made into diversified mutual funds for fulfillment of the asset allocation objective. As such, the three Plans under the Scheme, will not invest into any sector or thematic mutual funds across equity and debt asset classes. Please refer to Asset Allocation Section for more details on the asset mix for the Plans under the Scheme.</p> <p>The Plans under the Scheme aim to achieve their objective through investment in the Underlying schemes to fulfill the desired asset allocation by investing in the following manner:</p> <ol style="list-style-type: none"> <li>1. The Plans under the Scheme will invest predominantly in the Units of existing and/or prospective schemes of HSBC Mutual Fund;</li> <li>2. Units of offshore equity oriented funds managed by HSBC Global Asset Management;</li> <li>3. Units of third party domestic mutual funds under specific circumstances explained below*</li> <li>4. Units of offshore equity oriented funds managed by HSBC Global Asset Management, Gold ETFs and other ETFs of third parties until such time that the Fund doesn't have such scheme offerings;.</li> <li>5. The Plans may also invest certain proportion of its corpus in Money market instruments in order to meet liquidity requirements from time to time.</li> </ol> <p>For asset classes where HSBC Mutual Fund has scheme offerings, the Plans under the Scheme would invest only in such schemes. *Investments into units of third party domestic mutual funds shall be made in the following circumstances :</p> <ol style="list-style-type: none"> <li>a. Non-availability of a scheme managed by HSBC in a certain categories (i.e. currently gold ETFs and other ETFs); or</li> <li>b. If the investment by the Plan under the Scheme exceeds 20% of the net assets of the Underlying scheme(s). In such a scenario, the third party domestic mutual fund will be similar to the Underlying schemes of HSBC Mutual Fund in terms of its objective, asset allocation pattern and risk profile.</li> </ol> <p>While investing in such third party domestic mutual fund schemes or prospective schemes of HSBC Mutual Fund, it shall be ensured that the investment objective, asset allocation pattern and risk profile of such schemes are in line with the respective Plans under the Scheme. The Plans under the Scheme shall make investments in the 'Direct Plan' of domestic Underlying schemes of third party mutual fund and HSBC Mutual Fund.</p> <p>All new inflows will be invested at the standard ratio of allocation. The asset allocation pattern will be rebalanced within 30 days to bring the allocation in line with the suggested pattern.</p> <p>It is the intention of the Fund Manager to stay fully invested in the underlying mutual fund schemes. The Plan may invest in such open ended schemes offered by the Mutual Fund from time to time subject to the above asset allocation of the Plan under the Scheme. However, the Fund Manager reserves the right to maintain adequate cash balance to meet the requirements of redemptions.</p> <p>The asset allocation of the Underlying scheme that the fund intends to invest into will be maintained as per the Scheme Information Document of the respective Scheme. It shall always be ensured that the actual allocation of all the Funds is within the asset allocation range as disclosed in the asset allocation pattern above. Further, investments by the Plan under the Scheme into the Underlying scheme(s) will not exceed 20% of the net assets of the Underlying scheme(s). In the event that the investment of the Plan under the Scheme into each of its Underlying schemes, including the schemes of third party domestic mutual funds, reach 20% of the net assets of the Underlying schemes, the Plan under the Scheme will not accept further subscriptions from investors.</p>	
<b>Risk Profile</b>	<p>Mutual Fund units involve investment risks including the possible loss of principal. Please read Combined SID carefully for details on risk factors before investment. Please refer to page 17 for the summarized scheme specific risk factors under "Common Features for all Schemes".</p>	
<b>Risk Mitigation Factors</b>	<p><b>Risks &amp; Description</b></p> <ul style="list-style-type: none"> <li>● Market Risk : Value of holdings may fall as a result of market movements</li> <li>● Currency Risk : Risk on account of exchange rate fluctuations</li> <li>● Country Risk : Risk on account of exposure to a single country</li> <li>● Liquidity Risk : High impact costs</li> <li>● Concentration Risk : Risk on account of high exposure to a risk class</li> <li>● Legal/Tax/Regulatory Risk : Risk on account of changes in regulations</li> <li>● Event Risk : Price risk as a result of company or sector specific event</li> <li>● Valuation Risk : Risk on account of incorrect valuation</li> </ul>	<p><b>Risk Mitigants / Management Strategy</b></p> <ul style="list-style-type: none"> <li>● Market risk: Investment approach supported by comprehensive research.</li> <li>● Currency risk: Investment Manager of Underlying scheme could use (there is no obligation) derivatives to hedge currency.</li> <li>● Country risk: Investment universe is carefully selected to include high quality businesses.</li> <li>● Swing Pricing risk: The NAV of the Underlying scheme is adjusted to protect the interest of existing investors so that large inflows and outflows from new investors don't impact existing investors of the Underlying scheme.</li> <li>● Liquidity risk: Robust process for periodic monitoring of liquidity.</li> <li>● Legal/Tax/Regulatory risk: This risk is dependent upon a future event and will be clearly communicated to the investor.</li> <li>● Emerging market risks and risks associated with foreign investments: The Fund will, where necessary, appoint intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering foreign investments.</li> <li>● Sector Concentration Risk (applicable to HMS): Investment across market capitalization spectrum and industries/sectors.</li> </ul>
<b>Plan &amp; Options</b>	<p>Regular Plan and Direct Plan shall be available under all the three Plans under the Scheme. The Regular and Direct Plan will have Growth and Dividend Option with Dividend Payout and Reinvestment facilities. Brokerage/Commission paid to distributors and distribution expenses will not be charged under the Direct Plan. Both Plans alongwith the Options thereunder will have a common portfolio.</p>	
<b>Sub-Options</b>	Dividend Payout and Dividend Reinvestment	
<b>Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)</b>	<ul style="list-style-type: none"> <li>● Where the valid application is received upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the day of receipt of application will be applicable.</li> <li>● Where the valid application is received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the next Business Day will be applicable.</li> <li>● Where the valid application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received, the closing NAV of day on which the cheque or demand draft is credited will be applicable.</li> </ul> <p>However in respect of purchase of units of all mutual fund schemes (other than liquid schemes), the closing NAV of the day on which the funds are available for utilisation will be applicable for application amount equal to or more than Rs. 2 lakhs, provided the application is received and funds are available for utilization before the applicable cut-off time.</p>	
<b>Load Structure (including SIP / STP where applicable)</b>	<p><b>Entry Load*</b> : Not Applicable.      <b>Exit Load</b> : Nil.</p> <p>The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. *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.</p>	
<b>Waiver of load for Direct Application</b>	<p>Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no Entry Load will be charged for all Mutual Fund Schemes. Therefore, the procedure for Waiver of Load for Direct Applications is no longer applicable.</p>	
<b>Minimum Application / Repurchase / Additional Amount<sup>+</sup></b>	<p style="text-align: center;"><b>Purchase</b> : Rs. 5,000 and in multiples of Re. 1/- thereafter.  <b>Additional Purchase</b> : Rs. 1,000 and in multiples of Re.1/- thereafter  <b>Repurchase</b> : Rs. 1000/- and in multiples of Re. 1/- thereafter, or 100 units.</p> <p><sup>+</sup> 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.</p>	

Features	HSBC MANAGED SOLUTIONS																																			
<b>Despatch of Redemption Request</b>	Within 10 working days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions of the Registrar and the AMC. The Fund would endeavour to dispatch redemption proceeds within 7 Business Days for HMS - Growth and Moderate and within 4 Business Days for HMS - Conservative under normal circumstances on receiving a valid request.																																			
<b>Fund Manager</b>	Anitha Rangan (Dedicated Fund Manager for overseas investments), Gautam Bhupal, (Fund Manager for investments in Indian market - Equity portion) and Sanjay Shah (Fund Manager for investments in Indian market - Fixed Income portion)																																			
<b>Benchmark Index</b>	Managed Solutions India – Growth : Composite Index constituting 80% of BSE 200 Index and 20% of CRISIL Composite Bond Index; Managed Solutions India – Moderate : CRISIL Balanced Fund Index; Managed Solutions India – Conservative : Composite Index constituting of 90% into CRISIL Composite Bond Index and 10% of BSE 200 Index.																																			
<b>Dividend Policy</b>	Declaration of dividend is subject to the availability of distributable surplus. Such dividends if declared will be paid under normal circumstances, only to those Unitholders who have opted for Dividend sub-options with specified sub-options. Further, no exit load shall be charged for units allotted under dividend reinvestment option. However, it must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter alia, depend upon 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 of 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 regularly 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 Unitholders on the notified record date. The dividend will be at such rate as may be decided by the AMC in consultation with the Trustees.																																			
<b>Performance of the Scheme*</b> Compounded Annualised Returns ^ (As on 30 April 2016)	<table border="1"> <thead> <tr> <th>HSBC Managed Solutions India - Growth</th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>1.07%</td> <td>-0.61%</td> </tr> <tr> <td>Since Inception</td> <td>13.21%</td> <td>11.20%</td> </tr> </tbody> </table>			HSBC Managed Solutions India - Growth	Scheme Returns	Benchmark Returns	Last 1 Year	1.07%	-0.61%	Since Inception	13.21%	11.20%	<table border="1"> <thead> <tr> <th>HSBC Managed Solutions India - Moderate</th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>2.89%</td> <td>0.66%</td> </tr> <tr> <td>Since Inception</td> <td>12.19%</td> <td>9.62%</td> </tr> </tbody> </table>			HSBC Managed Solutions India - Moderate	Scheme Returns	Benchmark Returns	Last 1 Year	2.89%	0.66%	Since Inception	12.19%	9.62%	<table border="1"> <thead> <tr> <th>HSBC Managed Solution India - Conservative</th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>5.89%</td> <td>7.83%</td> </tr> <tr> <td>Since Inception</td> <td>10.15%</td> <td>11.34%</td> </tr> </tbody> </table>			HSBC Managed Solution India - Conservative	Scheme Returns	Benchmark Returns	Last 1 Year	5.89%	7.83%	Since Inception	10.15%	11.34%
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<b>Recurring Expenses</b>	Actual Expenses for the previous financial year ended March 31, 2016																																			
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HSBC Managed Solutions India - Growth	Total Expenses (Rs.)	% to Net Assets																																		
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Expenses of underlying scheme is 1.65% of the net assets of HMS - Growth (in addition to the expenses of Regular and Direct Plan as stated above).			Expenses of underlying scheme is 1.34% (Regular Plan) and 1.35% (Direct Plan) of the net assets of HMS - Moderate Plan (in addition to the expenses of Regular and Direct Plan as stated above).			Expenses of underlying scheme is 0.75% (Regular Plan) and 0.74% (Direct Plan) of the net assets of HMS - Conservative Plan (in addition to the expenses of Regular and Direct Plan as stated above).																														
Maximum expenses that can be charged as per Reg 52(6)(a) & 52 (6A)(c) : 2.70%																																				
<p>Additional expenses of upto 30 bps under Regulation 52 (6A) (b) for new inflows from specified cities may also be charged.</p> <p>The Direct Plan will have lower expense ratio than the existing plans under each of the schemes and shall exclude the distribution and commission expenses. Service tax on investment and advisory fees shall be charged to the respective schemes in addition to the maximum limit of total recurring expenses as permitted under Regulation 52 of the Regulations. Service tax on any other fees/ expenses incurred by the schemes shall be borne by the respective schemes within the overall limit of the total recurring expenses.</p> <p>Since the scheme is a FoF scheme, the investors will also have to bear the expenses of the underlying scheme(s) into which HMS invests.</p> <p>However, the total expenses of both (HMS as well as the underlying scheme(s) in which the aforesaid scheme invests) shall not exceed 2.70% of the net assets of HMS.</p>																																				

## L. SCHEME PORTFOLIO HOLDINGS

The top 10 holdings by issuer and fund allocation towards various sectors is provided below (as on April 30, 2016).

### Top 10 Holdings by Issuer

HSBC Dynamic Fund		
S. No.	Issuer	% to Net Assets
1	Cash and Cash Equivalents	19.90
2	HDFC Bank Ltd	8.64
3	Infosys Technologies Ltd	7.42
4	Reliance Industries Ltd	6.71
5	Tata Motors Limited	6.04
6	ITC Ltd	5.93
7	ICICI Bank Ltd	4.19
8	Larsen & Toubro Ltd	3.78
9	Tata Consultancy Services Ltd	3.63
10	Yes Bank Limited	3.51

HSBC Dividend Yield Equity Fund		
S. No.	Issuer	% to Net Assets
1	Infosys Technologies Ltd	8.68
2	ICICI Bank Ltd	7.86
3	ITC Ltd	6.57
4	Axis Bank Ltd	4.33
5	Karur Vysya Bank	4.17
6	HDFC Bank Ltd	4.16
7	Welspun India Ltd	4.01
8	Hero Motocorp Limited	3.84
9	Tata Consultancy Services Ltd	3.66
10	Bharat Petroleum Corporation Ltd	3.59

HSBC Equity Fund		
S. No.	Issuer	% to Net Assets
1	HDFC Bank Ltd	9.54
2	Infosys Technologies Ltd	9.11
3	Tata Motors Limited	6.52
4	ITC Ltd	4.90
5	Tata Consultancy Services Ltd	4.50
6	Reliance Industries Ltd	4.36
7	Yes Bank Limited	4.18
8	ICICI Bank Ltd	3.78
9	Indusind Bank Ltd	3.72
10	HCL Technologies Ltd	3.66

HSBC India Opportunities Fund		
S. No.	Issuer	% to Net Assets
1	HDFC Bank Ltd	9.02
2	Infosys Technologies Ltd	8.09
3	Yes Bank Limited	5.01
4	ITC Ltd	4.83
5	Axis Bank Ltd	4.52
6	Tata Motors Limited	4.34
7	Welspun India Ltd	4.03
8	Reliance Industries Ltd	3.97
9	Indusind Bank Ltd	3.90
10	Tata Consultancy Services Ltd	3.77

HSBC Infrastructure Equity Fund		
S. No.	Issuer	% to Net Assets
1	National Building Construction Corporation Ltd.	7.89
2	Hindustan Petroleum Corporation Ltd	7.76
3	Everest Industries Limited	5.03
4	Sanghvi Movers Ltd.	5.01
5	Fag Bearings India Ltd	4.87
6	Gateway Distriparks Limited	4.58
7	IRB Infrastructure Developers Limited	4.49
8	Bharat Earth Movers Ltd	4.33
9	Rural Electrification Corp Ltd	3.96
10	Adani Ports and Special Economic Zone Ltd.	3.93

