



Invest in a fund that aims to achieve your goals. **Our funds:** • Equity • Fund of Funds • Debt • Hybrid • Index



# **Common Key Information Memorandum – Debt and FoF Schemes**

### Continuous Offer of Units at NAV based prices

Name of Mutual Fund	Name of Asset Management Company	Name of Trustee Company
HSBC Mutual Fund 9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai – 400 063, India	0	HSBC Trustees (India) Private Limited CIN –U66190MH2024PTC416973 Regd. Office: 52/60 Mahatma Gandhi Road, Fort Mumbai 400001, India
Website: www.assetmanagement.hs	bc.co.in	

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 Scheme Information Document, Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.assetmanagement.hsbc.co.in.

The Scheme(s) particulars 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 December 14, 2024.

Please see Product Labeling on page 3-5 and Potential Risk Class on page 6

SMS INVEST to 56767

E-mail: investor.line@mutualfunds.hsbc.co.in

Website: www.assetmanagement.hsbc.co.in

### **Table of Contents**

			Page No.
•	Pro	duct Labeling	3
•	Pot	ential Risk Class (PRC)	6
•	CR	SIL Indices Limited and MCSI Disclaimer	7
•	Fea	tures of the Schemes	
		HSBC Liquid Fund and HSBC Overnight Fund	8
	►	HSBC Banking and PSU Debt Fund and HSBC Dynamic Bond Fund	12
	►	HSBC Short Duration Fund and HSBC Low Duration Fund	16
	►	HSBC Ultra Short Duration Fund and HSBC Money Market Fund	21
	►	HSBC Medium to Long Duration Fund and HSBC Corporate Bond Fund	24
	►	HSBC Medium Duration Fund and HSBC Gilt Fund	29
	►	HSBC Credit Risk Fund	33
	•	HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund and HSBC CRISIL IBX Gilt June 2027 Index Fund	36
	►	HSBC Global Emerging Markets Fund and HSBC Brazil Fund	41
	►	HSBC Managed Solutions	44
	►	HSBC Asia Pacific (Ex Japan) Dividend Yield Fund and HSBC Global Equity Climate Change Fund of Fund	47
	Cor	nmon Features of the Scheme(s)	
	►	Note 1 – Investment in CDMDF, Change in Investment Pattern and Portfolio Rebalancing	51
	►	Note 2 – Risk Factors	51
	►	Note 3 – Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins/switch outs)	56
	►	Note 4 – Minimum Application Amount/Number of Units	57
	►	Note 5 – Despatch of Redemption Request	57
	►	Note 6 – IDCW (Dividend) Policy	57
	►	Note 7 – Name of the Trustee Company	58
	►	Note 8 – Exit Load	58
	►	Note 9 – Annual Scheme Recurring Expenses	58
	►	Note 10 – Daily Publication of NAV	59
	►	Note 11 – Contact details for Investor Grievances	59
	►	Note 12 – Unitholders' Information	59
	Imp	portant Instructions	60
	Inst	tructions for filling up the Application Form	62
	Off	icial Points of Acceptance of Transaction Requests	66
_	Ар	plication Forms	67

