



## Common Key Information Memorandum for Debt and Liquid 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 April 28, 2017.

Please see Product Labeling on next page


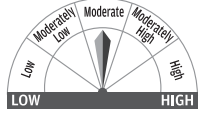
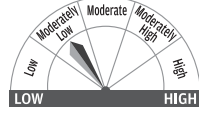
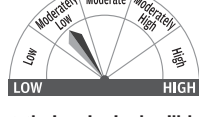




**Sponsor:**  
HSBC Securities and Capital Markets (India)  
Private Limited  
Regd. Office: 52/60, Mahatma Gandhi Road,  
Fort, Mumbai 400 001, India.

**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	Riskometer
<p>HSBC Monthly Income Plan (HMIP) An open-ended Fund Monthly Income is not assured and is subject to the availability of distributable surplus</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Regular income over medium term</li> <li>▶ Investment in fixed income (debt and money market instruments) as well as equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately High risk</b></p>
<p>HSBC Income Fund (HIF) An open-ended Income Scheme Investment Plan</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Regular income over long term</li> <li>▶ Investment in diversified portfolio of fixed income securities</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderate risk</b></p>
<p>HSBC Income Fund (HIF) An open-ended Income Scheme Short Term Plan</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Regular income over medium term</li> <li>▶ Investment in diversified portfolio of fixed income securities</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately Low risk</b></p>
<p>HSBC Ultra Short Term Bond Fund (HUSBF) An open-ended Debt Scheme</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Liquidity over short term</li> <li>▶ Investment in Debt/Money Market Instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderately Low risk</b></p>
<p>HSBC Cash Fund (HCF) An open-ended Liquid Scheme</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Overnight liquidity over short term</li> <li>▶ Investment in Money Market Instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>Low risk</b></p>
<p>HSBC Flexi Debt Fund (HFDF) An open-ended Debt Scheme</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Regular income over long term</li> <li>▶ Investment in Debt/Money Market Instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>Moderate risk</b></p>

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

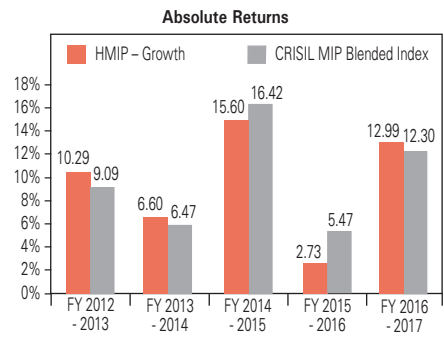
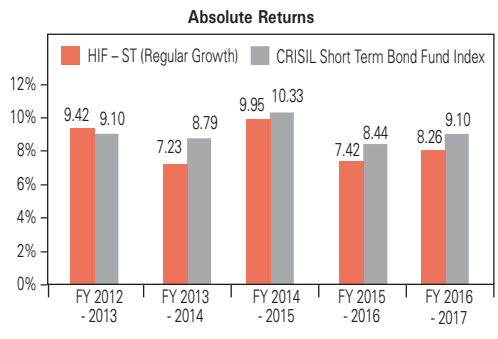
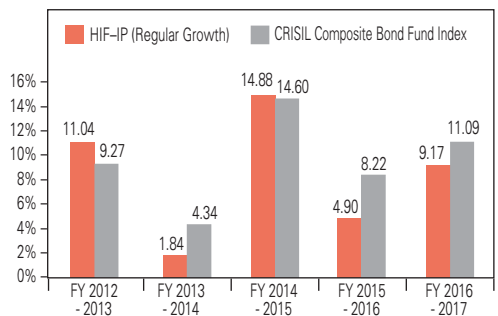
**COMPARISON BETWEEN THE SCHEMES**