HSBC Midcap Equity Fund		
S. No.	Issuer	% to Net Assets
1	Welspun India Ltd	4.69
2	Cholamandalam Investment and Finance Co.Ltd	4.44

HSBC Midcap Equity Fund		
S. No.	Issuer	% to Net Assets
3	Aurobindo Pharma Ltd	4.17
4	Vinati Organics Limited	3.80
5	Sanghvi Movers Ltd.	3.72
6	VST Tillers Tractors Limited	3.71
7	Manappuram Finance Ltd	3.63
8	Motilal Oswal Financial Services Ltd	3.62
9	Mirza International Ltd.	3.45
10	United Phosphorus Ltd	3.37

HSBC Tax Saver Equity Fund		
S. No.	Issuer	% to Net Assets
1	HDFC Bank Ltd	9.70
2	Infosys Technologies Ltd	6.53
3	Axis Bank Ltd	4.75
4	Indusind Bank Ltd	4.52
5	ICICI Bank Ltd	4.31
6	Tata Consultancy Services Ltd	3.85
7	Reliance Industries Ltd	3.54
8	Tata Motors Limited	3.12
9	Torrent Pharmaceuticals Ltd	3.12
10	Welspun India Ltd	3.04

HSBC Asia Pacific (Ex Japan) Dividend Yield Fund		
S. No.	Issuer	% to Net Assets
1	HSBC Mutual Fund (India & Global)	107.57
2	Cash and Cash Equivalents	-7.57

HSBC Brazil Fund		
S. No.	Issuer	% to Net Assets
1	HSBC Mutual Fund (India & Global)	112.65
2	Cash and Cash Equivalents	-12.65

HSBC Emerging Markets Fund		
S. No.	Issuer	% to Net Assets
1	HSBC Mutual Fund (India & Global)	97.94
2	Cash and Cash Equivalents	2.06

HSBC Global Consumer Opportunities Fund		
S. No.	Issuer	% to Net Assets
1	HSBC Mutual Fund (India & Global)	98.51
2	Cash and Cash Equivalents	1.49

HSBC Managed Solutions India - Conservative		
S. No.	Issuer	% to Net Assets
1	Units of HSBC Income Fund Short Term - Direct-Growth	46.73
2	Units of HSBC Flexi Debt Fund - Direct- Growth	30.10
3	Units of HSBC Equity Fund - Direct - Growth	9.68
4	Units of L&T Triple Ace Bond Fund - Direct - Growth	6.72
5	Units of HSBC Income Fund Investment Plan -Direct-Growth	4.83
6	Cash and Cash Equivalents	1.94

HSBC Managed Solutions India - Growth		
S. No.	Issuer	% to Net Assets
1	Units of HSBC Equity Fund - Direct - Growth	59.66
2	Units of HSBC Midcap Equity Fund - Direct-Growth	19.84
3	Units of HSBC Income Fund Short Term - Direct-Growth	11.46
4	Units of HSBC Income Fund Investment Plan -Direct-Growth	5.16
5	Units of HSBC Flexi Debt Fund - Direct- Growth	2.96
6	Cash and Cash Equivalents	0.92

HSBC Managed Solutions India - Moderate		
S. No.	Issuer	% to Net Assets
1	Units of HSBC Equity Fund - Direct - Growth	49.00
2	Units of HSBC Income Fund Short Term - Direct- Growth	19.37
3	Units of HSBC Midcap Equity Fund - Direct- Growth	16.02
4	Units of HSBC Flexi Debt Fund - Direct- Growth	10.40
5	Units of HSBC Income Fund Investment Plan -Direct-Growth	5.06
6	Cash and Cash Equivalents	0.15

**Note:** Cash and Cash Equivalents includes Overnight Investments (CBLO/Reverse Repo)

## Fund Allocation towards various Sectors

HSBC Dynamic Fund		
S. No.	Issuer	% to Net Assets
1	Financial Services	21.99
2	Cash and Cash Equivalents	19.91
3	IT	11.05
4	Consumer Goods	10.97
5	Energy	9.36
6	Automobile	8.89
7	Pharma	6.69
8	Construction	5.97
9	Cement & Cement Products	3.24
10	Telecom	1.93
	<b>Grand Total</b>	<b>100.00</b>

HSBC Dividend Yield Equity Fund		
S. No.	Issuer	% to Net Assets
1	Financial Services	26.37
2	IT	17.76
3	Automobile	11.31
4	Energy	11
5	Consumer Goods	9.93
6	Construction	5.63
7	Pharma	4.2
8	Metals	4.06
9	Textiles	4.01
10	Cement & Cement Products	1.91
11	Industrial Manufacturing	1.63
12	Chemicals	1.6
13	Cash and Cash Equivalents	0.59
	<b>Grand Total</b>	<b>100.00</b>

HSBC Equity Fund		
S. No.	Issuer	% to Net Assets
1	Financial Services	33.05
2	IT	17.27
3	Automobile	11.12
4	Pharma	8.62
5	Energy	7.26
6	Construction	6.31
7	Consumer Goods	5.95
8	Textiles	2.86
9	Fertilisers & Pesticides	2.86
10	Cement & Cement Products	2.8
11	Cash and Cash Equivalents	1.9
	<b>Grand Total</b>	<b>100.00</b>

HSBC India Opportunities Fund		
S. No.	Issuer	% to Net Assets
1	Financial Services	34.63
2	IT	15.05
3	Automobile	8.53
4	Pharma	8.22
5	Textiles	7.33
6	Construction	7.2
7	Consumer Goods	5.92
8	Energy	3.97
9	Fertilisers & Pesticides	2.57
10	Industrial Manufacturing	2.55
11	Chemicals	1.94
12	Media & Entertainment	1.15
13	Cash and Cash Equivalents	0.94
	<b>Grand Total</b>	<b>100.00</b>

HSBC Infrastructure Equity Fund		
S. No.	Issuer	% to Net Assets
1	Energy	30.52
2	Construction	21.51
3	Industrial Manufacturing	19.04
4	Services	10.87
5	Financial Services	8.85
6	Cement & Cement Products	5.03
7	Metals	3.2
8	Cash and Cash Equivalents	0.98
	<b>Grand Total</b>	<b>100.00</b>

HSBC Midcap Equity Fund		
S. No.	Issuer	% to Net Assets
1	Financial Services	18.69
2	Industrial Manufacturing	12.01
3	Textiles	10.37
4	Construction	8.71
5	Energy	8.64
6	Pharma	7.89
7	Consumer Goods	7.33
8	Automobile	6.26
9	Chemicals	5.02
10	Media & Entertainment	4.91
11	Fertilisers & Pesticides	4.7
12	IT	2.42
13	Cash and Cash Equivalents	1.26
14	Cement & Cement Products	0.8
15	Services	0.74
16	Metals	0.23
17	Paper	0.02
	<b>Grand Total</b>	<b>100.00</b>

HSBC Tax Saver Equity Fund		
S. No.	Issuer	% to Net Assets
1	Financial Services	29.36
2	IT	12.23
3	Consumer Goods	11.18
4	Textiles	9.06
5	Automobile	7.56
6	Pharma	6.73
7	Construction	4.7
8	Cement & Cement Products	4.56
9	Services	4.5
10	Energy	3.54
11	Fertilisers & Pesticides	2.28
12	Industrial Manufacturing	1.86
13	Cash and Cash Equivalents	1.47
14	Media & Entertainment	0.97
	<b>Grand Total</b>	<b>100.00</b>

HSBC Asia Pacific (Ex Japan) Dividend Yield Fund		
S. No.	Issuer	% to Net Assets
1	Unit Trust/Mutual Funds	107.57
2	Cash and Cash Equivalents	-7.57
	<b>Grand Total</b>	<b>100.00</b>

HSBC Brazil Fund		
S. No.	Issuer	% to Net Assets
1	Unit Trust/Mutual Funds	112.65
2	Cash and Cash Equivalents	-12.65
	<b>Grand Total</b>	<b>100.00</b>

HSBC Emerging Markets Fund		
S. No.	Issuer	% to Net Assets
1	Unit Trust/Mutual Funds	97.94
2	Cash and Cash Equivalents	2.06
	<b>Grand Total</b>	<b>100.00</b>

HSBC Global Consumer Opportunities Fund		
S. No.	Issuer	% to Net Assets
1	Unit Trust/Mutual Funds	98.51
2	Cash and Cash Equivalents	1.49
	<b>Grand Total</b>	<b>100.00</b>

HSBC Managed Solutions India - Conservative		
S. No.	Issuer	% to Net Assets
1	Unit Trust/Mutual Funds	98.06
2	Cash and Cash Equivalents	1.94
	<b>Grand Total</b>	<b>100.00</b>

HSBC Managed Solutions India - Growth		
S. No.	Issuer	% to Net Assets
1	Unit Trust/Mutual Funds	99.08
2	Cash and Cash Equivalents	0.92
	<b>Grand Total</b>	<b>100.00</b>

HSBC Managed Solutions India - Moderate		
S. No.	Issuer	% to Net Assets
1	Unit Trust/Mutual Funds	99.85
2	Cash and Cash Equivalents	0.15
	<b>Grand Total</b>	<b>100.00</b>

**Note:** Cash and Cash Equivalents includes Overnight Investments (CBLO/Reverse Repo)

Kindly refer the Fund's website, [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in) for monthly portfolio disclosures.

#### M. PORTFOLIO TURNOVER

Portfolio turnover is defined as lesser of purchases and sales as a percentage of the average corpus of the Scheme(s) during a specified period of time. The Scheme(s) being open-ended in nature, it is expected that there would be a number of subscriptions and redemptions on a daily basis.

The Portfolio Turnover Ratio of the equity schemes (as on April 30, 2016) of the Fund are as below.

Fund name	Portfolio Turnover
HSBC Equity Fund	0.96
HSBC India Opportunities Fund	0.73
HSBC MIP Regular Plan	1.80
HSBC MIP Savings Plan	1.78
HSBC Midcap Equity Fund	0.55
HSBC Infrastructure Equity Fund	0.23
HSBC Tax Saver Equity Fund	0.58
HSBC Dividend Yield Equity Fund	0.32
HSBC Dynamic Fund	0.85

#### N. FUND MANAGER(S) OF THE EQUITY SCHEME(S)

Scheme	Fund Manager(s)	Tenure of managing the scheme (in Years)
HEF	Neelotpal Sahai	2.85
HIOF	Neelotpal Sahai	2.85
HIEF	Dhiraj Sachdev	6.33
HMEF	Dhiraj Sachdev	6.33
HEMF	Anitha Rangan (Dedicated Fund Manager for overseas investments)	1.45
HTSF	Aditya Khemani	7.10
HDYEF	Amaresh Mishra	3.75
	Gautam Bhupal	0.44
HAPDF	Anitha Rangan (Dedicated Fund Manager for overseas investments)	1.45
	Sanjay Shah (for managing investments in Indian market – fixed income portion)	2.11
HGCOF	Anitha Rangan (Dedicated Fund Manager for overseas investments)	1.13
	Sanjay Shah	1.13
HDF	Neelotpal Sahai (for Equity portion)	2.85
	Sanjay Shah (for Fixed Income portion)	6.63
HFDF	Sanjay Shah	7.23
HBF	Anitha Rangan (Dedicated Fund Manager for overseas investments)	1.45
HMS	Anitha Rangan (Dedicated Fund Manager for overseas investments)	1.45
	Gautam Bhupal (for managing investments in Indian market – equity portion)	0.44
	Sanjay Shah (for managing investments in Indian market – fixed income portion)	1.92



## COMMON FEATURES FOR ALL SCHEMES

### 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](http://www.assetmanagement.hsbc.com/in) and [www.amfindia.com](http://www.amfindia.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, No. 4, Nehru Nagar West, Kalapatti Main Road, Civil Aerodrome Post, Coimbatore - 641 014.

**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](mailto: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 Securities Consolidated Account Statement (SCAS) for each calendar month shall be sent by the depositories on or before 10th of the succeeding month to those Unit holder(s) in whose demat account(s) or folio(s), transaction(s) has/have taken place during the month.

In case there is no transaction in any of the mutual fund folios and demat accounts then SCAS with holding details shall be sent to the investor on half yearly basis.

Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. Based on the PANs provided by the AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and send statements to such investors.

Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, SCAS shall be sent through email. However, where an investor does not wish to receive SCAS through email, option shall be given to the investor to receive the SCAS in physical form at the address registered in the Depository system.

Investors who hold mutual fund folios but do not have demat accounts, CAS shall continue to be sent to you by the AMC / its RTAs as is being presently done.

- (iii) However, for folios not included in SCAS, the Fund will henceforth issue a separate fund specific Account Statement to the Unitholders on a monthly basis, pursuant to any financial transaction in such folios on or before 10th day of succeeding month, by email to the registered email address. In the event that the registered email address of the Unitholder is not available with the Fund, a physical statement will be sent. Further, an e-CAS will be sent either to the email id updated in KYC records or to the email id available in the last transacted folio. Unitholders are requested to update a common email id across all folios with different mutual funds and also in their KYC records.
- (iv) In case of a New Fund Offer (NFO), the Fund will send an allotment confirmation specifying the number of units allotted to the applicant by way of a physical Account Statement or an email and /or SMS to the Unitholder's registered address, email address and/or mobile number, as the case may be, not later than five business days from the date of closure of the NFO.
- (v) 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.
- (vi) 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](http://www.assetmanagement.hsbc.com/in). The Fund shall, send the Schemewise annual report / abridged summary thereof as under:

- (i) 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.

#### Monthly Portfolio and Half-yearly Financial Results Disclosure

The Fund will disclose the monthly portfolio as on the last day of the month for all its schemes on its website on or before the tenth day of the succeeding month. The Fund will make half-yearly disclosure of the schemes unaudited financial results on its website within one month from the close of each half year i.e. on 31st March and on 30th September. An advertisement disclosing the hosting of such financial results on the website will be issued in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

#### Half-yearly Portfolio Disclosure

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](http://www.assetmanagement.hsbc.com/in) and on AMFI's website at [www.amfindia.com](http://www.amfindia.com), in the formats as prescribed by SEBI.

### Important Information for Ongoing Subscriptions

#### Fund of Funds Scheme

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,

**Restructuring / Rescheduling Risk:** There could be cases of restructuring / re-scheduling of particular debt / money market instruments held in the portfolio which could result in the maturity of these instruments going beyond the original maturity date of the instrument. In such cases the fund manager may be constrained to sell these instruments in the market at realizable value and pass on the loss / impact to investors under the Scheme.