## **PRODUCT LABELING:**

Scheme Name	Scheme Risk-o-meter	Benchmark Riskometer (as applicable)
HSBC Liquid Fund	underate Moderately	As per AMFI Tier 1 Benchmark Index:
An open ended Liquid Scheme. Relatively Low interest rate risk and moderate credit risk.	R.C. Hanking	NIFTY Liquid Index A-I
This product is suitable for investors who are seeking*:	AND A LE	Woderstelle Rick High Rick
<ul> <li>Overnight liquidity over short term</li> </ul>		
Investment in Money Market Instruments	The risk of the scheme is Low to Moderate Risk	A CALL AND
		The risk of the benchmark is Low to Moderate Risk
HSBC Overnight Fund	understill Marterstan	As per AMFI Tier 1 Benchmark Index:
An open ended debt scheme investing in overnight securities. Relatively Low interest	Risk High Risk	NIFTY 1D Rate Index
rate risk and relatively Low credit risk.		Woderate Moderately High Acids
This product is suitable for investors who are seeking*:		
Income over short term and high liquidity	The risk of the scheme is Low Risk	
Investment in debt & money market instruments with overnight maturity		The risk of the benchmark is Low Risk
HSBC Dynamic Bond Fund	underate Moderation	As per AMFI Tier 1 Benchmark Index:
An open ended dynamic debt scheme investing across duration. A relatively high interest	State Hanks	NIFTY Composite Debt Index A-III
rate risk and relatively low credit risk.	AT A A A A A A A A A A A A A A A A A A	Wodersteel Modersteely Rick High Rick
This product is suitable for investors who are seeking*:	The risk of the asheme is Maderate Disk	
Generation of reasonable returns over medium to long term	The fisk of the scheme is moderate rusk	State State
Investment in Fixed Income Securities		The risk of the benchmark is Moderate Risk
HSBC Banking and PSU Debt Fund	Northerate Moderataly	As per AMFI Tier I Benchmark Index -
An open ended debt scheme primarily investing in debt instruments of banks, public		NIFTY Banking & PSU Debt Index A-II
sector undertakings, public financial institutions and municipal bonds. A relatively high	No.64	Woderate Rok High Risk
interest rate risk and relatively low credit risk.		
This product is suitable for investors who are seeking*:	The risk of the scheme is Low to Moderate Risk	STR. STR.
<ul> <li>Generation of reasonable returns and liquidity over short term</li> </ul>		The risk of the benchmark is Low to Moderate Risk
► Investment predominantly in securities issued by Banks, Public Sector Undertakings		
and Public Financial Institutions and municipal corporations in India		
HSBC Low Duration Fund	Wolgeste Moderately Risk High Risk	As per AMFI Tier 1 Benchmark Index: NIFTY Low Duration Debt Index A-I
An open ended low duration debt scheme investing in instruments such that the Macaulay		with the Low Duration Debt muck A-t
duration of the portfolio is between 6 months to 12 months. (Please refer page 11 of the SID for explanation on Macaulay Duration). A relatively low interest rate risk and		Port Holman Allen
moderate credit risk.	The risk of the scheme is Low to Moderate Risk	
This product is suitable for investors who are seeking*:		The risk of the benchmark is Low to Moderate Risk
► Liquidity over short term		The fisk of the deficiting is Low to moderate risk
► Investment in Debt/Money Market Instruments such that the Macaulay <sup>^</sup> duration of		
the portfolio is between 6 months to 12 months.		
HSBC Short Duration Fund	Moderate Moderately Risk High Risk H:	As per AMFI tier 1 Benchmark Index: NIFTY Short Duration Debt Index A-II
An open ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year to 3 years (please refer to page no. 11 of		underate Moderatory
SID for details on Macaulay's Duration). A Moderate interest rate risk and Relatively		Tight Hot Real
Low credit risk.	The risk of the scheme is Moderate Risk	HURS CONTRACTOR
This product is suitable for investors who are seeking*:		The risk of the benchmark is Moderate Risk
<ul> <li>Generation of regular returns over short term</li> </ul>		
Investment in fixed income securities of shorter-term maturity.		
HSBC Ultra Short Duration Fund	Moderate Moderately Risk High Risk	As per AMFI tier 1 Benchmark Index: NIFTY Ultra Short Duration Debt
An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the pertfolio is between 3 menths to 6 menths (Please refer Page		Index A-I
Macaulay Duration of the portfolio is between 3 months to 6 months. (Please refer Page No. 11 of SID for explanation on Macaulay's duration). Relatively Low interest rate risk	AGE REAL	woderste Moderately
and moderate credit risk.	The risk of the scheme is Low to Moderate Risk	A A A A A A A A A A A A A A A A A A A
This product is suitable for investors who are seeking*:		STATE STATE
<ul> <li>Income over short term with low volatility.</li> </ul>		The risk of the benchmark is Low to Moderate Risk
Investment in debt & money market instruments such that the Macaulay Duration of the particlin is between 2 months. 6 months 2		
the portfolio is between 3 months - 6 months.*		Tier 1 Benchmark Index: NIFTY Money
HSBC Money Market Fund	Woderate Bisk High Risk High	Market Index A-I
An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and moderate credit risk.		woderstee Manarety
This product is suitable for investors who are seeking*:	E SE	A CONTRACT AND A CONTRACT
<ul> <li>Generation of regular income over short to medium term</li> </ul>	The risk of the scheme is Low to Moderate Risk	
<ul> <li>Investment in money market instruments</li> </ul>		The risk of the benchmark is Low to Moderate Risk