Scheme Name	Investment Objective	Asset Allocation Pattern	Product Differentiation	Number of Folios as on 31 March, 2017	AUM as on 31 March, 2017 (Rs. in crores)																												
<b>HSBC Monthly Income Plan</b>	To seek generation of reasonable returns through investments in Debt and Money Market Instruments. The secondary objective of the scheme is to invest in equity and equity related instruments to seek capital appreciation.	<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>Debt Instruments and Money Market Instruments (including cash, money at call and reverse repos)</td> <td>0%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Equities and Equity related instruments</td> <td>0%</td> <td>25%</td> <td>Medium to High</td> </tr> </tbody> </table> <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 50% 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 25% 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	Debt Instruments and Money Market Instruments (including cash, money at call and reverse repos)	0%	100%	Low to Medium	Equities and Equity related instruments	0%	25%	Medium to High	HMIP – seeks to invest a large portion in debt and money market instruments with a cap on equities upto 25%. This makes the Scheme different from other existing open-ended income / debt Schemes of HSBC Mutual Fund.	4,081	290.95														
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile																													
	Minimum	Maximum																															
Debt Instruments and Money Market Instruments (including cash, money at call and reverse repos)	0%	100%	Low to Medium																														
Equities and Equity related instruments	0%	25%	Medium to High																														
<b>HSBC Income Fund</b>	To provide a reasonable income through a diversified portfolio of fixed income securities. The AMC's view of interest rate trends and the nature of the Plans will be reflected in the type and maturities of securities in which the Short Term and Investment Plans are invested.	<p><b>Short Term Plan:</b></p> <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>Debt and Money Market Instruments with duration of upto 3 years.</td> <td>80%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Debt Instruments with duration of greater than 3 years</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p><b>Short Term Plan:</b> It is expected that the modified duration for the Short Term Plan could range between 1-3 years depending on interest rate views. However, this can undergo a change in case the market conditions warrant and according to the fund manager's view.</p> <p><b>Investment Plan:</b></p> <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>Debt Instruments with residual maturity / average maturity greater than 182 days</td> <td>40%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Money Market and debt instruments (including cash, money at call) with residual maturity/average maturity less than 183 days and floating rate instruments where the reset tenor is one year or less</td> <td>0%</td> <td>60%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p><b>Investment Plan:</b> It is expected that the modified duration for the Investment Plan will be in a range of 6 months - 8 years depending on the interest rate view. However, this can undergo a change in case the market conditions warrant and according to the fund manager's view.</p> <p><b>Short Term &amp; Investment Plan:</b> If the Plans decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 50% of the corpus of the Plans and if the Plans decides to invest in foreign securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Plans. The Plans shall under normal circumstances not have exposure of more than 50% of its net assets in derivative instruments. Investments would be in accordance with the SEBI Regulations.</p>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Debt and Money Market Instruments with duration of upto 3 years.	80%	100%	Low to Medium	Debt Instruments with duration of greater than 3 years	0%	20%	Low to Medium	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Debt Instruments with residual maturity / average maturity greater than 182 days	40%	100%	Low to Medium	Money Market and debt instruments (including cash, money at call) with residual maturity/average maturity less than 183 days and floating rate instruments where the reset tenor is one year or less	0%	60%	Low to Medium	<p>HIF – Short Term Plan primarily takes exposure to securities with modified duration ranging between 1 - 3 years.</p> <p>HIF – Investment Plan primarily takes exposure to securities with modified duration ranging between 6 months - 8 years.</p> <p>This makes the Scheme different from other existing open-ended income / debt Schemes of HSBC Mutual Fund.</p>	5,079	2,057.39
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile																													
	Minimum	Maximum																															
Debt and Money Market Instruments with duration of upto 3 years.	80%	100%	Low to Medium																														
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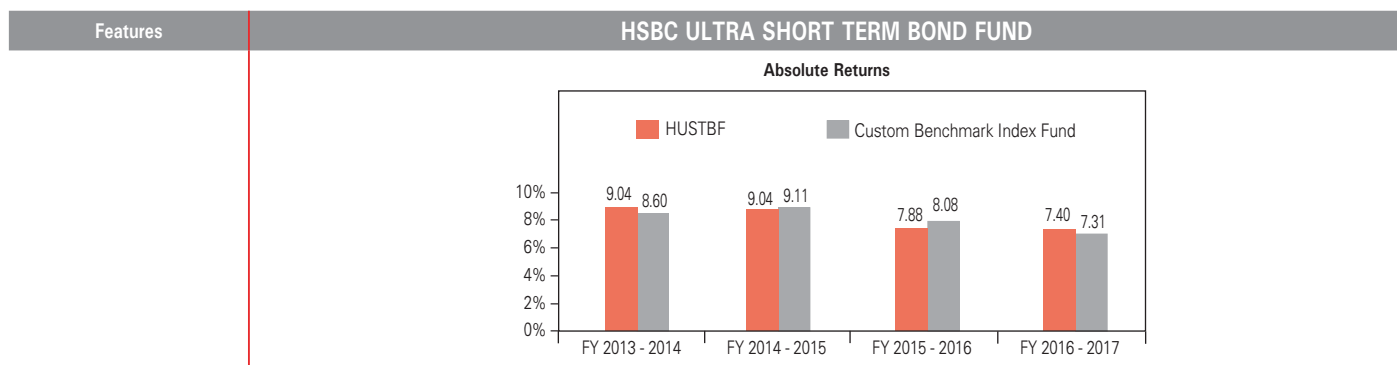
Scheme Name	Investment Objective	Asset Allocation Pattern	Product Differentiation	Number of Folios as on 31 March, 2017	AUM as on 31 March, 2017 (Rs. in crores)														
<b>HSBC Ultra Short Term Bond Fund</b>	Seeks to provide liquidity and reasonable returns by investing primarily in a mix of short term debt and money market instruments.	<table border="1" data-bbox="466 237 1005 461"> <thead> <tr> <th data-bbox="466 237 756 293" rowspan="2">Instruments</th> <th colspan="2" data-bbox="756 237 925 293">Indicative Allocation (% of Net Assets)</th> <th data-bbox="925 237 1005 293" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="756 293 843 322">Minimum</th> <th data-bbox="843 293 925 322">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="466 322 756 412">Money Market &amp; Debt instruments with maturity / average maturity / interest rate reset not greater than 1 year</td> <td data-bbox="756 322 843 412">70%</td> <td data-bbox="843 322 925 412">100%</td> <td data-bbox="925 322 1005 412">Low</td> </tr> <tr> <td data-bbox="466 412 756 461">Debt instruments with maturity greater than 1 year</td> <td data-bbox="756 412 843 461">0%</td> <td data-bbox="843 412 925 461">30%</td> <td data-bbox="925 412 1005 461">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="466 472 1005 584">If the Scheme decides to invest in foreign securities, it is the intention of the Investment Manager that such investments will not, normally exceed 30% of the assets of the Scheme. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p> <p data-bbox="466 595 1005 629">The scheme shall have derivative exposure as per the SEBI Guidelines issued from time to time.</p> <p data-bbox="466 640 1005 786">Securitized debt, while relatively illiquid compared to other debt investments provides a higher yield pickup. Hence only if the Fund Manager becomes cautious or negative on the Indian markets for a reasonably long period of time would he consider investing in such instruments to improve the yield to the fund and investors as opposed to putting the monies in reverse repo and short term money market instruments upto 50% of net assets of the Scheme. No investments shall be made in foreign securitized debt.</p>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Money Market & Debt instruments with maturity / average maturity / interest rate reset not greater than 1 year	70%	100%	Low	Debt instruments with maturity greater than 1 year	0%	30%	Low to Medium	HUSBF is a very short term fixed income scheme that invests at least 70% into money market and debt instruments maturing or having interest rate reset not greater than 1 year thereby differentiating it from other existing open-ended income /debt Schemes of HSBC Mutual Fund.	1,955	399.02
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile															
	Minimum	Maximum																	
Money Market & Debt instruments with maturity / average maturity / interest rate reset not greater than 1 year	70%	100%	Low																
Debt instruments with maturity greater than 1 year	0%	30%	Low to Medium																
<b>HSBC Cash Fund</b>	Aim is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities.  However there can be no assurance that the scheme objective can be realised.	<table border="1" data-bbox="466 808 1005 1055"> <thead> <tr> <th data-bbox="466 808 756 864" rowspan="2">Instruments</th> <th colspan="2" data-bbox="756 808 925 864">Indicative Allocation (% of Net Assets)</th> <th data-bbox="925 808 1005 864" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="756 864 843 893">Minimum</th> <th data-bbox="843 864 925 893">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="466 893 756 965">Debt Instruments with residual maturity / average maturity upto 91 days</td> <td data-bbox="756 893 843 965">0%</td> <td data-bbox="843 893 925 965">50%</td> <td data-bbox="925 893 1005 965">Low to Medium</td> </tr> <tr> <td data-bbox="466 965 756 1055">Money Market instruments (including cash and money at call) with residual maturity / average maturity upto 91 days</td> <td data-bbox="756 965 843 1055">0%</td> <td data-bbox="843 965 925 1055">100%</td> <td data-bbox="925 965 1005 1055">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="466 1066 1005 1245">If the Scheme decides to invest in securitized 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 foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme. The scheme shall under normal circumstances not have exposure of more than 50% of its net assets in derivative instruments. Investments in derivatives would be in accordance with the SEBI Regulations.</p> <p data-bbox="466 1256 1005 1301">Pursuant to SEBI Circular no. SEBI/IMD/CIR No. 13/ 150975/ 09 dated January 19, 2009,</p> <p data-bbox="466 1312 1005 1346">(i) The Liquid Scheme / Plan shall make investment in / purchase debt and money market securities with maturity of upto 91 days only.</p> <p data-bbox="466 1357 1005 1391">(ii) In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days.</p> <p data-bbox="466 1402 1005 1424">Explanation:</p> <p data-bbox="466 1435 1005 1514">a) In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.</p> <p data-bbox="466 1525 1005 1559">b) In case the maturity of the security falls on a non-Business Day then settlement of securities will take place on the next Business Day.</p> <p data-bbox="466 1570 1005 1603">c) Further, inter-scheme transfers of securities held in other schemes having maturity of upto 91 days only shall be permitted.</p> <p data-bbox="466 1615 1005 1659">It is expected that the modified duration of instruments for HCF will be upto 91 days.</p>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Debt Instruments with residual maturity / average maturity upto 91 days	0%	50%	Low to Medium	Money Market instruments (including cash and money at call) with residual maturity / average maturity upto 91 days	0%	100%	Low to Medium	HCF is a liquid Scheme which invests upto 100% in debt and money market instruments with the average maturity of the portfolio being upto 91 days thereby differentiating it from other existing open-ended liquid Scheme of HSBC Mutual Fund.	1,707	1,843.30
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile															
	Minimum	Maximum																	
Debt Instruments with residual maturity / average maturity upto 91 days	0%	50%	Low to Medium																
Money Market instruments (including cash and money at call) with residual maturity / average maturity upto 91 days	0%	100%	Low to Medium																
<b>HSBC Flexi Debt Fund</b>	To deliver returns in the form of interest income and capital gains, along with high liquidity, commensurate with the current view on the markets and the interest rate cycle, through active investment in debt and money market instruments.	<table border="1" data-bbox="466 1677 1005 1812"> <thead> <tr> <th data-bbox="466 1677 756 1733" rowspan="2">Instruments</th> <th colspan="2" data-bbox="756 1677 925 1733">Indicative Allocation (% of Net Assets)</th> <th data-bbox="925 1677 1005 1733" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="756 1733 843 1762">Minimum</th> <th data-bbox="843 1733 925 1762">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="466 1762 756 1812">Debt and money market instruments</td> <td data-bbox="756 1762 843 1812">0%</td> <td data-bbox="843 1762 925 1812">100%</td> <td data-bbox="925 1762 1005 1812">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="466 1823 1005 1957">If the Scheme decides to invest in securitized debt, it is the intention of the Investment Manager that such investments will not normally exceed 50% of the corpus of the Scheme and if the Scheme decides to invest in 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. No investments shall be made in foreign securitized debt.</p> <p data-bbox="466 1968 1005 2024">The net notional exposure to derivative shall not be more than 75% of the net assets. Investments in derivatives would be in accordance with the SEBI Regulations.</p>	Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Debt and money market instruments	0%	100%	Low to Medium	HFDF invests across all classes of fixed income instruments with no cap or floor on maturity, duration or instrument type concentrations. This makes the Scheme different from other existing open-ended income / debt Schemes of HSBC Mutual Fund.	1,181	442.94				
Instruments	Indicative Allocation (% of Net Assets)			Risk Profile															
	Minimum	Maximum																	
Debt and money market instruments	0%	100%	Low to Medium																