**Applicable only for HDYEF:** Though the investments would be in companies having a track record of dividend payments, the performance of the Scheme would inter alia depend on the ability of these companies to sustain dividends in future. Such stocks may be less liquid in terms of trading volumes in the stock markets and commensurately the liquidity risk could be higher. There could be time periods when securities of this nature may underperform relative to other stocks in the market. This could impact performance. The Scheme retains the flexibility to hold from time to time relatively more concentrated investments in a few sectors as compared to plain diversified equity funds. This may make the Scheme vulnerable to factors that may affect these sectors in specific and may be subject to a greater level of market risk leading to increased volatility in the Scheme's NAV.

**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 HBF, HEMF and HAPDF (Underlying Scheme - HGIF Brazil Equity Fund, HGIF Global Emerging Markets Equity Fund and HSBC Global Investment Funds (HGIF) Asia Pacific Ex Japan Equity High Dividend 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. ● **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, due to different settlement periods and the procedures. ● **Emerging Market Risk:** Economies in Emerging Markets 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. ● **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 of the underlying scheme 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 underlying scheme adjusts or swings its NAV when a predetermined net capital activity threshold (or swing threshold) is exceeded. Thus, investors of the underlying scheme (including local scheme) may be positively or negatively impacted by application of the swing price factor by the underlying scheme, depending upon whether they are subscribing/redeeming on the date of application of swing price factor.

**Risk associated with legal, tax and regulatory risk factors**

The schemes of the Fund could be exposed to changes in legal, tax and regulatory regime which may adversely affect it and/or the investors. Such changes could also have retrospective effect and could lead to additional taxation imposed on the schemes which was not contemplated either when investments were made, valued or disposed off.

**Applicable for HAPDF (Underlying scheme - HGIF Asia Pacific Ex Japan Equity High Dividend Fund):**

● **Risks associated with Underlying scheme investing in Derivatives:** To the extent the underlying scheme is permitted to invest in derivative instruments the Scheme is exposed to the high risk, high return derivative instruments. Derivative products are specialised instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. 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. ● **Risk associated with Underlying scheme investing in securitized 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. ● **Risk associated with Underlying scheme engaging in short selling and securities lending:** 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 upper limit on rise in price of a security. Securities Lending Risk - 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 Underlying scheme and the approved intermediary, wherein the Underlying scheme may not be able to sell lent securities leading to temporary illiquidity.

**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 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 manager 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**

**Securitized Debt:** Securitized 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 securitized 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. Securitized 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 securitized debt could be mortgages or other assets like credit card receivables, automobile/ vehicle/ personal/ commercial/ corporate loans and any other receivables/loans/ debt.

#### **Risk factors applicable to HMS**

All the risk factors pertaining to HAPDY as mentioned above will be applicable to HMS. Further, the following risk factors will also apply to HMS :

**Operational Risk** - Given that the FOF structure will involve splitting each subscription and redemption at FOF level into multiple subscription and redemptions into the respective funds; there is enhanced operational risk. ● The Plans under the Scheme will invest in a combination of equity funds, debt fund, gold ETFs and other ETFs, offshore mutual fund schemes and money market instruments hence, the performance of the Plans would depend upon the performance of Underlying schemes. ● Investments in Underlying Debt schemes will have all the risks associated with the debt markets including interest rate risk, duration risk, credit risk and reinvestment risk.

**Risk associated with investing in foreign securities, derivatives, unrated, securitized debt, short selling and securities lending** - The Scheme will not have any exposure to derivative instruments, securitized debt or unrated instruments and shall not undertake any short selling or securities lending. However, the Underlying schemes may take exposure to the above mentioned securities. The offshore Underlying schemes of HSBC shall not take any exposure to unrated securities, their investments in derivatives shall be for the purposes of hedging and portfolio rebalancing only and investments in unlisted securities shall be limited to 10% of its net assets. The domestic Underlying schemes of HSBC and other than HSBC shall take exposure to the above mentioned securities as per the limits provided (if any) in the Scheme Information Document of the respective Underlying schemes and applicable SEBI Regulations from time to time. For risk associated with the same refer risk factors provided below for Underlying scheme.

**Risk factors associated with investing in Gold Exchange Traded Funds** - Risk of passive investment: The Underlying scheme may be affected by a general price decline in the gold prices. The Scheme ultimately invests in gold as an asset class regardless of such investment merit. The AMC does not attempt to take defensive positions in declining markets. ● Tracking error risk: The performance of the Underlying scheme may not be commensurate with the performance of the benchmark on any given day or over any given period. Such variation, referred to as tracking error may impact the performance of the Scheme. ● Trading in units on the exchange may be halted because of market conditions or for reasons that in view of exchange authorities or SEBI, trading in units of the Scheme is not advisable. ● Gold Exchange Traded Fund is relatively new product and their value could decrease if unanticipated operational or trading problems arise. ● An investment in the Scheme may be adversely affected by competition from other methods of investing in gold. ● The Trustee, in the general interest of the unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. ● Any change in the rates of taxation would affect the investor ● Returns from Gold as an asset class may underperform returns from general securities market or different asset classes other than gold. Different types of securities tend to go through cycles of underperformance and outperformance in comparison to the general securities markets.

#### **Risk Factors of the Underlying schemes of HMS**

The Underlying schemes having exposure to equity and equity related securities and/or fixed income securities will be subject to the following risks which may in turn affect the performance of the Plans under the Scheme. There can be no assurance that the Underlying scheme will achieve its investment objectives and past performance should not be seen as a guide to future returns.

#### **Risk Factors applicable to HGCOF**

The Scheme will predominantly invest in units of HGIF China Consumer Opportunities Fund (HCCOF), an overseas Fund registered in Luxembourg. The strategy of this overseas Fund is to invest in mid to large cap companies around the world, positioned to benefit from the growing middle class and changing consumer behavior in China. Reflection of this strategy in the portfolio holdings shall be at the sole discretion of the Fund Manager of HCCOF. **Risk associated with investing in Foreign Securities** – refer page no. 18. ● **Risk associated with Money markets** : Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments. **Risk factors of Underlying scheme (HGIF China Consumer Opportunities 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 may have an impact on the income and value of the Scheme. ● **Chinese Consumers:** The Underlying scheme may have a high concentration in companies with significant revenues in the luxury and consumer sectors that have appeal to Chinese consumers; a decrease in purchasing power of the Chinese consumers may negatively impact the value of the assets of the underlying fund. ● **Credit Risk:** As the feeder fund will invest in money market instruments, the credit risk is minimal. The investment in money market instruments are only from a cash management perspective. **Swing Pricing Risk** – Refer to risk factor mentioned on Page 18. ● **Liquidity Risk:** Investors should be aware that the investments of the Underlying scheme could be negatively impacted by low liquidity and poor transparency of some of the exchanges where the investments are made. Investments may also become illiquid which may constrain the ability of the investment manager of the Underlying scheme to realize some or all of the portfolio. ● **Country Risk:** As the portfolio will invest primarily in a well diversified portfolio of investments in equity and equity equivalent securities of companies which have their registered office in, and with an official listing on a major stock exchange or other regulated market of China, as well as those companies which carry out a preponderant part of their business activities in China, the portfolio shall be exposed to the political, economic and social risks with respect to China.

● **Settlement Risks:** The Scheme will be exposed to settlement risk, as different foreign markets may have different settlement periods and the procedures may be different. ● **Sector Concentration Risk:** The portfolio being thematic in nature, may have high concentration in a particular sector. The performance of the Scheme could be sensitive to movements in these sectors. ● **Emerging Market Risk:** China, being an emerging market, investors are advised to consider carefully the special risks of investing in equity and equity equivalent securities of companies which have their registered office in, and with an official listing on a major stock exchange or other regulated market of China, as well as those companies which carry out a preponderant part of their business activities in China. Economies in Emerging Markets 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. ● **Legal, tax and regulatory Risk:** The Underlying scheme could be exposed to changes in legal, tax and regulatory regime which may adversely affect it and the investors.

● **Derivatives:** The Underlying scheme may use derivative instruments like stock index futures, option on stocks, stock indices, interest rate swaps or other derivative instruments as permitted under the Regulations and guidelines. Derivative products are specialised instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. 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. ● **Securitized Debt:** Securitized 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. ● **Short selling and securities lending:** 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 upper limit on rise in price of a security. Securities Lending Risk - 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 Underlying scheme and the approved intermediary, wherein the Underlying scheme may not be able to sell lent securities leading to temporary illiquidity. ● **Risk associated with Underlying scheme investing more than 15% in Indian Securities:** In case the India exposure of the Underlying scheme goes beyond 15% for more than 3 months then fresh subscription into the Scheme will not be accepted. If the India exposure continues to be above 15% for more than 12 months then the Scheme will be wound up after duly informing the Unit holders and providing them with a 30 day period to exit the Scheme at prevailing NAV without any exit load.

**Risk associated with investments in Equity & Equity related securities by the Underlying schemes of HMS** - 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. ● **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. As the Underlying scheme invests primarily in equities, investors are exposed to stock market fluctuations and the financial performance of the companies held in the Underlying scheme's portfolio. ● **Currency Risk:** As the Underlying scheme could invest in securities which are denominated in foreign currencies (e.g. US Dollars), fluctuations in the exchange rates of these foreign currencies may have an impact on the income and value of the Scheme. The assets in which the Underlying scheme is invested and the income from the assets will or may be quoted in currencies which are different from the Underlying scheme's base currency. The performance of the Underlying scheme will therefore be affected by movements in the exchange rate between the currencies in which the assets are held and the Underlying scheme's base currency and hence there can be the prospect of additional loss or the prospect of additional gain to the investors greater than the

usual risks of investment. The performance of the Underlying scheme may also be affected by changes in exchange control regulations. 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. ● **Credit Risk:** As the feeder fund will invest in money market instruments, the credit risk is minimal. The investment in money market instruments are only from a cash management perspective. ● **Swing Pricing Risk:** As the Underlying scheme could invest in offshore securities, there could be an element of swing pricing risk which is explained on page 18 ● **Liquidity Risk:** Investors should be aware that the investments of the Underlying scheme could be negatively impacted by low liquidity and poor transparency of some of the exchanges where the investments are made. ● **Country Risk:** As the underlying portfolio could invest in stocks of different countries, the portfolio shall be exposed to the social, economic, political and settlement risks with respect to each country. ● **Sector Concentration Risk:** The underlying portfolio may have high concentration in a particular sector. The performance of the Scheme could be sensitive to movements in these sectors. ● **Emerging Market Risk:** As the Underlying Scheme could invest in emerging markets, investors are advised to consider carefully the special risks of investing in equity and equity equivalent securities of companies which have their registered office in, and with an official listing on a major stock exchange or other regulated market of emerging market countries, as well as those companies which carry out a preponderant part of their business activities in emerging market countries. ● **Legal, tax and regulatory risk:** The Underlying scheme could be exposed to changes in legal, tax and regulatory regime which may adversely affect it and the investors. Such changes could also have retrospective effect and could lead to additional taxation imposed on the Scheme which was not contemplated either when investments were made, valued or disposed off. ● **NAV Alignment Risk:** The cut off timing of NAV is aligned to the Underlying scheme's NAV. HSBC Asset Management India only declares NAV, after receiving the NAV of the Underlying scheme. ● **Risk associated with Underlying scheme investing more than 15% in Indian Securities:** In case the India exposure of the Underlying scheme goes beyond 15% for more than 3 months then fresh subscription into the Scheme will not be accepted. If the India exposure continues to be above 15% for more than 12 months then the Scheme will be wound up after duly informing the Unit holders and providing them with a 30 day period to exit the Scheme at prevailing NAV without any exit load.

#### **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.

#### **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')**

No exit load shall be charged to the investors on the redemptions/switch outs in any of the schemes of the Fund. However, this change is applicable only for the prospective investments made in the schemes of the Fund effective March 1, 2013.

#### **Compliance under FATCA**

India has executed an Inter-Governmental Agreement (IGA) with the U.S. and the Fund intends to take any measures that may be required to ensure compliance under the terms of the IGA and local implementing regulations. In order to comply with its FATCA obligations, the Fund will be required to obtain certain information from its investors so as to ascertain their U.S. tax status. If the investor is a specified U.S. person, U.S. owned non-U.S. entity, non-participating FFI ("NPFPI") or does not provide the requisite documentation, the Fund may need to report information on these investors to the appropriate tax authority, as far as legally permitted. If an investor or an intermediary through which it holds its interest in the Fund either fails to provide the Fund its agents or authorised representatives with any

correct, complete and accurate information that may be required for the Fund to comply with FATCA or is a NPFPI, the investor may be subject to withholding on amounts otherwise distributable to the investor, may be compelled to sell its interest in the Fund or, in certain situations, the investor's interest in the Fund may be sold involuntarily. The Fund may at its discretion enter into any supplemental agreement without the consent of investors to provide for any measures that the Fund deems appropriate or necessary to comply with FATCA, subject to this being legally permitted under the IGA or the Indian laws and regulations. Other countries are in the process of adopting tax legislation concerning the reporting of information. The Fund also intends to comply with such other similar tax legislation that may apply to the Fund although the exact parameters of such requirements are not yet fully known. FATCA is globally applicable from July 1, 2014 and in order to comply with FATCA obligations, the Fund will, seek additional information from investors while accepting applications, in order to ascertain their U.S. tax status. The Fund will not accept applications which are not accompanied with information / documentation required to establish the U.S. tax status of investors. Investors are therefore requested to ensure that the details provided under Section "Confirmation under Foreign Account Tax Compliance Act (FATCA) for determining US person status" of the application form are complete and accurate to avoid rejection of the application (updated forms are available with ISCs or on Fund's website – [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in)).

Investors should consult their own tax advisors regarding the FATCA requirements with respect to their own situation. In the event of any conflict or inconsistency between any of these Terms and Conditions and those in any other service, product, business relationship, account or agreement between investor and HSBC, these terms shall prevail, to the extent permissible by applicable local law. If all or any part of the provisions of these Terms and Conditions become illegal, invalid or unenforceable in any respect under the law of any jurisdiction, that shall not affect or impair the legality, validity or enforceability of such provision in any other jurisdictions or the remainder of these Terms and Conditions in that jurisdiction. These Terms and Conditions shall continue to apply notwithstanding the death, bankruptcy or incapacity of the investor, the closure of any investor account, the termination of HSBC's provision of the Services to the investor or the redemption of the investor's investment in the Fund.