Scheme Name	Scheme Risk-o-meter	Benchmark Riskometer (as applicable)
<ul> <li>HSBC Medium to Long Duration Fund</li> <li>An open ended medium to long term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years to 7 years. (Please refer Page No. 11 of SID for explanation on Macaulay's duration). Relatively High interest rate risk and relatively Low credit risk.</li> <li>This product is suitable for investors who are seeking*:</li> <li>Regular income over medium to long term</li> <li>Investment in diversified portfolio of fixed income securities such that the Macaulay^ duration of the portfolio is between 4 year to 7 years</li> </ul>	The risk of the scheme is Moderate Risk	As per AMFI Tier 1 Benchmark Index: NIFTY Medium to Long Duration Debt Index A-III
HSBC Corporate Bond Fund         An open ended debt scheme predominantly investing in AA + and above rated corporate bonds. A relatively high interest rate risk and relatively low credit risk.         This product is suitable for investors who are seeking*:         > Generation of regular and stable income over medium to long term         > Investment predominantly in AA + and above rated corporate bonds and money market instruments	The risk of the scheme is Moderate Risk	As per AMFI Tier I Benchmark Index - NIFTY Corporate Bond Index A-II
<ul> <li>HSBC Medium Duration Fund</li> <li>An open ended medium-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years (please refer to page no. 12 in the SID for details on Macaulay's Duration). Relatively high interest rate risk and moderate credit risk.</li> <li>This product is suitable for investors who are seeking*:</li> <li>Generation of income over medium term</li> <li>Investment primarily in debt and money market securities</li> </ul>	The risk of the scheme is Moderate Risk	Tier 1 Benchmark Index: NIFTY Medium Duration Debt Index A-III
<ul> <li>HSBC Gilt Fund</li> <li>An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.</li> <li>This product is suitable for investors who are seeking*:</li> <li>Generation of returns over medium to long term</li> <li>Investment in Government Securities</li> </ul>	The risk of the scheme is Moderate Risk	As per AMFI Tier 1 Benchmark Index: NIFTY All Duration G-Sec Index
<ul> <li>HSBC Credit Risk Fund</li> <li>An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA + rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.</li> <li>This product is suitable for investors who are seeking*:</li> <li>Generation of regular returns and capital appreciation over medium to long term</li> <li>Investment in debt instruments (including securitized debt), government and money market securities</li> </ul>	The risk of the scheme is Moderately High Risk	As per AMFI Tier 1 Benchmark Index: NIFTY Credit Risk Bond Index B-II
HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund         An open-ended Target Maturity Index Fund tracking CRISIL IBX 50:50 Gilt Plus SDL         Index – April 2028. A Relatively High interest rate risk and Relatively Low credit risk.         This product is suitable for investors who are seeking*:         Income over target maturity period         Investment in constituents similar to the composition of CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028~.	The risk of the scheme is Low to Moderate Risk	As per AMFI Tier 1 Benchmark Index: CRISIL IBX 50:50 Gilt Plus SDL Index Apr 2028
<ul> <li>HSBC CRISIL IBX Gilt June 2027 Index Fund</li> <li>An open ended Target Maturity Index Fund tracking CRISIL-IBX Gilt Index - June 2027.</li> <li>A Relatively high interest rate risk and relatively low credit risk.</li> <li>This product is suitable for investors who are seeking*:</li> <li>▶ Income over target maturity period</li> <li>▶ Investments in Government Securities and Tbills^^</li> </ul>	The risk of the scheme is Low to Moderate Risk	As per AMFI Tier 1 Benchmark Index: CRISIL-IBX Gilt Index - June 2027
<ul> <li>HSBC Asia Pacific (Ex Japan) Dividend Yield Fund</li> <li>An open ended fund of fund scheme investing in HSBC Global Investment Funds - Asia Pacific Ex Japan Equity High Dividend Fund.</li> <li>This product is suitable for investors who are seeking*:</li> <li>To create wealth over long-term</li> <li>Investment in equity and equity related securities of Asia Pacific countries (excluding Japan) through fund of funds route</li> </ul>	The risk of the scheme is Very High Risk	As per AMFI Tier I Benchmark i.e. Benchmark Index: MSCI AC Asia Pacific ex Japan TRI