## FEATURES OF THE SCHEMES

Features	HSBC MONTHLY INCOME PLAN	HSBC INCOME FUND – SHORT TERM PLAN (ST) and HSBC INCOME FUND – INVESTMENT PLAN (IP)	
<b>Type</b>	An open ended Fund (Monthly income is not assured and is subject to the availability of distributable surplus).	An open-ended Income Scheme	
<b>Investment Objective</b>	To seek generation of reasonable returns through investments in Debt and Money Market Instruments. The secondary objective of the scheme is to invest in equity and equity related instruments to seek capital appreciation.	To provide a reasonable income through a diversified portfolio of fixed income securities. The AMC's view of interest rate trends and the nature of the Plans will be reflected in the type and maturities of securities in which the Short Term and Investment Plans are invested.	
		<b>SHORT TERM PLAN (ST)</b>	<b>INVESTMENT PLAN (IP)</b>
<b>Date of Inception</b>	24 February, 2004	10 December, 2002	10 December, 2002
<b>Asset Allocation Pattern</b>	Please refer to page 3		
<b>Investment Strategy</b>	The Scheme shall invest in Debt and Money Market Instruments and would seek to generate regular returns. The scheme may also invest in equity and equity related instruments to seek capital appreciation. The Scheme does not assure any returns.	The Short Term Plan will invest predominantly in debt and money market instruments where interest rate risk is low. The Investment Plan aims to provide investors with income, with appropriate liquidity, and therefore will invest in a mix of debt and money market instruments, over varying maturities. In the Short Term Plan, exposure to instruments bearing price risk will be controlled, such that the Plan offers an appropriate mix of liquidity and returns. In the Investment Plan, investments will be made mainly into debt instruments, with an appropriate allocation to money market instruments to maintain the overall liquidity of the portfolio.	
<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 13 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>	
	Interest Rate Risk : Value of holdings may fall as a result of movements in interest rate	Determination of duration bands based on extensive macro-economic analysis	
	Country Risk : Risk on account of exposure to a single country	Issuer selection process based on external ratings as well as internal research	
	Liquidity Risk : High impact costs	Maintaining exposure to cash / cash equivalents and highly liquid instruments	
	Credit Risk : Risk on account of high exposure to a risk class	Issuer selection process based on external ratings as well as internal research	
	Legal / Tax / Regulatory Risk : Risk on account of changes in regulations	This risk is something dependent upon a future event and will be clearly communicated to the investor	
	Valuation Risk : Risk on account of incorrect valuation	Usage of third-party valuation agent	
<b>Plan and Options</b>	Growth, Dividend and Direct Plan with Growth and Dividend Options.		
<b>Sub-Options</b>	Monthly & Quarterly Dividend Payout and Re-investment.	Weekly Dividend, Monthly Dividend, Quarterly Dividend Payout / Re-investment.  Weekly dividend will be reinvested whereas an investor in Monthly and Quarterly Dividend can opt for Payout / Re-investment.	Quarterly Dividend Payout / Re-investment.
<b>Dividend Frequency</b>	Monthly and Quarterly or at such intervals as may be decided by the Trustees.	Weekly, Monthly, Quarterly or at such intervals as may be decided by the Trustees	Quarterly or at such intervals as may be decided by the Trustees.
<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.	<b>Entry Load*</b> : Not Applicable <b>Exit Load</b> : Nil.	<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>Monthly Dividend Option</b> <b>Purchase</b> : Rs. 25,000/- and in 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  <b>Quarterly Dividend Option</b> <b>Purchase</b> : Rs. 10,000/- and in 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	<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 Combined SID / Addendums thereto for further details.		

Features	HSBC MONTHLY INCOME PLAN	HSBC INCOME FUND – SHORT TERM PLAN (ST) and HSBC INCOME FUND – INVESTMENT PLAN (IP)							
<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 1 Business Day under normal circumstances on receiving a valid request.								
<b>Fund Managers</b>	Aditya Khemani (for equity portion) Sanjay Shah (for Fixed income portion)		ST - Sanjay Shah & Kapil Punjabi IP – Sanjay Shah						
<b>Benchmark Index</b>	CRISIL MIP Blended Index	CRISIL Short Term Bond Fund Index	CRISIL Composite Bond Fund 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> <b>Compounded Annualised Returns ^</b> <b>(As on 31 March 2017)</b>		<b>Scheme Returns (%)</b>	<b>Benchmark Returns (%)</b>	<b>SHORT TERM PLAN (ST)</b>		<b>INVESTMENT PLAN (IP)</b>			
	Last 1 year	12.99	12.30		<b>Scheme Returns (%)</b>	<b>Benchmark Returns (%)</b>		<b>Scheme Returns (%)</b>	<b>Benchmark Returns (%)</b>
	Last 3 years	11.06	11.37						
	Last 5 years	10.67	9.92	Last 1 year	8.26	9.10	Last 1 year	9.17	11.09
	Since Inception	9.70	8.08	Last 3 years	8.54	9.29	Last 3 years	9.56	11.26
				Last 5 years	8.45	9.15	Last 5 years	8.27	9.45
				Since Inception	7.16	7.19	Since Inception	7.26	6.86
									
									
									
<p><b>*Past performance may or may not be sustained in the future.</b> ^ Returns for 1 year &amp; above are Compounded Annualised. Calculations are based on Growth Option NAVs. Since inception returns are calculated on Rs. 10 invested at inception. Different plans shall have a different expense structure. The performance details provided herein are of other than Direct plan.</p>									
<b>Recurring Expenses</b>	Actual Expenses for the financial year ended March 31, 2017								
	<b>Plan</b>	<b>Total Expenses (Rs.)</b>	<b>% to Net Assets</b>	<b>Plan</b>	<b>Total Expenses (Rs.)</b>	<b>% to Net Assets</b>	<b>Plan</b>	<b>Total Expenses (Rs.)</b>	<b>% to Net Assets</b>
	HMIP	56,447,198.87	2.32%	HIFST	165,589,056.66	1.24%	HIFIP	6,510,578.71	1.84%
	HMIP – Direct Plan	267,925.56	1.78%	HIFST – Direct	27,727,888.62	0.29%	HIFIP – Direct	3,427,309.69	1.09%
	Maximum expenses that can be charged as per Reg 52(6)(c) & 52 (6A)(c)								
	Upto Rs. 100 crores : 2.45%	Rs. 100 - 400 crores : 2.20%	Rs. 400 - 700 crores : 1.95%	Above Rs. 700 crores : 1.70%					
	Additional expenses of upto 30 bps under Registration 52 (6A) (b) for new inflows from specified cities may also be charged.								
	The Direct Plan expenses 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.								