#### **Common Reporting Standards**

India has joined the Multilateral Competent Authority Agreement (MCAA) on automatic exchange of financial information in Tax Matters, commonly known as Common Reporting Standards ('CRS'). All countries which are signatories to the MCAA are obliged to exchange a wide range of financial information after collecting the same from financial institutions in their jurisdiction.

In accordance with Income Tax Act read with SEBI Circular nos. CIR/MIRSD/2/2015 dated August 26, 2015 and CIR/MIRSD/3/2015 dated September 10, 2015 regarding implementation of CRS requirements, it shall be mandatory for all new investors to provide details and declaration pertaining to CRS in the application form, failing which the AMC shall have authority to reject the application.

#### **Compliance with Volcker Rule**

The Volcker Rule is a part of the U.S. Dodd Frank Act which prohibits U.S. banks from proprietary trading and restricts investment in hedge funds and private equity by commercial banks and their affiliates. HSBC Holdings plc, is a U.S. regulated bank holding company and any entity (company, fund, trust, partnership etc.) located anywhere in the world, that is directly or indirectly controlled by the parent company is subject to the Volcker Rule. The Volcker Rule is effective from July 21, 2015.

As part of HSBC's Volcker Conformance obligations, the Fund is required to implement a Compliance Programme to ensure on-going compliance with the Volcker Rule and the AMC must ensure that no HSBC affiliate (fund or business entity) invests in the Fund unless it has implemented necessary controls to ensure that the ownership limits, in line with the Volcker Rule, can be met. Hence, the Fund may not be able to accept subscriptions from HSBC group entities into the schemes of the Fund, aggregating to more than 4.9% of the voting rights of a scheme or more than 19.9% of the assets under management of any scheme. In the event of the aggregate investment by HSBC group entities crossing the above limits, the Fund will have the discretion to reject any subscription/switch applications received or redeem any excess exposure by the group entities in the Fund, to be in compliance with the Volcker Rule.

#### **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.
- 2) 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/update/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.

**Employee Unique Identification Number (EUIN) :** SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, required creation of a unique identity number of the employee/ relationship manager / sales person of the distributors interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This has been recommended by SEBI in order to avoid any instance of mis-selling, particularly in advisory based transactions. This would further help tackle the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor. Due to this regulatory change, all employees of distributors who are involved in sale of mutual fund products are required to obtain an Employee Unique Identification Number (EUIN). Applications received without a valid EUIN and/or valid sub-broker code(should be a valid ARN and not an internal code) are subject to rejection by the fund.

- 5) In respect of purchase of units in Equity oriented Schemes with amounts equal to or more than Rs. 2 lakhs, the closing NAV of the business day on which the funds and transaction are available on or before 3 pm shall be applicable.

### 6) Identification of Ultimate Beneficial Owner (UBO)

Pursuant to SEBI master circular vide ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and guidelines on Identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proofs to identify the UBO, i.e., Identity and address proof.

Ultimate Beneficial Owner (UBO) is the natural person, who ultimately owns or controls, directly or indirectly your organisation. Controlling ownership interest has been defined as ownership of /entitlement to ;

- a) more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- b) more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership or,
- c) more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals
- d) In case of Trust, beneficial owners of the trust needs to be known by determining the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- e) In case the Investor is a listed company or a subsidiary where the majority is held by a listed company, then the details of shareholders or beneficial owners is not required.
- f) The identification of beneficial ownership in case of Foreign Portfolio Investors (FPIs), their sub-accounts and Multilateral Funding Agencies /Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

**Investors (other than Individuals & Listed companies) shall be mandatorily required to submit the following additional documents along with the declaration, to the Fund at the time of an investment transaction. Additionally, investors shall be required to notify the fund, when there is a change in the beneficial ownership:**

- Copy of the latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the Company Secretary /Whole time director /MD.
- Documents confirming identity and address of the UBOs of the entity.

Investors are requested to note that, the fund shall reserve the right to seek additional information to ascertain the beneficial or controlling ownership in the entity investing with the fund. Applications without the information are subject to rejection / refund.

### 7) 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 Important Instructions 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.

### 8) 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.

### 9) For investment in SIP under the category of Micro Financial Products, please refer to instruction for filling of the Application Form on Page No. 26.

### 10) Prevention of Money Laundering and Know Your Customer (KYC)

KYC is mandatory under the Prevention of Money Laundering Act, 2002 for all investors irrespective of the amount of investment (including Switch, transfer of units, minor to major status change & Systematic Investment Plan/Systematic Transfer Plan registered). SEBI vide circular no. 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 Agencies (KRA's) 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. 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 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 for 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. In case there is any change in your KYC information please update the same by using the prescribed ' KYC Change Request Form' and submit the same at the Point of Service of any of the KYC Registration Agency.

**Introduction of In-Person Verification (IPV):** SEBI has vide circular no. MIRSD/ Cir-26/2011 dated December 23, 2011 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.

**Investors investing in the fund are requested to note that. SEBI vide circular no. MIRSD/Cir-5/2012 dated April 13, 2012 & SEBI vide circular CIR/MIRSD13/2013 dated Dec 26, 2013 has advised the following:**

- Investors who had obtained KYC prior to 1 January 2012, shall be required to record additional information to comply with the minimum standard KYC information prescribed by SEBI.

- W.e.f 25 June 2014, select information from the standard KRA KYC form will now become a part of the application form of the fund.

#### A. Individual Investors :

- Investors who had obtained MF CVL KYC prior to 1 January 2012, shall be required to record additional information to comply with the minimum standard KYC information prescribed by SEBI
- Any individual investor (including joint holders, POA holder, Guardian) investing with the fund for the first time or an existing investor whose KYC status is not recorded with the fund at the time of investment, will require to fulfill the following:
  - Update the missing information with any intermediary registered with the KRA and obtain KRA KYC verification and submit the confirmation along with the "HSBC MF KYC form" (available on the fund website)

#### B. Non-Individual Investors (including Company, Trust, Society etc.) :

W.e.f. 1 December 2012, a non-individual investor investing with the fund for the first time shall be required to mandatorily obtain uniform KRA KYC compliance. Investors need not resubmit the information/documents which are already submitted at the time of registering their MF-KYC with CDSL Ventures Limited. They may mention "Already submitted" in columns where information/documents already submitted. The KRA KYC acknowledgement received thereof should be attached with the investment application. Where, the investor is obtaining KRA KYC post 24 June 2014, the "HSBC MF KYC form" should also be attached with the KRA KYC acknowledgement, at the time of making an investment.

- All Individual & Non-individual investors already invested with the fund and had obtained KYC compliance prior to 1 January 2012, are urged to update the above information on KRA records by submitting the required documentation to the fund or its RTA.

Additionally, Investors are requested to note that, if an individual becomes an Investor due to an operation of law, e.g., minor attaining majority and transmission of units upon death of an investor; the claimant/person(s) entering the Register of unit holders of the Fund will be required to be KYC compliant before such transfer can take place.

#### Implementation of Central KYC (CKYC)

The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form.

Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to note the following changes, from **February 1, 2017**.

- New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system, will be required to fill the new CKYC form while investing with the Fund.
- If any new individual investor uses the old KRA KYC form which does not have all the information needed for registration with CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form.

Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided

#### 11) 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 or deductions out of expense reimbursements 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.e.f January 16, 2012). v) Payment by a Corporate to its Agent/Distributor/ Dealer, on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic Investment Plan or Lumpsum Investment (w.e.f. April 20, 2015). 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.)

- 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.
- 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.
- 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.

- 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.

#### 13) NR Is, Persons of Indian Origin, FPIs

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/FPIs shall be in accordance with the prevailing laws governing such investments.

Payment by the FPI 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 FPI with a designated branch of an authorised dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.

#### 14) Confirmation under the Foreign Account Tax Compliance Act (FATCA) for determining US person status (MANDATORY for ALL unitholders)

The United States Department of the Treasury and the US Internal Revenue Service (IRS) has introduced The Foreign Account Tax Compliance Act (FATCA), effective 1 July 2014. The purpose of FATCA is to report financial assets owned by United States persons to the United States tax authorities. Accordingly, Government of India may collect information from banks and financial institutions and onward submit it to United States authorities.

All Investors including non-individual investors, shall be required to submit a mandatory declaration form along with the investment request confirming their status against a list of US indicia's. The indicia's are to identify a United States Person as defined under the Laws of the United States of America. The absence of these completed documentations may prevent us from accepting the investment and may require us to redeem existing investments in case the same is mandated by AMFI/SEBI. We may also be required to report information relating to these folios to the authority established by the Government of India.

In case of any change in the information such as address, telephone number, citizenship, etc., investors are requested to bring this to the notice of the fund and submit the FATCA declaration form (available on the fund website). AMC reserves the right to seek additional information/documents in order to ascertain your status.

#### 15) 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.

- 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. 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.
- i) 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.
- l) 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.

**In case the old application form is being used, "HSBC MF KYC form" available on the fund website to be attached.**

## 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 (✓) in the appropriate box (  ), where boxes have been provided.
- (ii) 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.
- (iii) 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 US Person or Canada Resident is subsequently received from the investor by way of change of address or obtained from KRA database, 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 / FPIs / 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 endeavour 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 / Deletion 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.

- 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: (The below documents should be either in original or copy to be submitted along with original produced for verification or copy of the document duly attested by Branch Manager / Authorized Personnel with seal of the branch, name, designation, employee code and sign of the person attesting).

- i. 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 with current entries and 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/alterd, 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.



3. **Bank Mandate Registration as part of new folio creation:** Investor(s) or Unit Holder(s) are requested to note that any one of the following documents shall be submitted by the investor(s) or Unit Holder(s), in case the cheque / Fund Transfer Request provided along with fresh subscription / new folio creation does not belong to the bank mandate specified in the application form:

1. Cancelled original cheque leaf with first Unit Holder name and bank account number printed on the face of the cheque. OR
2. Copy of bank statement with current entries and not older than 3 months OR
3. Photo copy of Bank Passbook with current entries and not older than 3 months. OR
4. Letter issued by the bank on the letterhead, duly signed and stamped by the Branch Manager / Authorised Personnel.

The above documents should be either in original or copy to be submitted along with original produced for verification or copy of the document duly attested by Branch Manager / Authorized Personnel with seal of the branch, name, designation, employee code and sign of the person attesting.

Where such additional document(s) are not provided for the verification of bank account, the AMC reserves the right to capture the bank account used towards subscription for the purpose of redemption and dividend payments.

#### 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.

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
<b>Common to all Equity Schemes</b>	
Scheme Name	As indicated on the Application Form / Transaction Slip
Direct plan ticked (irrespective whether broker code written on the application or not)	Units will be allotted under "Direct Plan"
Distributor code is Incorrect or left blank or "Direct"	Units will be allotted under "Direct Plan"
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.

**With regard to Broker Code, default Plan as per the following table will apply to investors.**

Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
Not mentioned	Not mentioned	Direct Plan
Not mentioned	Direct	Direct Plan
Not mentioned	Regular	Direct Plan
Mentioned	Direct	Direct Plan
Direct	Not Mentioned	Direct Plan
Direct	Regular	Direct Plan
Mentioned	Regular	Regular Plan
Mentioned	Not Mentioned	Regular Plan

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

#### 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.

In case of **HSBC Tax Saver Equity Fund**, the minimum investment amount is Rs. 500. Investor can provide 12 cheques of minimum Rs. 500 (Rs. Five hundred) or at least 4 cheques of minimum Rs. 1500 (Rs. One Thousand Five Hundred) for quarterly option.

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 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 instalment. 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 2040. In case the end date is not filled or default March 2040 chosen, the AMC reserves the right to reject such SIP applications.

### C) SIP under Micro Financial Product category

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, 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 7.

## 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 for a specific product type). 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 for the specific product category;
- (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 26/2011-12 dated 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 from 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):

1. 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).
2. Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card / Driving license.
3. 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.
2. 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.
6. 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.
4. 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	FPIs	Investments through Constituted Attorney
1. Certificate of Incorporation / Registration				✓	✓			✓	✓	
2. Resolution / Authorisation to invest				✓	✓	✓		✓	✓	
3. List of Authorised Signatories with Specimen Signature(s)				✓	✓	✓		✓	✓	✓
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)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
10. Proof of PAN and KYC / CKYC - KIN number	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
11. Overseas Auditor's Certificate (applicable for DTAA)		✓							✓	
12. Foreign Inward Remittance Certificate		✓							✓	
13. Date of Birth Certificate or School Living Certificate or Passport of Minor			✓							
14. Document evidencing relationship with Guardian			✓							
15. Declaration for Identification of Beneficial ownership				✓	✓	✓		✓	✓	
16. FATCA / CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	

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**

- **Ahmedabad** : Mardia Plaza, CG. Road, Ahmedabad - 380 006.
- **Bengaluru** : No. 7, Hsbc Center, M.G. Road, Bengaluru - 560 001.
- **Chennai** : No. 30, Rajaji Salai, 2nd Floor, Chennai - 600 001.
- **Hyderabad** : 6-3-1107 & 1108, Rajbhavan Road, Somajiguda, Hyderabad - 50082.
- **Kolkata** : Jasmine Tower, 1St Floor, 31, Shakespeare Sarani, Kolkata - 700 017.
- **Mumbai** : 16, V.N. Road, Fort, Mumbai - 400 001
- **New Delhi** : 3Rd Floor, East Tower, Birla Tower, 25, Barakhamba Road, New Delhi - 110 001.
- **Pune** : Amar Avinash Corporate City, Sector No. 11, Bund Garden Road, Pune - 411011.

**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](http://www.camsonline.com) or call us on 1800 200 2434 AND Investors calling from abroad may call on - +91 44 39923900 to connect to our customer care centre.

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.