Scheme Name	Scheme Risk-o-meter	Benchmark Riskometer (as applicable)
HSBC Brazil Fund	Woderate Maderately Bisk High Rich	As per AMFI Tier I Benchmark i.e. MSCI Brazil 10/40 Index TRI
An open ended fund of fund scheme investing in HSBC Global Investment Funds - Brazil Equity Fund.		WISCI Brazil 10/40 Index TRI
This product is suitable for investors who are seeking*:	The risk of the scheme is Very High Risk	
► To create wealth over long term		
Investment in equity and equity related securities through feeder route in Brazilian markets		The risk of the benchmark is Very High Risk
HSBC Global Emerging Markets Fund	Woderate Honderately	As per AMFI Tier I Benchmark Index:
An open ended fund of fund scheme investing in HSBC Global Investment Funds - Global Emerging Markets Equity Fund.		MSCI Emerging Market Index TRI
This product is suitable for investors who are seeking*:	The risk of the scheme is Very High Risk	
► To create wealth over long term		
<ul> <li>Investment predominantly in units of HSBC Global Investment Funds - Global Emerging Markets Equity Fund</li> </ul>		The risk of the benchmark is Very High Risk
HSBC Global Equity Climate Change Fund of Fund	Woderate Maderatoly Disk High Disk	As per AMFI Tier I Benchmark Index:
An open ended fund of fund scheme investing in HSBC Global Investment Funds – Global Equity Climate Change.		MSCI AC World Index TRI
This product is suitable for investors who are seeking*:		The second secon
<ul> <li>To create wealth over long-term</li> </ul>	The risk of the scheme is Very High Risk	
Investment predominantly in companies positioned to benefit from climate change through fund of funds route		The risk of the benchmark is Very High Risk
HSBC Managed Solutions		
An open ended Fund of Fund scheme investing in a basket of equity, debt, Gold and o	her Exchange Traded Funds.	
Managed Solutions India – Growth	HSBC Managed Solutions India - Growth	Composite index constituting 80% of BSE 200 TRI Index and 20% of CRISIL
This product is suitable for investors who are seeking*:	india - Growth	Composite Bond Index
<ul> <li>To create wealth over the long-term.</li> <li>Investing predominantly in units of equity mutual funds as well as in a basket of debt</li> </ul>	Moderate Maderately	CRISIL Composite Bond Fund Index
mutual funds, gold & exchange traded funds, offshore mutual funds and money market	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Wolferstein Rick High Rick
instruments		
	The risk of the scheme is Very High Risk	The risk of the benchmark is Moderate Risk
		BSE 200 TRI Index
		Moderate Moderately bick High Dick
		Contraction of the second seco
		A REAL PROPERTY OF THE REAL PR
		The risk of the benchmark is Very High Risk
Managed Solutions India – Moderate	HSBC Managed Solutions India - Moderate	CRISIL Hybrid 35 + 65 -Aggressive Index
<ul> <li>This product is suitable for investors who are seeking*:</li> <li>To create wealth and provide income over the long-term;</li> </ul>	Moderate Moderately	Woderate Moderately
<ul> <li>Investments in a basket of debt mutual funds, equity mutual funds, gold &amp; exchange</li> </ul>		
traded funds, offshore mutual funds and money market instruments;	NET AND A REAL PROPERTY OF	List and List
	The risk of the scheme is High Risk	The risk of the benchmark is Very High Risk
Managed Solutions India – Conservative	HSBC Managed Solutions	Composite index constituting 10% of
This product is suitable for investors who are seeking*:	India - Conservative	BSE 200 TRI Index and 90% of CRISIL Composite Bond Index
<ul> <li>To provide income over the long-term;</li> <li>Investing predominantly in units of debt mutual funds as well as in a basket of equity</li> </ul>	Woderate Moderately High and Alexandria	CRISIL Composite Bond Fund Index
mutual funds, gold & other exchange traded funds and money market instruments;		Woberately Pick High Rick Aller
	STE REAL	
	The risk of the scheme is Moderately High Risk	下he risk of the benchmark is Moderate Risk
		BSE 200 TRI Index
		Woderate Moderately High pack
		State State