Features	HSBC ULTRA SHORT TERM BOND FUND		
<b>Type</b>	An open ended Debt Scheme		
<b>Investment Objective</b>	Seeks to provide liquidity and reasonable returns by investing primarily in a mix of short term debt and money market instruments.		
<b>Date of Inception</b>	17 October, 2006		
<b>Asset Allocation Pattern</b>	Please refer to page 4		
<b>Investment Strategy</b>	The aim of the Investment Manager will be to allocate the assets of the Scheme between various money market and fixed income securities (predominantly short duration instruments) with the objective of providing liquidity and achieving optimal returns with the surplus funds. Since providing liquidity is of paramount importance, the focus will be to ensure liquidity while seeking to maximise the yield. An appropriate mix of money market and debt instruments will be used to achieve this. Liquidity will be maintained through a combination of cash, reverse repo, daily put / call MIBOR papers and liquid CPs / CDs of strong credits. As compared to a liquid fund, the higher portfolio maturity would mean higher allocation to 6-12 months instruments and a mix of structured credits in the 1 year segment as well as moving down the credit curve to improve yield. The fund could run a mark to market component slightly higher than a liquid fund (whose regulatory maximum is 10%) but sharply lower than an STP (in the region of 40-60%).		
<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 13 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>	
	Interest Rate Risk : Value of holdings may fall as a result of movements in interest rate	Determination of duration bands based on extensive macro-economic analysis	
	Country Risk : Risk on account of exposure to a single country	Issuer selection process based on external ratings as well as internal research	
	Liquidity Risk : High impact costs	Maintaining exposure to cash / cash equivalents and highly liquid instruments	
	Credit Risk : Risk on account of high exposure to a risk class	Issuer selection process based on external ratings as well as internal research	
	Legal / Tax / Regulatory Risk : Risk on account of changes in regulations	This risk is something dependent upon a future event and will be clearly communicated to the investor	
	Valuation Risk : Risk on account of incorrect valuation	Usage of third-party valuation agent	
<b>Plan and Options</b>	Growth, Dividend and Direct Plan with Growth and Dividend Options.		
<b>Sub-Options</b>	Daily Dividend, Weekly Dividend and Monthly Dividend. Daily & Weekly dividend will be Re-invested whereas an investor in Monthly Dividend can opt for Payout / Re-investment.		
<b>Dividend Frequency</b>	Daily, Weekly, Monthly or such intervals as may be decided by the Trustees.		
<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 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 1 Business Day under normal circumstances on receiving a valid request.		
<b>Fund Manager</b>	Kapil Punjabi		
<b>Benchmark Index</b>	CRISIL Liquid Fund Index – 90% & CRISIL Short Term Bond Fund Index – 10%		
<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 ^</b> <b>(As on 31 March 2017)</b>		<b>Scheme Returns (%)</b>	<b>Benchmark Returns (%)</b>
	Last 1 year	7.40	7.31
	Last 3 years	8.10	7.24
	Since Inception#	8.37	8.42
#Pursuant to SEBI circular dated September 13, 2012, certain Plans / options within the schemes have been discontinued to comply with a single plan structure. Since there was no continuous NAV history available for the surviving Plan prior to 1 October 2012, returns since the said date have been considered for calculating performance. The inception date of HSBC Ultra Short Term Bond Fund however is 17 October 2006.			



\* Past performance may or may not be sustained in the future. ^ Returns for 1 year & above are Compounded Annualised. Calculations are based on Growth Option NAVs. Since inception returns are calculated on Rs. 10 invested at inception. Different plans shall have a different expense structure. The performance details provided herein are of other than Direct plan.

Recurring Expenses	Actual Expenses for the financial year ended March 31, 2017									
	<table border="1"> <thead> <tr> <th>Plan</th> <th>Total Expenses (Rs.)</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>HUSBF</td> <td>39,075,504.09</td> <td>1.00%</td> </tr> <tr> <td>HUSBF – Direct</td> <td>1,423,795.16</td> <td>0.20%</td> </tr> </tbody> </table>	Plan	Total Expenses (Rs.)	% to Net Assets	HUSBF	39,075,504.09	1.00%	HUSBF – Direct	1,423,795.16	0.20%
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Features	HSBC CASH FUND	HSBC FLEXI DEBT FUND														
<b>Type</b>	An open-ended Liquid Scheme	An open-ended Debt Scheme														
<b>Investment Objective</b>	Aim is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities. However there can be no assurance that the scheme objective can be realised.	To deliver returns in the form of interest income and capital gains, along with high liquidity, commensurate with the current view on the markets and the interest rate cycle, through active investment in debt and money market instruments.														
<b>Date of Inception</b>	4 December, 2002	5 October, 2007														
<b>Asset Allocation Pattern</b>	Please refer to page 4	Please refer to page 4														
<b>Investment Strategy</b>	Since providing liquidity is of paramount importance, the focus will be to ensure liquidity while seeking to maximise the yield. An appropriate mix of money market and debt instruments will be used to achieve this. The Fund may invest a part of the portfolio in various debt securities issued by corporates and / or State and Central Government.	The Scheme can invest across all classes of fixed income instruments. There will be no cap or floor on maturity, duration or instrument type concentrations. The Fund Manager, depending on the interest rates view has the flexibility to allocate the funds in any fixed income instrument and endeavour to provide yields in line with the current market scenario. The Fund aims to optimise returns for the investors by designing a portfolio, which will dynamically track interest rate movements in the short term by reducing duration in a rising rate environment while increasing duration in a falling interest rate environment. The investment strategy would revolve around structuring the portfolio with an aim to capture positive price movements and minimise the impact of adverse price movements.														
<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 13 for the summarized scheme Specific Risk Factors under "Common features for all Schemes"															
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<b>Plan &amp; Options</b>	Growth, Dividend and Direct Plan with Growth and Dividend Options.															
<b>Sub-Options</b>	Daily Dividend, Weekly Dividend with Payout and Reinvestment facilities and Monthly Dividend. Daily & Weekly dividend will be reinvested whereas an investor in Monthly Dividend option can opt for Payout / Re-investment.	Fortnightly Dividend with reinvestment sub-option, Monthly Dividend, Quarterly Dividend & Half-Yearly Dividend with Payout and Re-investment sub-option. Fortnightly dividend will be reinvested whereas an investor in Monthly, Quarterly & Half-Yearly Dividend option can opt for Payout / Re-investment.														



Features	HSBC CASH FUND	HSBC FLEXI DEBT FUND																																							
<b>Dividend Frequency</b>	Daily, Weekly and Monthly or at such intervals as may be decided by the Trustees.	Fortnightly, Monthly, Quarterly and Half Yearly or at such intervals as may be decided by the Trustees.																																							
<b>Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)</b>	Please refer † Note on page 10.	<b>Purchases including switch ins :</b> <ul style="list-style-type: none"> <li>In respect of valid subscription requests received upto 3 p.m., the closing NAV of the day on which the request is received shall be applicable.</li> <li>In respect of valid subscription requests received after 3 p.m., the closing NAV of the next Business Day shall be applicable.</li> </ul>																																							
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<b>Load Structure (including SIP / STP where applicable)</b>	<b>Entry Load* :</b> Not Applicable. <b>Exit Load :</b> Nil.																																								
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<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																																								
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<b>Absolute Returns</b> <table border="1"> <caption>Absolute Returns - HCF - Growth vs CRISIL Liquid Fund Index</caption> <thead> <tr> <th>FY</th> <th>HCF - Growth (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>FY 2012 - 2013</td> <td>8.95</td> <td>8.22</td> </tr> <tr> <td>FY 2013 - 2014</td> <td>9.42</td> <td>9.46</td> </tr> <tr> <td>FY 2014 - 2015</td> <td>8.95</td> <td>8.97</td> </tr> <tr> <td>FY 2015 - 2016</td> <td>8.14</td> <td>8.03</td> </tr> <tr> <td>FY 2016 - 2017</td> <td>7.21</td> <td>7.11</td> </tr> </tbody> </table>			FY	HCF - Growth (%)	CRISIL Liquid Fund Index (%)	FY 2012 - 2013	8.95	8.22	FY 2013 - 2014	9.42	9.46	FY 2014 - 2015	8.95	8.97	FY 2015 - 2016	8.14	8.03	FY 2016 - 2017	7.21	7.11	<b>Absolute Returns</b> <table border="1"> <caption>Absolute Returns - HFDF - LTP - Growth vs CRISIL Composite Bond Fund Index</caption> <thead> <tr> <th>FY</th> <th>HFDF - LTP - Growth (%)</th> <th>CRISIL Composite Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>FY 2012 - 2013</td> <td>11.23</td> <td>9.27</td> </tr> <tr> <td>FY 2013 - 2014</td> <td>3.69</td> <td>4.34</td> </tr> <tr> <td>FY 2014 - 2015</td> <td>14.56</td> <td>14.60</td> </tr> <tr> <td>FY 2015 - 2016</td> <td>5.03</td> <td>8.22</td> </tr> <tr> <td>FY 2016 - 2017</td> <td>9.85</td> <td>11.09</td> </tr> </tbody> </table>			FY	HFDF - LTP - Growth (%)	CRISIL Composite Bond Fund Index (%)	FY 2012 - 2013	11.23	9.27	FY 2013 - 2014	3.69	4.34	FY 2014 - 2015	14.56	14.60	FY 2015 - 2016	5.03	8.22	FY 2016 - 2017	9.85	11.09
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Features	HSBC CASH FUND			HSBC FLEXI DEBT FUND			
<b>Recurring Expenses</b>	Actual Expenses for the financial year ended March 31, 2017						
	<b>Plan</b>	<b>Total Expenses (Rs.)</b>	<b>% to Net Assets</b>	<b>Plan</b>	<b>Total Expenses (Rs.)</b>	<b>% to Net Assets</b>	
	HCF	10,503,270.49	0.13%	HFDF	43,813,331.90	1.60%	
	HCF – Direct	9,508,638.08	0.07%	HFDF – Direct	14,772,771.57	0.85%	
Maximum expenses that can be charged as per Reg 52(6)(c) & 52 (6A)(c)							
Upto Rs. 100 crores : 2.45%		Rs. 100 - 400 crores : 2.20%		Rs. 400 - 700 crores : 1.95%		Above Rs. 700 crores : 1.70%	
Additional expenses of upto 30 bps under Registration 52 (6A) (b) for new inflows from specified cities may also be charged.							
The Direct Plan expenses 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.							
<b>† Note</b>	<b>Particulars</b>			<b>Applicable NAV</b>			
	<b>Applicable NAV for Sale of Units in HSBC Cash Fund (HCF)</b>						
	● where the application is received up to 2.00 p.m. on a day and funds are available for utilisation before the cut-off time without availing any credit facility, whether intra-day or otherwise			The closing NAV of the day immediately preceding the day of receipt of application			
	● where the application is received after 2.00 p.m. on a day and funds are available for utilisation on the same day without availing any credit facility, whether, intra-day or otherwise			The closing NAV of the day immediately preceding the next business day			
	● Irrespective of the time of receipt of application, where the funds are not available for utilisation before the cut-off time without availing any credit facility, whether intra-day or otherwise			The closing NAV of the day immediately preceding the day on which the funds are available for utilisation			
	<b>Applicable NAV for Repurchase of Units in HSBC Cash Fund (HCF)</b>						
	● Where the valid application is received upto 3.00 p.m.			The closing NAV of the day immediately preceding the next Business Day			
	● Where the valid application is received after 3.00 p.m.			The closing NAV of the next Business Day			
	The Mutual Fund shall calculate NAV for each calendar day in respect of the above Scheme(s) / Plan(s).						
	<b>Explanation :</b> 'Business Day' does not include a day on which the money markets are closed or otherwise not accessible.						