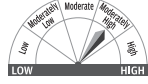









**Toll Free Number : 1800 200 2434 (can be dialled from all phones within India)**

**AND Investors calling from abroad may call on - +91 44 39923900 to connect to our customer care centre.**

**For more details on visit : [www.camsonline.com](http://www.camsonline.com)**

**Please check our website [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in) for an updated list of Official Points of Acceptance of HSBC Mutual Fund.**

## Product Labeling:

Scheme Name	Riskometer
<p>HSBC Equity Fund (HEF) An open-ended diversified Equity Scheme <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over long term ▶ Investment in equity and equity related securities</p>	 <b>Investors understand that their principal will be at Moderately High risk</b>
<p>HSBC India Opportunities Fund (HIOF) An open-ended flexi-cap Equity Scheme <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over long term ▶ Investment in equity and equity related securities across market capitalizations</p>	 <b>Investors understand that their principal will be at Moderately High risk</b>
<p>HSBC Midcap Equity Fund (HMEF) An open-ended diversified Equity Scheme <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over long term ▶ Investment in predominantly mid cap equity and equity related securities</p>	 <b>Investors understand that their principal will be at Moderately High risk</b>
<p>HSBC Tax Saver Equity Fund (HTSF) An open-ended Equity Linked Savings Scheme (ELSS) <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over long term ▶ Investment in equity and equity related securities with no capitalisation bias.</p>	 <b>Investors understand that their principal will be at Moderately High risk</b>
<p>HSBC Dividend Yield Equity Fund (HDYEF) An open-ended Equity Scheme <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over long term ▶ Investment in equity and equity related securities</p>	 <b>Investors understand that their principal will be at Moderately High risk</b>
<p>HSBC Infrastructure Equity Fund (HIEF) An open-ended Equity Scheme <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over long term ▶ Investment in equity and equity related securities, primarily in themes that play an important role in India's economic development</p>	 <b>Investors understand that their principal will be at High risk</b>
<p>HSBC Dynamic Fund (HDF) (An open-ended Scheme) <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over long term ▶ Investment in equity and equity related securities and in debt instruments when view on equity markets is negative</p>	 <b>Investors understand that their principal will be at Moderately High risk</b>
<p>HSBC Emerging Markets Fund (HEMF) An open-ended Scheme <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over long term ▶ Investment in equity and equity related securities of Emerging economies</p>	 <b>Investors understand that their principal will be at High risk</b>
<p>HSBC Asia Pacific (Ex Japan) Dividend Yield Fund (HAPDF) An open ended fund of funds scheme <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over long-term ▶ Investment in equity and equity related securities of Asia Pacific countries (excluding Japan) through fund of funds route</p>	 <b>Investors understand that their principal will be at High risk</b>
<p>HSBC Brazil Fund (HBF) An open-ended Fund of Funds Scheme <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over long term ▶ Investment in equity and equity related securities through feeder route in Brazilian markets</p>	 <b>Investors understand that their principal will be at High risk</b>
<p>HSBC Managed Solutions (HMS) (An open ended Fund of Funds Scheme) Managed Solutions India – Growth <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over the long-term. ▶ Investing predominantly in units of equity mutual funds as well as in a basket of debt mutual funds, gold &amp; exchange traded funds, offshore mutual funds and money market instruments;</p>	 <b>Investors understand that their principal will be at Moderately High risk</b>
<p>HSBC Managed Solutions (HMS) (An open ended Fund of Funds Scheme) Managed Solutions India – Moderate <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth and provide income over the long-term; ▶ Investments in a basket of debt mutual funds, equity mutual funds, gold &amp; exchange traded funds, offshore mutual funds and money market instruments;</p>	 <b>Investors understand that their principal will be at Moderately High risk</b>
<p>HSBC Managed Solutions (HMS) (An open ended Fund of Funds Scheme) Managed Solutions India – Conservative <b>This product is suitable for investors who are seeking*:</b> ▶ To provide income over the long-term; ▶ Investing predominantly in units of debt mutual funds as well as in a basket of equity mutual funds, gold &amp; other exchange traded funds and money market instruments;</p>	 <b>Investors understand that their principal will be at Moderate risk</b>
<p>HSBC Global Consumer Opportunities Fund – Benefiting from China's Growing Consumption Power (HGCOF) An open-ended Fund of Funds Scheme <b>This product is suitable for investors who are seeking*:</b> ▶ To create wealth over the long-term. ▶ Investment in equity and equity related securities around the world focusing on growing consumer behaviour of China through feeder route.</p>	 <b>Investors understand that their principal will be at High risk</b>

\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# Common Application Form for Equity and Fund of Funds Schemes

(To be Filled in BLOCK LETTERS only)

## DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units)

Broker Name & ARN code / RIA code <sup>^</sup>	Sub-broker ARN code	Sub code	EUIN
<b>ARN - 17397</b>			

Application No. : **E**

<sup>^</sup> By mentioning RIA code, I / we authorise you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of HSBC Mutual Fund.

I / We hereby confirm that the EUIN box has been intentionally left blank by me / us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker.

Sole / First Applicant / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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For Office Use Only

## 1 TRANSACTION CHARGES (Please tick any one of the below. Refer point 5 on page 26 regarding transaction charges applicability)

- I AM A FIRST TIME MUTUAL FUND INVESTOR (₹ 150 will be deducted as transaction charge for per purchase of ₹ 10,000 and more)
- I AM AN EXISTING INVESTOR IN MUTUAL FUND (₹ 100 will be deducted as transaction charge for per purchase of ₹ 10,000 and more)

## 2 APPLICANT'S INFORMATION [Please fill in your Folio No. below. In case of existing folio, furnish only KYC and PAN details below (if not provided earlier) and proceed to Section 3]

Folio No.  Please note that applicant details and mode of holding will be as per existing Folio Number.

**SOLE/FIRST APPLICANT'S PERSONAL DETAILS AS APPEARING ON PAN CARD** Are you a resident of Canada.? (✓) Yes  No<sup>††</sup>  <sup>††</sup> Default if not ticked.

Name  Should match with PAN Card

Date of Birth <sup>~‡</sup> (Mandatory)  ~ Proof Enclosed (✓)  Birth Certificate  School Leaving Certificate  Passport  Marksheet issued by HSC State Board  Others (please specify)

KYC Identification Number (KIN) <sup>††</sup>  PAN\*\* (Mandatory)  Enclosed (✓)  PAN Card Copy  KYC Compliance Proof\*.

Nationality<sup>‡</sup>  Country of Residence

Guardian Name (if Sole / First applicant is a Minor) Contact Person (in case of Non-individual Investors only)

KYC Identification Number (KIN) <sup>††</sup>  PAN\*\* (Mandatory)

Natural Guardian\* (Father or Mother)  Legal Guardian\*\* (court appointed Guardian) Enclosed (✓)  PAN Card Copy  KYC Compliance Proof\*.

<sup>+</sup> Document evidencing relationship with Guardian <sup>††</sup> In case of Legal Guardian, please submit PAN/KYC not required for contact person but required for Guardian of Minor attested copy of the court appointment letter, affidavit etc. to support.

Status of Sole / 1st Applicant (Please ✓) :  Resident Individual  Resident Minor (through Guardian)  Non-Resident (Repatriable)  Non-Resident (Non-Repatriable)  Non-Resident - Minor (Repatriable)  Non-Resident - Minor (Non-Repatriable)  Bank  FPIs  QFI/EFI  AOP  HUF  FPI  Sole-Proprietor  Private Limited Company  Public Limited Company  Body Corporate  Partnership Firm  Trust  NPS Trust  Fund of Fund  Gratuity Fund  Pension and Retirement Fund  Government Body  NGO  BOI  Society  LLP  PIO  Non Profit Organisation  Global Development Network  Foreign Nationals [Specify Country]  Others [Specify]

## 3 KYC DETAILS [Mandatory (Details of Guardian in case the unitholder is a minor)]

Investors are requested to complete the KYC section for Joint holders & POA also, as applicable

3a. Occupation Details (Please ✓) :  Private Sector Service  Public Sector Service  Government Service  Professional  Agriculturist  Retired  Housewife  Student  Business [Nature of Business]   Doctor  Forex Dealer  Casino Owner  Arms manufacturer  Gambling services offerer  Money lender  Pawn Broker  Others [Please specify]

3b. Gross Annual Income (Please ✓) :  Below ₹ 1 Lac  ₹ 1-5 Lacs  ₹ 5-10 Lacs  ₹ 10-25 Lacs  ₹ 25 Lacs - ₹ 1 Crore  > ₹ 1 Crore

OR Net-worth in Rupees (Mandatory for Non-Individuals) ₹ Net-worth should not be older than 1 year as on (date)

3c. For Individuals [Tick (✓) if applicable] :	For Non-Individual Investors (Companies, Trust, Partnership etc.) :
<input type="checkbox"/> Politically Exposed Person (PEP)	I. Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company (If No, please attach mandatory UBO Declaration) <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Related to a Politically Exposed Person (PEP)	II. Foreign Exchange / Money Changer Services <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Not Applicable	III. Gaming / Gambling / Lottery/ Casino Services <input type="checkbox"/> Yes <input type="checkbox"/> No
	IV. Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No
3d. For Non Individual Investors - Identification of Beneficial Ownership	Mandatory UBO Declaration form duly filled and signed attached. (Not Required for a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company) <input type="checkbox"/> Yes <input type="checkbox"/> No

\* W.e.f January 1, 2011, all the applicants need to be KYC Compliant irrespective of the amount invested (including switch). W.e.f January 1, 2012, applicants who are not KYC compliant are required to complete the uniform KYC process (for details refer point 10 under Important Instructions).

\*\* W.e.f January 1, 2008, PAN number is Mandatory for all investors (including Joint Holders, Guardian in case of Minor and NRIs). Please see point 8 under Important Instructions. However, for Micro SIP Investment Please see Instruction 4C.

‡ Please note that information sought here will be obtained from KRA also. In case of any differences, the KRA input will apply.

†† W.e.f February 1, 2017, New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system will be required to fill the new CKYC form while investing with the Fund.

...continued overleaf

## ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Note: This Acknowledgement Slip is for your reference only. Information provided on the form is considered final.

Received from

Application No. : **E**

Folio No.  application for Units of Scheme

Option / Sub-option  Lumpsum investment alongwith Cheque / DD No.

Dated  Drawn on (Bank)  Amount (Rs.)

SIP Investment  Total Cheques  ECS (Debit Clearing)/Direct Debit Facility Total Amount (Rs.)

ISC Stamp, Signature & date

Date

Please Note : All purchase are subject to realisation of instruments. All transaction processing is subject to final verification.

**4 CONTACT DETAILS AND CORRESPONDENCE ADDRESS**

Address for Correspondence<sup>‡</sup> [P.O. Box Address is NOT sufficient] (Should be same as in KRA records)

City					Pin Code
State	Country				

<b>Contact Details</b>	Phone	O R		Extn.		Fax	
<b>e-mail</b>							

<sup>‡</sup> On providing e-mail id investors shall receive scheme wise annual report or an abridged summary thereof / account statements / statutory & other documents and marketing material by email

**Overseas Address / Registered Address in case of Non-Individual investors**  
(Mandatory in case of NRI / FPI applicant in addition to mailing address) (Should be same as in KRA records)

State	Country (Mandatory)			City	Zip Code

**5 JOINT APPLICANTS, IF ANY AND THEIR DETAILS (Please tick (✓) wherever applicable)**

Mode of Holding (✓)  Single  Joint (Default if not mentioned)  Anyone or Survivor

**NAME OF SECOND APPLICANT** (Not applicable if Sole / First Applicant is a Minor and Second Applicant cannot be a Minor) Are you a resident of Canada.? (✓) Yes  No<sup>‡</sup>  <sup>‡</sup> Default if not ticked.

Mr Ms M/s							
Should match with PAN Card							

KYC Identification Number (KIN) <sup>‡</sup>						PAN** (Mandatory)			
Date of Birth	D	D	M	M	Y	Y	Y	Y	Enclosed (✓) <input type="checkbox"/> PAN Card Copy <input type="checkbox"/> KYC Compliance Proof*.
Nationality								Country of Residence	

- a. Occupation (please ✓):**  Private Sector Service  Public Sector Service  Government Service  Professional  Agriculturist  Retired  Housewife  Student  Business [Nature of Business] \_\_\_\_\_  Doctor  Forex Dealer  Money lender  Casino Owner  Arms manufacturer  Gambling services offerer  Money lender  Pawn Broker  Others [Please specify] \_\_\_\_\_
- b. Gross Annual Income (please ✓):**  Below ₹ 1 Lac  ₹ 1-5 Lacs  ₹ 5-10 Lacs  ₹ 10-25 Lacs  ₹ 25 Lacs - ₹ 1 Crore  > ₹ 1 Crore **OR** **Net-worth in Rupees (Mandatory for Non-Individuals)**  
₹ \_\_\_\_\_ Net-worth should not be older than 1 year
- c. Others (please ✓):**  Politically Exposed Person (PEP)  Related to a Politically Exposed Person (PEP)  Not Applicable

**NAME OF THIRD APPLICANT** (Not applicable if Sole / First Applicant is a Minor and Third Applicant cannot be a Minor) Are you a resident of Canada.? (✓) Yes  No<sup>‡</sup>  <sup>‡</sup> Default if not ticked.