- \* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
- \* The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
- ~ Returns and risk commensurate with CRISIL IBX 50:50 Gilt Plus SDL Index April 2028, subject to tracking errors.
- \*\* Returns and risk commensurate with CRISIL-IBX Gilt Index June 2027, subject to tracking errors.

#### **POTENTIAL RISK CLASS:**

Н	ISBC Overnight	Fund		HSB	C Dynamic Bo	ond Fund				
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
Interest Rate Risk ↓				Interest Rate Risk ↓						
Relatively Low (Class I)	AI			Relatively Low (Class I)						
Moderate (Class II)				Moderate (Class II)						
Relatively High (Class III)				Relatively High (Class III)	AIII					
Relatively Low interest ra	te risk and relativ	ely Low credit	risk	A Relatively High interest	rate risk and Rela	atively Low cre	dit risk.			
	HSBC Gilt Fu	ind		HSBC Banking & PSU Debt Fund						
Credit Risk $\rightarrow$	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
Interest Rate Risk ↓				Interest Rate Risk ↓						
Relatively Low (Class I)				Relatively Low (Class I)						
Moderate (Class II)				Moderate (Class II)						
Relatively High (Class III)	AIII			Relatively High (Class III)	AIII					
A relatively high interest		ively low credi	t risk.	A Relatively High interest	rate risk and rela	tively Low cree	dit risk.			
	HSBC Liquid F	und		, ,	BC Low Durati	•				
Credit Risk →	Relatively Low	Moderate	Relatively High	Credit Risk →	Relatively Low	Moderate	Relatively High			
	(Class A)	(Class B)	(Class C)		(Class A)	(Class B)	(Class C)			
Interest Rate Risk ↓	<u> </u>			Interest Rate Risk ↓						
Relatively Low (Class I)	ļ	BI		Relatively Low (Class I)		BI				
Moderate (Class II)				Moderate (Class II)						
Relatively High (Class III)				Relatively High (Class III)						
Relatively Low interest ra	te risk and moder	ate credit risk.		A Relatively Low interest	rate risk and Mod	derate credit ris	sk.			
HSI	BC Money Mar	ket Fund		HSBC	Ultra Short Du	ration Fund				
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
Interest Rate Risk↓				Interest Rate Risk ↓						
Relatively Low (Class I)		BI		Relatively Low (Class I)		BI				
Moderate (Class II)				Moderate (Class II)						
Relatively High (Class III)				Relatively High (Class III)						
Relatively low interest rat	te risk and moder;	ate credit risk.		Relatively Low interest rat	te risk and moder	ate credit risk.				
•	BC Short Durat				dium to Long		hd			
Credit Risk →	Relatively Low	Moderate	Relatively High	Credit Risk →	Relatively Low	Moderate	Relatively High			
Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)	Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)			
Relatively Low (Class I)				Relatively Low (Class I)						
Moderate (Class II)	All			Moderate (Class II)						
Relatively High (Class III)				Relatively High (Class III)	AIII					
A Moderate interest rate	risk and Relatively	Low credit ris	sk.	Relatively High interest ra	te risk and relativ	ely Low credit	risk			
HSB	C Corporate B	ond Fund		HSBC	Medium Dura	ation Fund				
Credit Risk →	Relatively Low	Moderate (Class B)	Relatively High	Credit Risk →	Relatively Low	Moderate	Relatively High			