**Notes:**

- (i) HSBC Cash Fund has four separate plans viz. 'Unclaimed Dividend below three years', 'Unclaimed Dividend above three years', 'Unclaimed Redemption below three years' and 'Unclaimed Redemption above three years' introduced for the limited purpose of deployment of unclaimed redemption and dividend amounts into this scheme. These Plans have only growth option. Further, the Total Expense Ratio of these four Plans have been capped at 50 bps and there is no exit load charged, as required under the SEBI Circular dated February 25, 2016. These plans are not available for regular investments/switches by the investors. The investment objective, asset allocation pattern, investment strategy, risk factors and portfolio of these plans are same as other existing plans of HSBC Cash Fund. The list of names / address of Unitholders in whose folios there are unclaimed amounts along with the process for claiming such unclaimed amounts are available on our website, [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in).
- (ii) HSBC Gilt Fund has been wound up effective from December 01, 2015 for not fulfilling the minimum assets under management criteria of Rs. 20 crores as required under SEBI circular no. Cir/IMD/DF/15/2014 dated June 20, 2014.
- (iii) HSBC Floating Rate Fund - Long Term Plan has been merged with HSBC Ultra Short Term Bond Fund effective from May 25, 2016. Please refer to the Notice published on April 18, 2016 available on [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in) for more details.
- (iv) HSBC MIP - Regular Plan has been merged with HSBC MIP - Savings Plan (renamed as HSBC Monthly Income Plan) effective from October 8, 2016. Please refer to the Notice published on August 29, 2016 available on [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in) for more details.

## L. SCHEME PORTFOLIO HOLDINGS

The top 10 holdings by issuer and fund allocation towards various sectors is provided below.

### Top 10 Holdings by Issuer

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

HSBC Cash Fund		
S. No.	Issuer	% to Net Assets
1	IDBI Bank Ltd.	8.04
2	COX and Kings Ltd.	7.73
3	Edelweiss Commodity Services Ltd.	7.73
4	SREI Equipment Finance Ltd.	7.52
5	PTC India Financial Services Ltd.	6.69
6	Indiabulls Housing Finance Ltd.	5.89
7	Union Bank of India	5.41
8	Yes Bank Ltd.	5.37
9	Oriental Bank of Commerce	5.36
10	Federal Bank Ltd.	5.36

HSBC Flexi Debt Fund		
S. No.	Issuer	% to Net Assets
1	Central and State Government Securities	52.97
2	Power Grid Corporation of (I) Ltd.	9.37
3	Cash and Cash Equivalents	8.98
4	Power Finance Corporation Ltd.	7.02
5	Tata Sons Ltd.	3.86
6	HDFC Bank Ltd.	3.66
7	Bajaj Finance Ltd.	3.61
8	IRFC Ltd.	3.58
9	Axis Bank Ltd.	3.58
10	Rural Electrification Corporation	3.37

HSBC Income Fund – Investment Plan		
S. No.	Issuer	% to Net Assets
1	Central and State Government Securities	52.53
2	EXIM	9.80
3	Power Grid Corporation of (I) Ltd.	7.48
4	Cash and Cash Equivalents	7.32
5	Tata Sons Ltd.	5.31
6	HDFC Bank Ltd.	3.56
7	Bajaj Finance Ltd.	3.53
8	Axis Bank Ltd.	3.50
9	IRFC Ltd.	3.49
10	Power Finance Corporation Ltd.	3.48

HSBC Income Fund – Short Term Plan		
S. No.	Issuer	% to Net Assets
1	LIC Housing Finance Ltd.	12.01
2	Nabha Power Ltd.	10.16
3	Central and State Government Securities	9.83
4	Power Finance Corporation Ltd.	8.34
5	National Bank for Agriculture and Rural Development	8.17
6	Housing Development Finance Corporation Ltd.	7.68
7	Sundaram BNP Home Finance	6.48
8	Rural Electrification Corporation	5.86
9	Shriram Transport Finance Company Ltd.	4.30
10	Small Industries Development Bank of India	3.25

HSBC Monthly Income Plan		
S. No.	Issuer	% to Net Assets
1	Central and State Government Securities	39.40
2	Power Grid Corporation of (I) Ltd.	8.33
3	Power Finance Corporation Ltd.	5.87

HSBC Monthly Income Plan		
S. No.	Issuer	% to Net Assets
4	Cash and Cash Equivalents	5.09
5	HDFC Bank Ltd.	4.46
6	India Infradebt Ltd.	3.50
7	Axis Bank Ltd.	2.94
8	Housing Development Finance Corporation Ltd.	2.48
9	Bajaj Finance Ltd.	2.41
10	IRFC Limited	2.38

HSBC Ultra Short Term Bond Fund		
S. No.	Issuer	% to Net Assets
1	National Bank for Agriculture and Rural Development	11.18
2	Housing Development Finance Corporation Ltd.	8.95
3	Rural Electrification Corporation	6.46
4	Cholamandalam Investment and Finance Co. Ltd.	6.42
5	CLP Wind Farms (India) Private Limited	6.42
6	Shriram Transport Finance Company Ltd.	6.41
7	JM Financial Products Ltd.	6.38
8	COX and Kings Limited	6.33
9	Edelweiss Commodity Services Limited	6.28
10	INDUSIND Bank Ltd.	6.18

**Note:** Cash Equivalents include Reverse Repo and CBLO.

### Fund Allocation towards various Sectors

HSBC Cash Fund		
S. No.	Issuer	% to Net Assets
1	Financial Services	83.39
2	Services	15.46
3	Cement & Cement Products	6.66
4	Metals	5.11
5	Construction	0.27
6	Cash and Cash Equivalents	(10.89)
	<b>Grand Total</b>	<b>100.00</b>

HSBC Flexi Debt Fund		
S. No.	Issuer	% to Net Assets
1	Central and State Government Securities	52.97
2	Financial Services	28.68
3	Energy	9.37
4	Cash and Cash Equivalents	8.98
	<b>Grand Total</b>	<b>100.00</b>