Mr Ms M/s							
Should match with PAN Card							

KYC Identification Number (KIN) <sup>‡</sup>						PAN** (Mandatory)			
Date of Birth	D	D	M	M	Y	Y	Y	Y	Enclosed (✓) <input type="checkbox"/> PAN Card Copy <input type="checkbox"/> KYC Compliance Proof*.
Nationality								Country of Residence	

- a. Occupation (please ✓):**  Private Sector Service  Public Sector Service  Government Service  Professional  Agriculturist  Retired  Housewife  Student  Business [Nature of Business] \_\_\_\_\_  Doctor  Forex Dealer  Money lender  Casino Owner  Arms manufacturer  Gambling services offerer  Money lender  Pawn Broker  Others [Please specify] \_\_\_\_\_
- b. Gross Annual Income (please ✓):**  Below ₹ 1 Lac  ₹ 1-5 Lacs  ₹ 5-10 Lacs  ₹ 10-25 Lacs  ₹ 25 Lacs - ₹ 1 Crore  > ₹ 1 Crore **OR** **Net-worth in Rupees (Mandatory for Non-Individuals)**  
₹ \_\_\_\_\_ Net-worth should not be older than 1 year
- c. Others (please ✓):**  Politically Exposed Person (PEP)  Related to a Politically Exposed Person (PEP)  Not Applicable

**POA HOLDER DETAILS\*** (If the investment is being made by a Constituted Attorney please furnish Name and PAN of PoA holder)

Mr Ms M/s							
Should match with PAN Card							

KYC Identification Number (KIN) <sup>‡</sup>						Date of Birth	
PAN** (Mandatory)						Enclosed (✓) <input type="checkbox"/> PAN Card Copy <input type="checkbox"/> KYC Compliance Proof*.	
PoA copy notarised or the original copy of PoA needs to be submitted in case of Investment through PoA.							
Nationality							Country of Residence

- a. Occupation (please ✓):**  Private Sector Service  Public Sector Service  Government Service  Professional  Agriculturist  Retired  Housewife  Student  Business [Nature of Business] \_\_\_\_\_  Doctor  Forex Dealer  Money lender  Casino Owner  Arms manufacturer  Gambling services offerer  Money lender  Pawn Broker  Others [Please specify] \_\_\_\_\_
- b. Gross Annual Income (please ✓):**  Below ₹ 1 Lac  ₹ 1-5 Lacs  ₹ 5-10 Lacs  ₹ 10-25 Lacs  ₹ 25 Lacs - ₹ 1 Crore  > ₹ 1 Crore **OR** **Net-worth in Rupees (Mandatory for Non-Individuals)**  
₹ \_\_\_\_\_ Net-worth should not be older than 1 year
- c. Others (please ✓):**  Politically Exposed Person (PEP)  Related to a Politically Exposed Person (PEP)  Not Applicable

...continued on next page ⇨

**CALL US AT**

HSBC MUTUAL FUND INVESTOR SERVICE CENTRES:

- **Ahmedabad** : Mardia Plaza, CG. Road, Ahmedabad - 380 006. ● **Bengaluru** : No. 7, Hsbc Center, M.G. Road, Bengaluru - 560 001. ● **Chennai** : No. 30, Rajaji Salai, 2nd Floor, Chennai - 600 001. ● **Hyderabad** : 6-3-1107 & 1108, Rajbhavan Road, Somajiguda, Hyderabad - 50082. ● **Kolkata** : Jasmine Tower, 1St Floor, 31, Shakespeare Sarani, Kolkata - 700 017.
- **Mumbai** : 16, V.N. Road, Fort, Mumbai - 400 001 ● **New Delhi** : 3Rd Floor, East Tower, Birla Tower, 25, Barakhamba Road, New Delhi - 110 001. ● **Pune** : Amar Avinash Corporate City, Sector No. 11, Bund Garden Road, Pune - 411011.

TOLL FREE NUMBER : 1800 200 2434 (can be dialled from all phones within India) AND Investors calling from abroad may call on - +91 44 39923900 to connect to our customer care centre.

▶ Contact us at [hsbcmf@camsonline.com](mailto:hsbcmf@camsonline.com)

▶ Visit us at [www.assetmanagement.hsbc.com/in.](http://www.assetmanagement.hsbc.com/in.)

**6 BANK ACCOUNT DETAILS (MANDATORY as per SEBI Guidelines)** (refer Instruction No. 3 for Multiple Bank Account Registration details)

Core Banking A/c No.  A/c. Type (✓)  Current  Savings  NRO\*  NRE\* \* For NRI Investors  
 Bank Name   
 Branch Address   
 MICR Code  (9 digit number next to your Cheque No.) RTGS IFSC Code  (For Rupees Two lakhs and above) NEFT IFSC Code  (For less than Rupees Two lakhs)

Please also provide a cancelled cheque leaf of the same bank account as mentioned above. Mentioning your 11 digit RTGS IFSC Code or NEFT IFSC Code, as applicable, will help us transfer the amount to your bank account quicker, electronically.

**7 INVESTMENT & SOURCE OF FUNDS DETAILS (Please (✓) Scheme / Option / Sub-Option)** (refer Important Instruction No. 11 on Third Party Payments)

Scheme (✓)  HEF  HIOF  HIEF  HMEF  HTSF  HDF  HEMF  HDYEF  HBF  HAPDF  HGCOF  
 HMS-Conservative  HMS-Growth  HMS - Moderate Plan \_\_\_\_\_

Option / Sub-option (✓)  Growth (default)  Dividend Reinvestment\*\*  Dividend Payout \*\* Not applicable in case of HTSF  
 The scheme name mentioned on the application form and the cheque has to be the same. In case of any discrepancy between the two, units will be allotted as per the scheme name mentioned on the application only.

**A) SIP : SYSTEMATIC INVESTMENT PLAN (For SIP through ECS Debit Clearing)** (Please fill up SIP Auto Debit Form and attach with this)

First SIP Cheque/DD Details : Cheque/DD No.  Cheque/DD Date  DD / MM / YYYY  
 Drawn on Bank A/c. No.  Bank Name & Branch

MICRO SIP (Refer Note No. 4C on page 26) Date of Birth  DD / MM / YYYY Supporting Document type\*  Reference No. (if available)   
 \*For the permissible list of applicable documents please refer to Page 26.

**B) ONE TIME LUMP SUM INVESTMENT (Please fill the details hereunder. Do not submit SIP Auto Debit Form)**

Payment Mode  Cheque  DD  RTGS  NEFT  Fund Transfer Cheque/RTGS/NEFT/DD/FT Date  DD / MM / YYYY  
 Cheque/DD/RTGS/NEFT No.  Payment from Bank A/c. No.   
 Investment Amount (Rs.) (i)  Bank Name   
 DD charges (Rs.) (ii)  Branch   
 Total Amount (Rs.) (i + ii)  A/c. Type (✓)  Current  Savings  NRO\*  NRE\*  FCNR\*  Others \_\_\_\_\_ (\* For NRI Investors)

Documents attached to avoid Third Party Payment Rejection where applicable :  Third Party Declarations  Bank Certificate for Pre-funded Instruments  
**MANDATORY DECLARATION :** The details of the bank account provided above pertain to my/our own bank account in my/our name  Yes  No.  
 If no, my relationship with the bank account holder (✓)  Parent  Grandparent  Employee  Custodian  Others \_\_\_\_\_ (Please specify); and the Third Party declaration form is attached (Refer important instruction No. 11 on the Third Party Payments).

**C) SIP : SYSTEMATIC INVESTMENT PLAN [For SIP through Post Dated Cheques (PDCs)]** (All cheques should be of same date of the months/quarters)

First SIP Cheque Details : Drawn on Bank A/c. No.   
 Cheque No.  Bank Name   
 Cheque Date  DD / MM / YYYY Branch   
 SIP Date (✓) **Monthly** (Default^):  3rd  10th (Default^\*)  17th  26th  30th ##  All Dates  **Quarterly** (10th) ## Last Business Day of the month for February  
 SIP Period Start Date  MM / YY End Date  MM / YY  March 2025 (Default^^) ^ Refer instruction 4b(f) ^^ Refer instruction 4b(g)  
 Each SIP Amount (Rs.)  Cheque Nos. From  To   
 Drawn on  Bank A/c.  Bank  Branch

**8 DEMAT ACCOUNT DETAILS**

Please ensure that unit holders are given an option to hold the units in demat form in addition to account statement as per current practice and the sequence of names as mentioned in the application form matches with the Depository Participant.

NSDL	CDSL
DP Name <input type="text"/>	<input type="text"/>
DP ID <input type="text"/> I N <input type="text"/>	<input type="text"/> N A <input type="text"/>
Beneficiary Account No. <input type="text"/>	<input type="text"/>

**9 NON-INTENTION TO NOMINATE (Mandatory for new Folios of Individuals where mode of holding is single and who do not wish to nominate)**

Please  I/We hereby confirm that I/We do not wish to exercise the right of nomination in respect of units subscribed/purchased by me/us.

Signature(s)	Sole/First Applicant	Second Applicant	Third Applicant
--------------	----------------------	------------------	-----------------

**OR**

**NOMINATION DETAILS (Mandatory for new Folios of Individuals where mode of holding is single)** (ref. Important Instruction 15)

I/We \_\_\_\_\_ (Unit holder 1), \_\_\_\_\_ (Unit holder 2)  
 and \_\_\_\_\_ (Unit holder 3) \*do hereby nominate the person(s) more particularly described hereunder/and\*/cancel the nomination made by me/us on the \_\_\_\_\_ day of \_\_\_\_\_ in respect of the Units under Folio No. \_\_\_\_\_ (\*strike out which is not applicable)

Name & Address of Nominee(s)	Date of Birth	Name & Address of Guardian	Signature of Nominee / Guardian of Nominee (Optional)	Proportion (%) in which the units will be shared by each Nominee*
Nominee 1		(To be furnished in case the Nominee is a Minor)		
Nominee 2				
Nominee 3				

\* the aggregate total should be 100%.

**CONFIRMATION UNDER THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) AND COMMON REPORTING STANDARD (CRS)**  
**[Mandatory for all investors including Unit holder (Guardian in case of minor), Joint holder(s) and POA Holder]**
**FATCA / CRS SELF CERTIFICATION FOR INDIVIDUAL INVESTORS (INDIVIDUAL / NRI / HUF / ON BEHALF OF MINOR / PROPRIETORSHIP FIRM)**

	Sole / First Applicant Guardian	Second Applicant	Third Applicant
Place and Country of Birth	Place _____ Country _____	Place _____ Country _____	Place _____ Country _____
Address Type [for KYC address]	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
Tax Resident (i.e. are you assessed for Tax) in any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If 'Yes' please fill for all countries (other than India) in which you are a Resident for tax purpose i.e. where you are Citizen / Resident / Green Card Holder / Tax Resident in the respective countries			
Country of Tax Residency#			
Tax Identification Number (TIN) or Functional Equivalent^			
Identification Type (TIN or Other, please specify)			
If TIN is not available, please tick ✓ the reason A, B or C [as defined below]	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Reason A - The country where the Account Holder is liable to pay tax does not issue TIN to its residents. Reason B - No TIN required [Select this reason only for the authorities of the respective country of tax residence do not required the TIN to be collected] Reason C - Others - Please specify the reason _____			
# To also include USA, where the individual is a citizen / green card holder of USA. ^ In case Tax Identification Number is not available, kindly provide its functional equivalent.			

**FATCA / CRS SELF CERTIFICATION FOR NON-INDIVIDUAL INVESTORS AND THEIR ULTIMATE BENEFICIAL OWNER (UBO)**  
**(COMPANY / TRUST / SOCIETY / PARTNERSHIP FIRM etc.)**
**Please complete Annexure A & B**
**DECLARATION AND SIGNATURES (In case of joint holding, signatures of all unit holders are mandatory)**
**FATCA / CRS DECLARATION**

I acknowledge and confirm that the information provided with respect to FATCA / CRS is true and correct to the best of my knowledge and belief. I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I am aware that I will be responsible for it. I authorize the Fund to update its records from the FATCA / CRS information provided by me and received by the Fund from other SEBI Registered Intermediaries. Further, I authorize the Fund to share the given information provided by me to the Fund with other SEBI Registered Intermediaries to facilitate single submission / updation. I also undertake to keep the Fund informed in writing about any changes / modification / updation to the above information in future and also undertake to provide any other additional information as may be required at the Fund's end and/or by the domestic tax authorities. I authorize the Fund / AMC / RTA to close or suspend my account(s) under intimation to me for non-submission of documentation.

**OTHER DECLARATIONS**

Having read and understood the contents of the Combined Scheme Information Document, Key Information Document, Statement of Additional Information and Addenda of the Scheme(s) issued till date, I / We hereby apply to the Trustees of HSBC Mutual Fund for units of the relevant Scheme and agree to abide by the terms, conditions, rules and regulations of the Scheme and the above mentioned documents of HSBC Mutual Fund. I / We hereby authorise HSBC Mutual Fund, the AMC and its Agents to disclose my / our details including investment details to my / our bank(s) / HSBC Mutual Fund's Bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us, or to disclose to such other service providers as deemed necessary for conduct of business. I / We express my / our willingness to make payments referred above through participation in ECS / Direct Debit Facility. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / We would not hold the Fund, the AMC, its service providers or representatives responsible. I / We will also inform the AMC, about any changes in my / our bank account. I / We have read and agreed to the terms and conditions for ECS / Direct Debit.

I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account (*Applicable to NRI*).

I / We confirm that the details provided by me / us are true and correct. I / We hereby declare that the amount being invested by me/us in the Scheme(s) is through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any other applicable laws or Notifications issued by any governmental or statutory authority from time to time. I / We acknowledge that the AMC has not considered my / our tax position in particular and that I / we should seek tax advice on the specific tax implications arising out of my / our participation in the Scheme. I / We have understood the details of the Scheme and I / We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We confirm that the ARN holder has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us.

I / We confirm that I / We do not have any existing Micro SIP investments which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a year. (*Applicable for Micro SIP investments only*).

**I / We confirm that I am / We are not United States person(s) under the laws of United States or resident(s) of Canada. In case of change to this status, I / We shall notify the AMC, in which event the AMC reserves the right to redeem my / our investments in the Scheme(s).**

**We confirm that we have not issued any bearer shares or share warrants. We also confirm that we will inform the AMC if bearer shares or share warrants are issued subsequently.**

Sole / First Applicant / Guardian / PoA	Second Applicant / PoA	Third Applicant / PoA
Date <input type="text"/>		

Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.

Default options will be applied in cases where the information provided is either ambiguous or has any discrepancy.



Annexure A - Ultimate Beneficial Ownership (UBO) Declaration form

[MANDATORY for Non-Individual Applicants/Investors]

This declaration is NOT needed for Companies that are Listed on any recognized stock exchange in India or is a Subsidiary of such Listed Company or is Controlled by such Listed Company



A APPLICANT DETAILS:

Table with Applicant Name, PAN, Folio Nos., and Application No. fields.

B CATEGORY [tick (✓) applicable category]:

- Unlisted Company, Partnership Firm, LLP, Unincorporated association/body of individuals, Public Charitable Trust, Religious Trust, Private Trust/Trust created by a Will, Others [Specify]

C DETAILS OF ULTIMATE BENEFICIAL OWNERS (If the given space below is not adequate, please attach multiple declaration forms)

Please list below each controlling person, confirming ALL countries of tax residency / permanent address / citizenship and ALL Tax Identification Numbers for EACH controlling person.

Type of Beneficial Ownership (control or Benefit directly or indirectly through a chain of controls or ownerships)

> 25% control of company

> 15% control of Partnership / LLP / Trust / AoP / Bol

If there is no UBO, please declare that there is no holding beneficial interest - striking off the below table and provide signatures under the declaration & signature section.

Main table with columns: Sr. No, Name of UBO, Country of Tax Residency, PAN/Taxpayer ID, Document Type, % of beneficial interest, Place & Country of Birth, Date of Birth, Address, Father's Name, Gender, Nationality, Occupation.

\* Address Type should either Residence or Business or Registered Office

I / We acknowledge and confirm that the information provided above is / are true and correct to the best of my / our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I / We are aware that I / We may be liable for it. I / We hereby authorize you to update your records from the above information received by the Fund or from other SEBI Registered Intermediaries.

Date

Place

Authorised Signatory 1

Authorised Signatory 2

Authorised Signatory 3

## INSTRUCTIONS ON CONTROLLING PERSONS / ULTIMATE BENEFICIAL OWNER

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No. CIR/MIRSD/2/2013 dated January 24, 2013, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs / UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and /or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

### 1. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:-
- more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official

### 2. For Investors which is a trust:

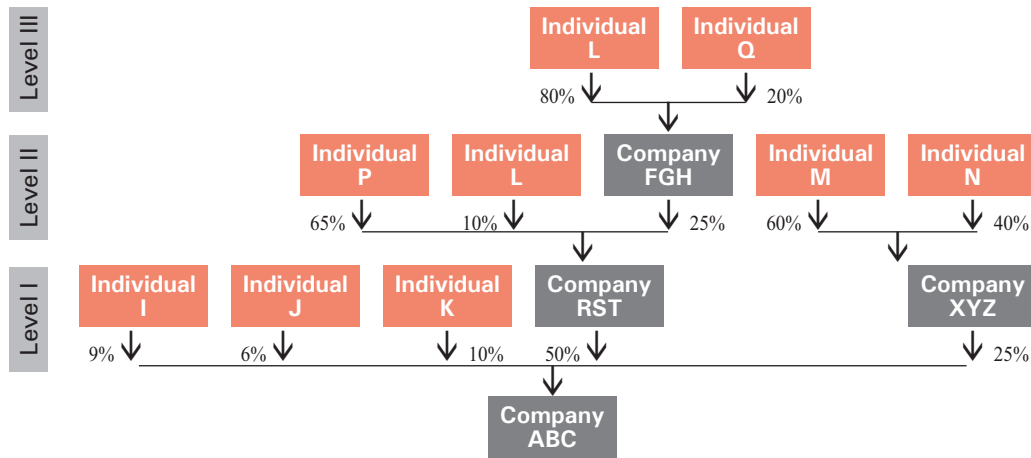
The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

### 3. Exemption in case of listed companies / foreign investors:

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client

## ILLUSTRATION FOR ESTABLISHING BENEFICIAL OWNERSHIP

To assist with this process, an example can be found below on how to determine BOs of a company. Here is the ownership structure of Company ABC:



Here is the corresponding calculation of beneficial ownership:

#### Calculation of ownership

Individual	Company	Level I	Level II	Level III	Effective ownership
Individual I		9%			9%
Individual J		6%			6%
Individual K		10%			10%
Individual M	Company XYZ	25%	60%		15%
Individual N	Company XYZ	25%	40%		10%
Individual L	Company RST	50%	10%		5%
	Company FGH	50%	25%	80%	10%
Individual P	Company RST	50%	65%		32.50%
Individual Q	Company FGH	50%	25%	20%	2.50%
Total =					100%

In the above example, KYC documents & shareholding pattern of Company RST & XYZ required. Additionally KYC documents of Individual P shall be required who holds 32.50% in ABC.

**FATCA AND CRS SELF CERTIFICATION FOR NON-INDIVIDUALS**

[MANDATORY for Non-Individual Investors] Please turn over for Definitions / Instructions / Guidance

**APPLICANT DETAILS**

Applicant Name:									
PAN			Application No				Folio Nos		

Type of address given at KRA  Residential or Business  Residential  Business  Registered Office

**INCORPORATION and TAX RESIDENCY DETAILS (Mandatory)**

Place of Incorporation:	Country of Incorporation:	Date of Incorporation:
-------------------------	---------------------------	------------------------

Is Entity a tax resident of any country other than India?  Yes  No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below)

	Country of Tax Residency	TIN or equivalent number^	Identification Type (TIN or Other, please specify)
1			
2			
3			
4			

^ In case Tax Identification Number is not available, kindly provide its functional equivalent. In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person (as per definition E5), please mention the exemption code in the box (Refer instruction D4):

**FATCA and CRS DETAILS (Mandatory)**

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

**PART A (to be filled by Financial Institutions or Direct Reporting NFEs)**

<p><b>We are a, (Please ✓ as appropriate) :</b></p> <input type="checkbox"/> Financial Institution (Refer definition A) or <input type="checkbox"/> Direct reporting NFE (Refer definition B)	<p><b>GIIN</b> <input type="text"/></p> <p><b>Note:</b> If you do not have a GIIN (Global Intermediary Identification number) but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below</p> <p><b>Name of sponsoring entity:</b> <input type="text"/></p>
<p><b>GIIN - Not Available (Please ✓ as appropriate):</b> If the entity is a financial institution,</p>	<input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <input type="text"/> <input type="text"/> (refer definition C) <input type="checkbox"/> Not obtained – Non-participating FI

**PART B (please fill any one as appropriate, to be filled by NFEs other than Direct Reporting NFEs)**

<p><b>Is the Entity a publicly traded company?</b> No <input type="checkbox"/></p> <p>(that is, a company whose shares are regularly traded on an established securities market) (Refer definition D1)</p>	<p>Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded)</p> <p><b>Name of stock exchange</b> _____</p>
<p><b>Is the Entity a related entity of a publicly traded company?</b> No <input type="checkbox"/></p> <p>(a company whose shares are regularly traded on an established securities market) (Refer definition D2)</p>	<p>Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)</p> <p><b>Name of listed company</b> _____</p> <p><b>Nature of relation:</b> <input type="checkbox"/> Subsidiary of the Listed Company OR <input type="checkbox"/> Controlled by a Listed Company</p> <p><b>Name of stock exchange</b> _____</p>
<p><b>Is the Entity an Active NFE?</b> No <input type="checkbox"/></p> <p>(Refer definition D3)</p>	<p>Yes <input type="checkbox"/> Also provide UBO Form <input type="checkbox"/></p> <p><b>Nature of Business</b> _____</p> <p><b>Please specify the sub-category of Active NFE</b> <input type="text"/> <input type="text"/> (Mention code - refer D3)</p>
<p><b>Is the Entity a Passive NFE?</b> No <input type="checkbox"/></p> <p>(Refer definition E2)</p>	<p>Yes <input type="checkbox"/> Also provide UBO Form <input type="checkbox"/></p> <p><b>Nature of Business</b> _____</p>

# If Passive NFE, please provide the below additional details for each of the Controlling person. (Please attach additional sheets if necessary)

Sr. No.	Name of UBO	Taxpayer Identification Number / PAN / Equivalent ID Number	Place of Birth	Country of Birth	Occupation Type [Service, Business, Others]	Nationality	Father's Name	Date of Birth dd/mm/yyyy	Gender [Male, Female, others]
1									
2									
3									

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification No.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**DECLARATION & SIGNATURE(S)**

I acknowledge and confirm that the information provided with respect to FATCA / CRS is true and correct to the best of my knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I am aware that I will be responsible for it. I authorize the Fund to update its records from the FATCA / CRS information provided by me and received by the Fund from other SEBI Registered Intermediaries. Further, I authorize the Fund to share the given information provided by me to the Fund with other SEBI Registered Intermediaries to facilitate single submission / updation. I also undertake to keep the Fund informed in writing about any changes / modification / updation to the above information in future and also undertake to provide any other additional information as may be required at the Fund's end and / or by the domestic tax authorities. I authorize the Fund / AMC / RTA to close or suspend my account(s) under intimation to me for non-submission of documentation.

Date : ____ / ____ / ____ Place : _____	<b>Authorized Signatories</b> [with Company / Trust / Firm / Body Corporate seal]
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**DEFINITIONS/ INSTRUCTIONS / GUIDANCE**

- A. Financial Institution (FI)**- The term FI means any financial institution that is a
- 1 Depository institution:** Accepts deposits in the ordinary course of banking or similar business.
  - 2 Custodial institution:** An entity that as a substantial portion of its business, holds financial assets for the account of others and where the entity's gross income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of- (a) The three-year period ending on December 31 of the year preceding the year in which the determination is made; (b) The period during which the entity has been in existence before the determination is made)
  - 3 Investment entity :** Conducts a business or operates for or on behalf of a customer for any of the following activities: (a) Trading in money market instruments, foreign exchange, foreign currency, etc. (b) Individual or collective portfolio management. (c) Investing, administering or managing funds, money or financial asset on behalf of other persons. [OR] The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described herein. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of: (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or (ii) The period during which the entity has been in existence.
  - 4 Specified Insurance company:** Entity issuing insurance products i.e. life insurance or cash value products.
  - 5 Holding company or treasury company:** Is an entity that is a holding company or treasury centre that is a part of an expanded affiliate group that includes a depository, custodial institution, specified insurance company or investment entity.
- B. Direct Reporting NFE:** means a Non-financial Entity (NFE) that elects to report information about its direct or indirect substantial U.S. owners to the IRS.
- C. GIIN not required:** Categories with codes

Code	Sub-Category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors and Investment Managers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	I with a local client base
10	Non-registering local banks
11	FI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FI

- D. Non-Financial Entity (NFE):** Entity that is not a financial institution (including a territory NFE). Types of NFEs excluded from FATCA reporting are as below:
- 1. Publicly traded corporation (listed company):** A company is publicly traded if its stock are regularly traded on one or more established securities markets.
  - 2. Related entity of a listed company:** The NFE is a related entity of an entity of which is regularly traded on an established securities market;
  - 3. Active NFE:** (is any one of the following):

Code	Sub-Category
01	Less than 50 percent of the NFE's gross income for the preceding financial year or other appropriate reporting period is passive income and less than 50 percent of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE is a 'non for profit organization which meets all of the following requirements: <ul style="list-style-type: none"> <li>It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or</li> </ul>

Code	Sub-Category
	educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; <ul style="list-style-type: none"> <li>It is exempt from income tax in India;</li> <li>It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul>

The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

Code	Sub-Category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 58
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

**E. Other definitions**

- 1 Related entity:** An entity is a related entity of another entity if either entity controls the other entity or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the vote or value in an entity.
- 2 Passive NFE:** The term passive NFE means any NFE that is not (i) an Active NFE (including publicly traded entities or their related entities), or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations. (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)
- 3 Passive income:** The term passive income means the portion of gross income that consists of: (a) Dividends, including substitute dividend amounts; (b) Interest; (c) Income equivalent to interest, including substitute interest and amounts received from or with respect to a pool of insurance contracts if the amounts received depend in whole or part upon the performance of the pool; (d) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE; (e) Annuities; (f) The excess of gains over losses from the sale or exchange of property that gives rise to passive income described in this section.; (g) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any commodities, but not including: (i) Any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation; or (ii) Active business gains or losses from the sale of commodities, but only if substantially all the foreign entity's commodities are property (h) The excess of foreign currency gains over foreign currency losses; (i) Net income from notional principal contracts; (j) Amounts received under cash value insurance contracts; (k) Amounts earned by an insurance company in connection with its reserves for insurance and annuity contracts
- 4 Controlling persons:** Controlling persons are natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force recommendations.
- 5 Specified US Persons -** Any US Person other than i). A publicly traded corporation; ii). A corporation that is a member of the same expanded affiliate group; iii). A tax exempt organization; iv). an individual retirement plan; v). the United States or an agency or instrumentality of the United States; vi). Any state [including District of Columbia and United States possession] or State Authorities; vii). A bank, viii). A real estate investment trust; ix). A regulated investment company; x). an entity registered with the SEC under the Investment Company Act of 1940; xi). A common trust fund; xii). A tax exempt trust; xiii). A registered dealer; xiv). A registered broker
- 6 Expanded affiliated group:** Expanded affiliated group is defined to mean one or more chains of members connected through ownership (50% or more, by vote or value, as the case may be) by a common parent entity if the common parent entity directly owns stock or other equity interests meeting the requirements in at least one of the other members.
- 7 Owner documented FI:** An FI meeting the following requirements: (i) The FI is an FI solely because it is an investment entity; (ii) The FI is not owned by or related to any FI that is a depository institution, custodial institution, or specified insurance company; (iii) The FI does not maintain a financial account for any nonparticipating FI; (iv) The FI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and (v) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 FI, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FI that holds its interest through a participating FI, a deemed-compliant FI (other than an owner-documented FI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

**AUTO DEBIT FORM - For SIP Investments (To be Filled in BLOCK LETTERS only)**

**DISTRIBUTOR INFORMATION** (Only empanelled Distributors / Brokers will be permitted to distribute Units)

Broker Name & ARN code / RIA code <sup>^</sup>	Sub-broker ARN code	Sub code	EUIN
<b>ARN - 17397</b>			

**Application No. : E**

<sup>^</sup> By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser ( RIA) the details of my / our transactions in the schemes(s) of HSBC Mutual Fund.

I / We hereby confirm that the EUIN box has been intentionally left blank by me / us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker.

For Office Use Only

Sole / First Applicant / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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**REQUEST FOR** (tick ✓ any one):  Registration of SIP  Registration of Micro SIP\*\*  Renewal of SIP

**1 APPLICANT'S PERSONAL DETAILS (MANDATORY)**

Application Form No. (For New Applicants)  OR Folio No. (For Existing Unit holders)

Sole / 1st Unitholder  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Guardian's Name (in case of minor)  E-mail ID

PAN  1st A p p l i c a n t  2nd A p p l i c a n t  3rd A p p l i c a n t

Enclose  Attested PAN card  KYC Letter  Attested PAN card  KYC Letter  Attested PAN card  KYC Letter

**2 SIP DETAILS**

Scheme Name  Plan  Option

SIP Date (✓) :  Monthly (Default\*)  3rd  10th (Default\*)  17th  26th  30th#  All Dates  Quarterly (10th)  Daily (only for HCF)

SIP period from  M M Y Y to  M M Y Y OR  End date 0 3 9 9 If end date is not mentioned then the SIP will be considered for perpetuity (March 2099)

SIP Amount (figures) ₹  (words)

First SIP Cheque No.  Dated  D D M M Y Y Y Y Cheque Amount

Drawn on bank name  branch

<sup>^</sup> If no debit date is mentioned default date would be considered as 10th of every month / quarter. \*\*Refer Section 4C for SIP under Micro Financial Product category. # Last Business Day of the month for February. Minimum 12 installments under Monthly SIP and 4 quarters for Quarterly SIP.