HSBC Income Fund – Investment Plan		
S. No.	Issuer	% to Net Assets
1	Central and State Government Securities	52.53
2	Financial Services	32.67
3	Energy	7.48
4	Cash and Cash Equivalents	7.32
	<b>Grand Total</b>	<b>100.00</b>

HSBC Income Fund – Short Term Plan		
S. No.	Issuer	% to Net Assets
1	Financial Services	67.61
2	Energy	15.71
3	Central and State Government Securities	9.83
4	Cash and Cash Equivalents	2.82
5	Cement & Cement Products	2.51
6	Textiles	1.27
7	Services	0.25
	<b>Grand Total</b>	<b>100.00</b>

HSBC Monthly Income Plan		
S. No.	Issuer	% to Net Assets
1	Central and State Government Securities	39.40
2	Financial Services	30.86
3	Energy	9.37
4	Cash and Cash Equivalents	5.09
5	Consumer Goods	3.55
6	Automobile	2.74
7	Cement & Cement Products	1.94
8	Pharma	1.52
9	Construction	1.41
10	IT	1.29
11	Textiles	0.95
12	Industrial Manufacturing	0.74
13	Services	0.60
14	Media & Entertainment	0.54
	<b>Grand Total</b>	<b>100.00</b>

HSBC Ultra Short Term Bond Fund		
S. No.	Issuer	% to Net Assets
1	Financial Services	75.51
2	Services	12.61
3	Energy	8.35
4	Cash and Cash Equivalents	3.53
	<b>Grand Total</b>	<b>100.00</b>

**Note: 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 for the equity portion of the scheme has been provided below (as on March 31, 2017). The Portfolio Turnover Ratio in case of debt fund is not applicable.

Fund Name	Portfolio Turnover
HSBC Monthly Income Plan	1.90

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

Scheme	Fund Manager(s)	Tenure of Managing the scheme (in Years)
HMIP	Sanjay Shah (for Fixed Income portion)	7.63
	Aditya Khemani (for Equity portion)	8.10
HCF	Kapil Punjabi	3.05
HIF – Investment Plan	Sanjay Shah	8.23
HIF – Short Term Plan	Sanjay Shah	8.23
	Kapil Punjabi	0.27
HUSTF	Kapil Punjabi	2.45
HDFD	Sanjay Shah	8.23

**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.amfiindia.com](http://www.amfiindia.com) (You can also telephone us at 1800-200-2434)

**For Investor Grievances please contact**

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

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 : 022-49146254.  
E-mail : [hsbcmf@camsonline.com](mailto:hsbcmf@camsonline.com)

**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.

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.amfiindia.com](http://www.amfiindia.com), in the formats as prescribed by SEBI.

**Scheme Specific Risk Factors****Risk factors associated with investing in Equity or Equity related Securities**

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

**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.

**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 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**

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

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

Credit card receivables are unsecured. Automobile / vehicle loan receivables are usually secured by the underlying automobile / vehicle and sometimes by a guarantor. Mortgages are secured by the underlying property. Personal loans are usually unsecured. Corporate loans could be unsecured or secured by a charge

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

#### **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.

#### **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.

#### **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 Foreign Account Tax Compliance Act (FATCA)**

The 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 US Person or Canada residents will not be accepted.
- 3) All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- 4) Investors are requested to use the services of AMFI certified Distributors empanelled with the AMC. The AMC shall not be liable to an Investor, with respect to investments made through non-empanelled Distributors.

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

**Employee Unique Identification Number (EUIIN):** 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 (EUIIN). Applications received without a valid EUIIN 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 Income / Debt oriented Schemes (other than Liquid Fund 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) 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 CIRMIRSD132013 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.

- C. 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.

Further, in accordance with SEBI Circulars MIRSD/SE/Cir-21/2011 dated October 5, 2011 and MIRSD/Cir-5/2012 dated April 13, 2012 on Uniform Know Your Client (KYC) read with AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, it shall be mandatory for existing Unitholders to provide additional KYC information such as Income details, Occupation,

Politically Exposed Person status, Net worth etc. as mentioned in the application form as well as complete In-Person Verification (IPV) and provide any missing KYC information, failing which the AMC shall have the authority to reject the transaction for additional subscription (including switches) in their existing folios. However, any SIP/STP registered till December 31, 2015 will be exempt from this requirement.

#### 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**.

1. 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.
2. 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

#### 10) Third Party Payments

- a) Third party payments (i.e. where payment is made from a source other than that of the first holder) will not be accepted by the Fund, except if made under the following exceptional categories, namely i) as gift by parents / grandparents / related persons in favour of minor, not exceeding Rs. 50,000/-, ii) employer on behalf of employee as payroll deductions or deductions out of expense reimbursements for SIP / Lumpsum investments, iii) Custodian on behalf of FPI / 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.)
- b) In case of payment from a joint bank account, first holder in the folio has to be one of the joint holders of the bank account from which the payment is made. Hence, joint holders may pre-register their bank accounts (single / multiple) with the AMC / RTA, by completing the Multiple Bank Account Registration Form, if they intend to make payment on behalf of other joint holder(s) in the folio. In such cases the application will be accepted and not treated as a third party payment.
- c) Where the payment instrument does not mention the bank account holders name/s, investor should attach bank pass book copy / bank statement / bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a pre-funded instrument, a bank certification of the bank account no. and account holders name should be attached, in the required format. Pre-funded instrument issued against cash shall not be accepted for investments of Rs. 50,000 or more.

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

- d) The AMC reserves the right to reject the application, post acceptance of the same, if any of the requisite documents / declarations are unavailable or incomplete, in which case the AMC shall refund the subscription money. No interest will be payable on the subscription money refunded. Refund orders will be marked "A/c. payee only" and will be in favour of and be despatched to the Sole / First Applicant, by courier / speed post / registered post.

- 11) 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.

#### 12) NRIs, 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.

#### 13) 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.

#### 14) Nomination Details

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

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

## Instructions for filling up the Application Form

### 1. General Information

- a) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (☐), where boxes have been provided.
- b) 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.
- c) In view of the RBI Circular - DPSS.CO.CHD.No. 1832/01.07.05/2009-10 dated 22nd February 2010, kindly note the following:  
No changes / corrections should be carried out on the cheques. For any change in the payee's details, amount in figures or amount in words, etc., fresh cheque would be required. Cheque with alterations / corrections will not be honoured effective 1st July, 2010.

### 2. Applicant's Information

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

- (i) Name and address must be given in full (P.O. Box Address alone is not sufficient).
- (ii) Non-Resident Investors and Foreign Nationals should mandatorily state their complete overseas address in the application form else the application will be rejected. Further, Investors are requested to note that in case information with regard to USA or Canada residence is subsequently received from the investor by way of change of address or obtained from KRA database, 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 / altered, please intimate such change with an instruction to delete / alter it from of our records using this form.
  - g. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
  - h. If in an NRI folio, subscription investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB / NRO / NRE.
  - i. HSBC Mutual Fund, the AMC or its registrar and other service providers shall not be held liable for any loss arising to the unit

holder(s) due to the credit of the redemption proceeds into any of the bank accounts registered in the folio.

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

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

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

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

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

Indication not made / incorrectly made	Default
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"

Indication not made / incorrectly made	Default
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 applicants)	Joint
Status of First Applicant (Individual, HUF, Company etc.)	Others #
Demat Account Details*	Units will be held in physical mode

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

# 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.

Indication not made / incorrectly made	Default
<b>● Scheme Specific</b>	
<b>HMIP</b>	
Monthly / Quarterly Sub-option	Quarterly
<b>HIF</b>	
Investment Plan / Short Term Plan	Short Term Plan
<b>HIF – ST</b>	
Weekly, Monthly and Quarterly dividend sub-options in Short Term Plan	Weekly Sub-Option
<b>HCF</b>	
Daily, Weekly and Monthly dividend sub-options	Daily sub-option
<b>HUSBF</b>	
Daily, Weekly and Monthly dividend sub-options	Daily sub-option
<b>HDF</b>	
Fortnightly, Monthly, Quarterly and Half yearly dividend sub-options	Monthly sub-option

**PAYMENT MECHANISM**

**A) Lumpsum Investment**

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

**B) SIP Investment**

- a) In case an investor wishes to invest on a monthly basis, the investor is required to provide:
  - at least 12 cheques of minimum Rs. 1,000 (Rs. One Thousand) or ● one cheque for the first installment in addition to a mandate form to enable subsequent debits either through Electronic Clearing System (ECS) debit or such other facilities as may be provided by the AMC for a block of atleast 11 installments.

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

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

**For HCF:**

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

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

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

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

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

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

- b) The cheque for the first SIP instalment can carry any date. The first instalment of the SIP will be processed subject to applicable NAV & load, if any, on the date of receipt of the application form (post dated cheque will not be accepted). The second instalment in case of monthly SIP will be processed on the available SIP date [currently 3rd, 10th, 17th, 26th or 30th (last business day of the month for February) of every month] indicated by the investor, but immediately following the expiry of 25 Business Days from the date of processing the first SIP. If the choice of date for the second instalment is not indicated by the investor, the second instalment of SIP will be processed on the earliest SIP date [3rd, 10th, 17th, 26th or 30th (last business day of the month for February)] immediately following the expiry of 25 Business Days from the date of processing the first SIP installment. In case of quarterly SIP, the date for next instalment will be 10th of the relevant month. If any of above dates fall on a holiday, the transaction will be taken as of the next Business Day. Please refer to the Load Structure of each Scheme for details of applicable loads. Outstation cheques will not be accepted.
- c) You can choose multiple SIP dates in the Auto Debit Form in case you wish to make the SIP investment on multiple dates each month.
- d) If SIP form and cheque is submitted with bank details of a city where the Mutual Fund does not provide auto debit facility, first SIP cheque may get processed. However, future debits will not happen and SIP instruction shall be rejected.
- e) In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not entertain any request for refund of proceeds of first cheque which is already processed. Investors will have to redeem the units allotted through first cheque at applicable NAV.
- f) In case the Frequency (Monthly / Quarterly) and SIP date is not indicated, Monthly frequency shall be treated as the Default Frequency, 10th shall be treated as the Default date.
- g) There is no maximum duration for SIP enrolment. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age. An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. March 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 installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction Charges shall not be deducted:

- where the Distributor of the investor has not opted to receive any Transaction Charges for the specific product category;
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- for transactions other than purchases / subscriptions relating to new inflows i.e. through; Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
- for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor);
- 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, C.G. 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 - 500 082. ● **Kolkata** : 31 BBD Bagh, Dalhousie Square, Kolkata - 700 001. ● **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 - 411 011.

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



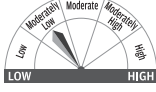


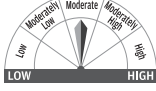
For details on CAMS Service Centres, CAMS Limited Transaction Points and CAMS Collection Centres, please visit [www.camsonline.com](http://www.camsonline.com) or call us on 1800 200 2434 AND Investors calling from abroad may call on – +91 44 39923900 to connect to our customer care centre.

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  
 Please endeavour to submit transaction requests in HSBC Cash Fund at HSBC Mutual Fund Investor Service Centres only.

### Product Labeling:

Scheme Name	Riskometer
<p><b>HSBC Monthly Income Plan</b>                      An open-ended Fund                      Monthly Income is not assured and is subject to the availability of distributable surplus  <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Regular income over medium term</li> <li>▶ Investment in fixed income (debt and money market instruments) as well as equity and equity related securities</li> </ul>	 <p><b>Investors understand that their principal will be at Moderately High risk</b></p>
<p><b>HSBC Income Fund (HIF)</b>                      An open-ended Income Scheme                      Investment Plan  <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Regular income over long term</li> <li>▶ Investment in diversified portfolio of fixed income securities</li> </ul>	 <p><b>Investors understand that their principal will be at Moderate risk</b></p>
<p><b>HSBC Income Fund (HIF)</b>                      An open-ended Income Scheme                      Short Term Plan  <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Regular income over medium term</li> <li>▶ Investment in diversified portfolio of fixed income securities</li> </ul>	 <p><b>Investors understand that their principal will be at Moderately Low risk</b></p>
<p><b>HSBC Ultra Short Term Bond Fund (HUSBF)</b>                      An open-ended Debt Scheme  <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Liquidity over short term</li> <li>▶ Investment in Debt/Money Market Instruments</li> </ul>	 <p><b>Investors understand that their principal will be at Moderately Low risk</b></p>
<p><b>HSBC Cash Fund (HCF)</b>                      An open-ended Liquid Scheme  <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Overnight liquidity over short term</li> <li>▶ Investment in Money Market Instruments</li> </ul>	 <p><b>Investors understand that their principal will be at Low risk</b></p>
<p><b>HSBC Flexi Debt Fund (HFDF)</b>                      An open-ended Debt Scheme  <b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Regular income over long term</li> <li>▶ Investment in Debt/Money Market Instruments</li> </ul>	 <p><b>Investors understand that their principal will be at Moderate risk</b></p>

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

**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
ARN-0032			

Application No. : **D**

<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
-----------------------------------------------	-----------------------------------------	----------------------------------------

<b>For Office Use Only</b>

**1 TRANSACTION CHARGES** (Please tick any one of the below. Refer point 5 on page 20 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 [Mr Ms M/s] Should match with PAN Card

Date of Birth <sup>~‡</sup> (Mandatory) [D D M M Y Y Y Y] ~ 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)

[Mr Ms M/s]

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\*.  
 \* Document evidencing relationship with Guardian \*\* In case of Legal Guardian, please submit 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) [D D M M Y Y Y Y]

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
<b>3d. For Non Individual Investors - Identification of Beneficial Ownership</b>	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 9 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 Applicant)**

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

Received from [Mr Ms M/s]

Application No. : **D**

Folio No. [ ] application for Units of Scheme

Plan [ ] Option [ ] alongwith Cheque/DD No. [ ]

Dated [ ] Drawn on (Bank) [ ] Amount (₹) [ ]

SIP Investment  Toal Cheques [ ]  ECS (Debit / Direct Debit Facility) Total Amount (₹) [ ]

ISC Stamp, Signature & date

Date [D D / M M / Y Y Y Y] 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.
<b>e-mail</b>	Mobile		Fax

† 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 (✓)  PAN Card Copy  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 (✓)  PAN Card Copy  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 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

PAN\*\* (Mandatory) \_\_\_\_\_ Enclosed (✓)  PAN Card Copy  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

**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  RTGS IFSC Code  NEFT IFSC Code 

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.

...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** : 31 BBD Bagh, Dalhousie Square, Kolkata - 700 001. ● **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)



**7 INVESTMENT & SOURCE OF FUNDS DETAILS** (Please ✓ Scheme/Plan/Option/Sub-Option/Dividend Frequency) (refer Important Instruction No. 10 on Third Party Payments)

Scheme (✓)  HMIP  HIF  HCF  HUSBF  HFDF  
 Plan \_\_\_\_\_ Sub-option (✓)  Growth (default)  Dividend Reinvestment  Dividend Payout  
 Dividend Frequency  Daily\*\*  Weekly†  Monthly#  Quarterly<sup>§</sup>  Fortnightly<sup>^</sup>  Half Yearly††

The scheme name mentioned on the application form and the cheque has to be same. In case of any discrepancy between the two, units will be allotted as per scheme name mentioned on the application only.  
 \*\* Applicable for HCF & HUSBF only. † Applicable for HIF-ST, HCF & HUSBF only. # Applicable for HMIP, HIF-ST, HCF, HUSBF & HFDF only. <sup>§</sup> Applicable for HMIP, HIF-IP and HFDF only. <sup>^</sup> Applicable for HFDF. †† Applicable for HFDF only. Please note that dividend payout is available only in the Monthly, Quarterly & Half Yearly & under scheme HCFWD for dividend amount equal or greater to INR 250/- . Dividend Payout will be dependent on the scheme.

**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  /  /  /  /  /   
 Drawn on Bank A/c. No. \_\_\_\_\_ Bank Name & Branch \_\_\_\_\_  
 MICRO SIP (Refer Note No. 4C on page 20) Date of Birth  /  /  /  /  /  Supporting Document type\* \_\_\_\_\_ Reference No. (if available) \_\_\_\_\_  
 \*For the permissible list of applicable documents please refer to Page 20.