**3 DECLARATION AND SIGNATURE (to be signed by all Unit Holders if Mode of Holding is 'Joint')**

I / We declare that the particulars furnished here are correct. I / We authorize HSBC Mutual Fund acting through its service providers to debit my / our bank account towards payment of SIP instalments through an Electronic Debit arrangement / NACH (National Automated Clearing House). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / we would not hold the user institution responsible. I / We will also inform HSBC Mutual Fund about any changes in my bank account.

I / We have registered for making payment towards my investments in HSBC Mutual Fund by debit to my / our account directly or through ECS (Debit Clearing) / NACH (National Automated Clearing House). I / We hereby authorize to honour such payments and have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my / our account.

I also hereby agree to read the respective SID and SAI of the Mutual Fund before investing in any scheme of HSBC Mutual Fund using this facility.

<b>X</b> Sole / 1st Unit Holder / POA / Guardian	<b>X</b> 2nd Unit Holder	<b>X</b> 3rd Unit Holder
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**Debit Mandate Form NACH / ECS / Direct Debit**

UMRN  F O R O F F I C E U S E O N L Y Date  D D M M Y Y Y Y

Sponsor Bank Code  CITI000PIGW Utility Code  CITI00002000000037

Tick (✓)  
CREATE   
MODIFY   
CANCEL

I/We hereby authorize  HSBC Mutual Fund to debit (tick ✓)  SB CA CC  SB-NRE  SB-NRO  Others

Bank a/c number

with Bank  Name of customers bank IFSC  or MICR

an amount of Rupees  In Words ₹  In Figures

FREQUENCY  Monthly  Quarterly  Half-Yearly  Yearly  As & when presented DEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1  Folio Number Phone No.

Reference 2  Application Number Email ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.

PERIOD  
From  D D M M Y Y Y Y  
To  D D M M Y Y Y Y  
Or  Until Cancelled

Signature Primary Account holder  Signature of Account holder  Signature of Account holder

1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

This is to confirm that the declaration (as mentioned overleaf) has been carefully read, understood & made by me / us. I am authorizing the User Entity / Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

**MANDATORY FIELDS:** ● Account type ● Bank A/c number (core banking a/c no. only) ● Bank name ● IFSC code or MICR code (as per the cheque / pass book) ● Amount in words (maximum amount) ● Period start date and end date or until cancelled ● Account holder signature ● Account holder name as per bank record

**ACKNOWLEDGMENT SLIP (To be filled by the investor)**

Folio No.  Investor Name

Scheme Name  SIP period from  M M Y Y to  M M Y Y

Amount (in figures) ₹  Stamp & Signature

## INSTRUCTION

1. Investors are advised to comply with applicable Know Your Customer (KYC) requirements from time to time and failure to comply with this requirement may result in the purchase application being rejected.
2. Please read the Scheme Information Document(s), Key Information Memorandum(s) of the scheme(s) and Statement(s) of Additional Information of the respective schemes and addenda issued for these documents carefully before investing.
3. Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the respective Scheme Documents.
4. Applications incomplete in any respect are liable to be rejected. AMC / RTA shall have absolute discretion to reject any such Application Forms.
5. Investors are advised to retain this acknowledgment slip till they receive a confirmation of processing of their SIP Mandate from the HSBC Mutual Fund Investor Service Centre (ISC)/ CAMS.
6. Investors/Unit holders should provide the Folio & Name of the Sole/Primary Holder. In case the name as provided in this application does not correspond with the name appearing in the existing Folio, the application form may be rejected.
7. If both Folio & Name of the Sole/Primary Holder are not mentioned, the transaction shall be liable for rejection.
8. A minimum gap of 25 days needs to be maintained between the first and second SIP installments.
9. All SIP installment cheques/payment instructions must be of the same amount and the same monthly debit date.
10. In case payment is made using "At Par" cheques, investors must mention the MICR number of his actual bank branch.
11. If the period is not specified by the unitholder then the SIP enrollment will be deemed to be for perpetuity and processed accordingly.
12. Mandatory fields for filling NACH mandate. In case any of these fields are not filled mandate will be rejected.

• Account Type
• Bank A/c. number
• Bank Name
• IFSC code or MICR code (As per the Cheque / Pass book)
• Amount in Words (Maximum amount)
• Amount in Figures (Maximum amount)
• Period Start Date and End date or until cancelled
• Account Holder Signature
• Account Holder Name as per Bank Record

14. The SIP will be discontinued automatically if payment is not received for two successive installments.
15. Investors can discontinue a SIP at any time by sending a written request to any Official Point of Acceptance or to the registrar CAMS. Notice of such discontinuance should be received at least 25 days prior to the due date of the next installment / debit.
17. Please submit this form along with a copy of a cancelled cheque.

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## INSTRUCTIONS TO FILL ONE TIME DEBIT MANDATE FORM (OTM)

1. Investors who have already submitted One Time Debit Mandate Form (OTM) or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account (for SIP debits). However, if such investors wish to add a new bank account towards OTM facility, may fill the form with the new bank details.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Alongwith OTM, investors need to provide an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered failing which registration may not be accepted. Investor's cheque/bank account details are subject to third party validation.
4. Investors are deemed to have read and understood the terms and conditions of SIP registration, Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HSBC Mutual Fund.
5. Date and validity of the mandate should be mentioned in DD/MM/YYYY format.
6. Sponsor Bank Code and Utility Code of the Service Provider will be mentioned by HSBC Mutual Fund.
7. For the convenience of investors, the frequency of the mandate mentioned "As and when presented".
8. There is no maximum duration for enrolment. Investor(s) has an option to fill 'End Date' or select the option "Until Cancelled".

**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.											Application Form No.									
Beneficiary Name																				
Investment Amount in Rs.											<input type="checkbox"/> Lump sum	<input type="checkbox"/> SIP with post-dated Cheques	<input type="checkbox"/> SIP Auto Debit							
Bank Details	A/c No.										Branch									
	Bank Name																			
DD / Cheque No. (Lump sum)											Dated	D	D	M	M	Y	Y	Y	Y	
Cheque Nos. (for SIP via PDC)	From											To								
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	<input type="checkbox"/> Attached (Mandatory for any amount)	<input type="checkbox"/> 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.	I confirm that I am the legal guardian of the Minor, registered in folio 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:**

Instrument Type	<input type="checkbox"/> Demand Draft	<input type="checkbox"/> Pay Order / Banker's Cheque	<input type="checkbox"/> Debit to Account																
Instrument Number											Date	D	D	M	M	Y	Y	Y	Y
Investment Amount in Rs.																			
In Favour of / Favouring																			
Payable At																			

**Details of Bank Account Debited for issuing the instrument:**

Bank Account No.																					Account Type
Account Holder Details	Name										Income Tax PAN										
1.																					
2.																					
3.																					

**If the issuing Bank branch is outside India:**

We further declare that we are registered as a Bank/branch as mentioned below:

Under the Regulator	Name of the Regulator									
In the Country	Country Name									
Registration No.	Registration Number									

We confirm having carried out necessary Customer Due Diligence with regard to the Beneficiary and to the source of the funds received from him, as per the standards of Anti-Money Laundering laws and other applicable relevant laws in our country

**Branch Manager/Declarant(s)**

Signature \_\_\_\_\_

Name \_\_\_\_\_ Bank & Branch Seal

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Postal code \_\_\_\_\_

Country \_\_\_\_\_ Contact Number \_\_\_\_\_

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 or Expense Reimbursement)**

*To whomsoever it may concern*

We hereby declare that the Application Form No/s. \_\_\_\_\_ for subscription of units in \_\_\_\_\_ (Name of the Scheme) is accompanied by

Cheque No. \_\_\_\_\_ Dated \_\_\_\_\_ Drawn on \_\_\_\_\_ (Name of the Bank / Branch).

We confirm that the beneficial owner(s) of the investment in these units is/are \_\_\_\_\_ (Name of the Employee/s, with employee number/s), who is/are my /our employee/s and am providing the funds for these investments through the payroll deduction / expense reimbursement (strike off which is not applicable).

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 \_\_\_\_\_

Signature of Beneficiary(ies) \_\_\_\_\_

**4 CUSTODIAN ON BEHALF OF AN FII/FPI 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	<input type="checkbox"/> Cheque <input type="checkbox"/> Fund Transfer <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT										
Payment Cheque / UTR No.	_____	Dated	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
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 / Deletion Form

(Please read the Instructions overleaf and attached necessary documents for registration of Bank Accounts. Strike off the Sections not used by you to avoid unauthorised use.)

<b>Folio No.</b> (For Existing Unit Holders) <input style="width: 100%;" type="text"/>	<b>OR</b>	<b>Application No.</b> (For New Unit Holders) <input style="width: 100%;" type="text"/>
<b>Name of Sole / First Unit Holder</b> <input style="width: 100%;" type="text"/>		<b>Permanent Account No. (PAN)</b> <input style="width: 100%;" type="text"/>

### A ADDITION OF BANK ACCOUNTS

Please register my/our following bank accounts for all investments in my/our folio. I/We understand that I/We can choose to receive payment proceeds in any of these accounts, by making a specific request in my/our redemption request. I/We understand that the bank accounts listed below shall be taken up for registration in my/our Folio in the order given below and the same shall be registered only if there is a scope to register additional bank accounts in the Folio subject to a maximum of five in the case of individuals and ten in the case of non individuals.

☞ For each bank account, Investors should produce original for verification or submit originals of the documents mentioned below.

<b>Core Bank Account No.</b> <input style="width: 100%;" type="text"/> <b>Bank Name</b> <input style="width: 100%;" type="text"/> <b>City</b> <input style="width: 100%;" type="text"/> <b>MICR Code<sup>^</sup></b> <input style="width: 100%;" type="text"/>	<b>Account Type (✓)</b> <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO# <input type="checkbox"/> NRE# <input type="checkbox"/> FCNR# <input type="checkbox"/> <b>Branch</b> <input style="width: 100%;" type="text"/> <b>PIN Code</b> <input style="width: 100%;" type="text"/> <b>IFSC Code<sup>^^</sup></b> <input style="width: 100%;" type="text"/>
<b>Attested Document attached* [Any one (✓)]</b> <input type="checkbox"/> Cancelled Cheque with name pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Passbook <input type="checkbox"/> Bank Certificate	

<b>Core Bank Account No.</b> <input style="width: 100%;" type="text"/> <b>Bank Name</b> <input style="width: 100%;" type="text"/> <b>City</b> <input style="width: 100%;" type="text"/> <b>MICR Code<sup>^</sup></b> <input style="width: 100%;" type="text"/>	<b>Account Type (✓)</b> <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO# <input type="checkbox"/> NRE# <input type="checkbox"/> FCNR# <input type="checkbox"/> <b>Branch</b> <input style="width: 100%;" type="text"/> <b>PIN Code</b> <input style="width: 100%;" type="text"/> <b>IFSC Code<sup>^^</sup></b> <input style="width: 100%;" type="text"/>
<b>Attested Document attached* [Any one (✓)]</b> <input type="checkbox"/> Cancelled Cheque with name pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Passbook <input type="checkbox"/> Bank Certificate	

<b>Core Bank Account No.</b> <input style="width: 100%;" type="text"/> <b>Bank Name</b> <input style="width: 100%;" type="text"/> <b>City</b> <input style="width: 100%;" type="text"/> <b>MICR Code<sup>^</sup></b> <input style="width: 100%;" type="text"/>	<b>Account Type (✓)</b> <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO# <input type="checkbox"/> NRE# <input type="checkbox"/> FCNR# <input type="checkbox"/> <b>Branch</b> <input style="width: 100%;" type="text"/> <b>PIN Code</b> <input style="width: 100%;" type="text"/> <b>IFSC Code<sup>^^</sup></b> <input style="width: 100%;" type="text"/>
<b>Attested Document attached* [Any one (✓)]</b> <input type="checkbox"/> Cancelled Cheque with name pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Passbook <input type="checkbox"/> Bank Certificate	

<b>Core Bank Account No.</b> <input style="width: 100%;" type="text"/> <b>Bank Name</b> <input style="width: 100%;" type="text"/> <b>City</b> <input style="width: 100%;" type="text"/> <b>MICR Code<sup>^</sup></b> <input style="width: 100%;" type="text"/>	<b>Account Type (✓)</b> <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO# <input type="checkbox"/> NRE# <input type="checkbox"/> FCNR# <input type="checkbox"/> <b>Branch</b> <input style="width: 100%;" type="text"/> <b>PIN Code</b> <input style="width: 100%;" type="text"/> <b>IFSC Code<sup>^^</sup></b> <input style="width: 100%;" type="text"/>
<b>Attested Document attached* [Any one (✓)]</b> <input type="checkbox"/> Cancelled Cheque with name pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Passbook <input type="checkbox"/> Bank Certificate	

<sup>^</sup> 9 digit code on your cheque next to the cheque number.    <sup>^^</sup> 11 digit code printed on your cheque.

\* The documents submitted need to be attested by authorised bank personnel.    # For NRI Investors.

### B DEFAULT BANK ACCOUNT

From among the bank accounts registered with you or mentioned above, please register the following bank account as a Default Bank Account into which future redemption and/or dividend proceeds, if any, of the above mentioned folio will be paid:

<b>Core Bank Account No.</b> <input style="width: 100%;" type="text"/>	<b>Bank Name</b> <input style="width: 100%;" type="text"/>
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#### 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.

<b>Sole / First Applicant / Unit holder</b>	<b>Second Applicant / Unit holder</b>	<b>Third Applicant / Unit holder</b>

**C BANK ACCOUNT DELETION**

<b>Folio No.</b> <input style="width: 100%; height: 20px;" type="text"/>	<b>Permanent Account No. (PAN)</b> <input style="width: 100%; height: 20px;" type="text"/>
<b>Name of Sole / First Unit Holder</b> <input style="width: 100%; height: 20px;" type="text"/>	

Please delete the following Bank accounts as registered accounts for my/our above folio:

<b>Bank Account No.</b> _____	<b>Bank Name</b> _____
<b>Bank Account No.</b> _____	<b>Bank Name</b> _____
<b>Bank Account No.</b> _____	<b>Bank Name</b> _____
<b>Bank Account No.</b> _____	<b>Bank Name</b> _____

Deletion of a default bank account will not be effective 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.

<b>Sole / First Applicant / Unit holder</b>	<b>Second Applicant / Unit holder</b>	<b>Third Applicant / Unit holder</b>

**INSTRUCTIONS AND TERMS & CONDITIONS**

1. 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.

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**HSBC Asset Management (India) Private Limited**

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**Email :** [hsbcmf@camsonline.com](mailto:hsbcmf@camsonline.com) **Website :** [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in)

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