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

**8 SYSTEMATIC TRANSFER PLAN (STP)** (For investors in Scheme(s) where applicable)

Transfer from Scheme :  HIF  HMIP  HCF  HUSBF  HFDF  
 Plan \_\_\_\_\_  
 Option  Regular  Institutional  Institutional Plus  
 Sub-option  Growth  Dividend Reinvestment  Dividend Payout  
 Dividend Frequency  Daily  Weekly  Monthly  Quarterly  Fortnightly  Half Yearly  
 Transfer to Scheme :  HEF  HIOF  HUOF  HPTF  HMEF  HEMF  HTSF  HSCF  HDF  HBF  
 Option  Growth  Dividend Reinvestment  Dividend Payout  
 Amount per instalment (Rs.) \_\_\_\_\_  
 (Minimum transfer amount Rs.1000/- and in multiples of Re.1/- thereafter)  
 STP Date (✓)  3rd  10th  17th  26th  30th<sup>##</sup>  All Dates  
<sup>##</sup> Last Business Day of the month for February  
 Instalment commencing :  
 From  /  /  /  /  /  To  /  /  /  /  /

**9 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	_____	_____
DP ID	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Beneficiary Account No.	_____	_____

**10 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 14)

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				
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 <sup>#</sup>			
Tax Identification Number (TIN) or Functional Equivalent <sup>^</sup>			
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 _____			
<sup>#</sup> To also include USA, where the individual is a citizen / green card holder of USA. <sup>^</sup> 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 style="width: 100%;" 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



Global Asset Management

A APPLICANT DETAILS:											
Applicant Name						Application No.					
PAN						Folio Nos.					

**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. If the given rows are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.

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 / BoI

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.

Sr. No	Name of UBO [Mandatory]	Country of Tax Residency	PAN / Taxpayer Identification Number / Equivalent ID Number	Document Type	% of beneficial interest (Enclose appropriate proof)	Place & Country of Birth / Incorporation	Date of Birth / Incorporation [dd-mm-yyyy]	Address, Address Type* & Contact details [include City, Pin code, State, Country]	Gender [Male, Female, others]	Father's Name	Nationality	Occupation	Mandatory, if PAN not provided		
													<input type="checkbox"/> Service	<input type="checkbox"/> Business	<input type="checkbox"/> Others
1.													<input type="checkbox"/> Service	<input type="checkbox"/> Business	<input type="checkbox"/> Others
2.													<input type="checkbox"/> Service	<input type="checkbox"/> Business	<input type="checkbox"/> Others
3.													<input type="checkbox"/> Service	<input type="checkbox"/> Business	<input type="checkbox"/> Others
4.													<input type="checkbox"/> Service	<input type="checkbox"/> Business	<input type="checkbox"/> Others
5.													<input type="checkbox"/> Service	<input type="checkbox"/> Business	<input type="checkbox"/> Others

\* 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 aware that I / We may 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. Further, I authorize you to share the beneficial owner information (in this form) provided by me to the Fund with other SEBI Registered Intermediaries to facilitate single submission / updation. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or redeem / reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership. I / We also undertake to keep you informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

Date _____	_____	_____
Place _____	Authorized Signatory 1	Authorized Signatory 2
		Authorized 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:

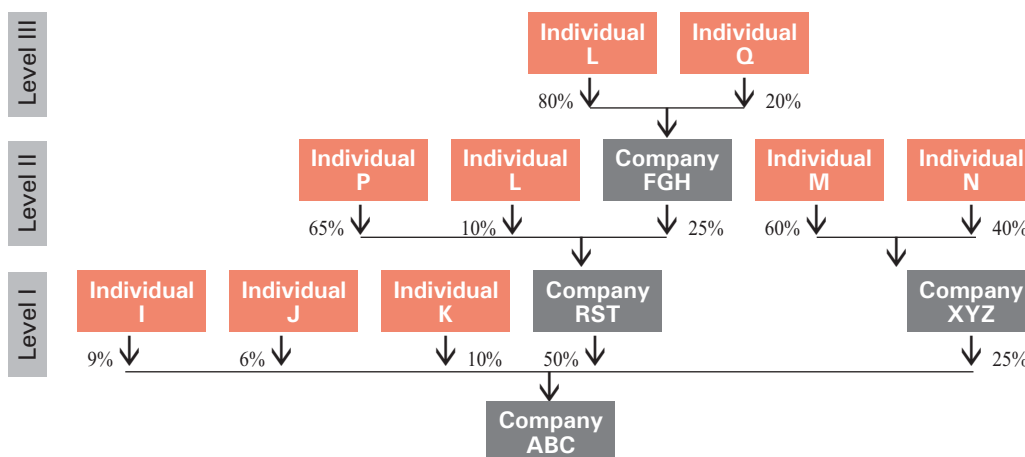
The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

### 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 <sup>^</sup>	Identification Type (TIN or Other, please specify)
1			
2			
3			
4			

<sup>^</sup> 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 &amp; CRS classification)

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

<b>We are a, (Please ✓ as appropriate) :</b> <input type="checkbox"/> Financial Institution (Refer definition A) or <input type="checkbox"/> Direct reporting NFE (Refer definition B)	<b>GIIN</b> <input type="text"/> <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 <b>Name of sponsoring entity:</b> <input type="text"/>
<b>GIIN - Not Available (Please ✓ as appropriate):</b> If the entity is a financial institution,	<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)**

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

# 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.

SIt 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 : \_\_\_\_\_

**Authorized Signatories** [with Company / Trust / Firm / Body Corporate seal]

- 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>

	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.

4. 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
ARN-0032			

**Application No. : D**

<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.

<b>For Office Use Only</b>

Sole / First Applicant / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
--------------------------------------------------	--------------------------------------------	-------------------------------------------

**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 authorise 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>	<b>X</b>	<b>X</b>
Sole / 1st Unit Holder / POA / Guardian	2nd Unit Holder	3rd Unit Holder

**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

Tick (✓)  
CREATE   
MODIFY   
CANCEL

Sponsor Bank Code  CITI000PIGW Utility Code  CITI00002000000037

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

Or  Until Cancelled

1.  Signature Primary Account holder 2.  Signature of Account holder 3.  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 \_\_\_\_\_ Bank & Branch Seal \_\_\_\_\_  
 Name \_\_\_\_\_  
 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	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"/>	OR	<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"/>
------------------------------------------------------------------------	------------------------------------------------------------

### 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 may be rejected/delayed as the case may be in which case I/We will not hold HSBC Mutual Fund, the AMC and the Registrar liable for any loss due to delayed execution or rejection of the request.

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

**C BANK ACCOUNT DELETION**

<b>Folio No.</b> <input style="width: 90%; height: 20px;" type="text"/>	<b>Permanent Account No. (PAN)</b> <input style="width: 90%; height: 20px;" type="text"/>
<b>Name of Sole / First Unit Holder</b> <input style="width: 95%; height: 20px;" type="text"/>	

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

<b>Bank Account No.</b> <input style="width: 95%; height: 20px;" type="text"/>	<b>Bank Name</b> <input style="width: 95%; height: 20px;" type="text"/>
<b>Bank Account No.</b> <input style="width: 95%; height: 20px;" type="text"/>	<b>Bank Name</b> <input style="width: 95%; height: 20px;" type="text"/>
<b>Bank Account No.</b> <input style="width: 95%; height: 20px;" type="text"/>	<b>Bank Name</b> <input style="width: 95%; height: 20px;" type="text"/>
<b>Bank Account No.</b> <input style="width: 95%; height: 20px;" type="text"/>	<b>Bank Name</b> <input style="width: 95%; height: 20px;" type="text"/>

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/alterd, please intimate the AMC in writing of such change with an instruction to delete/alter it from our records.
9. The Bank Account chosen as the primary/default bank account will be used for all Redemption payouts/Dividend payouts. At anytime, investor can instruct the AMC to change the default bank account by choosing one of the additional accounts already registered with the AMC.
10. If request for redemption is received prior to/together with a change of bank account or before verification and validation of the new bank account, the redemption request would be processed to the currently registered default (old) bank account.
11. If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank account types for redemption can be SB/NRO/NRE.
12. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
13. HSBC Mutual Fund, the AMC and its registrar shall not be held liable for any loss arising to the Unitholder(s) on account of inadequate or incomplete documentation resulting in delay or rejection of the request.

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

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