	ULASS A1		(Class C)			(Class R)	(Class C)			
Interest Rate Risk ↓	(Class A)	(CIdSS D)	(Class C)	Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)			
Interest Rate Risk ↓ Relatively Low (Class I)		(Class D)	(Class C)	Interest Rate Risk ↓ Relatively Low (Class I)		(Class B)	(Class C)			
Relatively Low (Class I)		(Class D)	(Class C)			(Class B)	(Class C)			
Relatively Low (Class I) Moderate (Class II)				Relatively Low (Class I) Moderate (Class II)			(Class C)			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	AIII			Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	(Class <sup>®</sup> A)	BIII	(Class C)			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest	AIII	ively low credi		Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat	(Class A)	BIII ate credit risk.				
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest	AllI rate risk and relat SBC Credit Ris Relatively Low	ively low credi k Fund Moderate	t risk.	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	(Class A) te risk and moder 1:50 Gilt Plus S Relatively Low	BIII ate credit risk. SDL Apr 202 Moderate	8 Index Fund Relatively High			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest HS Credit Risk →	AllI rate risk and relat SBC Credit Ris	ively low credi k Fund	t risk.	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk →	(Class A) te risk and moder 1:50 Gilt Plus S	BIII ate credit risk. SDL Apr 202	8 Index Fund			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest HS Credit Risk → Interest Rate Risk ↓	AllI rate risk and relat SBC Credit Ris Relatively Low	ively low credi k Fund Moderate	t risk.	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk → Interest Rate Risk ↓	(Class A) te risk and moder :50 Gilt Plus S Relatively Low	BIII ate credit risk. SDL Apr 202 Moderate	8 Index Fund Relatively High			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest HS Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I)	AllI rate risk and relat SBC Credit Ris Relatively Low	ively low credi k Fund Moderate	t risk.	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I)	(Class A) te risk and moder :50 Gilt Plus S Relatively Low	BIII ate credit risk. SDL Apr 202 Moderate	8 Index Fund Relatively High			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest HS Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II)	AllI rate risk and relat SBC Credit Ris Relatively Low (Class A)	ively low credi k Fund Moderate	t risk.	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II)	(Class A) te risk and moder 1:50 Gilt Plus S Relatively Low (Class A)	BIII ate credit risk. SDL Apr 202 Moderate	8 Index Fund Relatively High			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	AllI rate risk and relat SBC Credit Ris Relatively Low (Class A)	ively low credi ik Fund Moderate (Class B)	t risk.	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	(Class A) te risk and moder 1:50 Gilt Plus S Relatively Low (Class A) AllI	BIII ate credit risk. SDL Apr 202 Moderate (Class B)	8 Index Fund Relatively High (Class C)			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest	AIII rate risk and relat SBC Credit Ris Relatively Low (Class A)	ively low credi k Fund Moderate (Class B) ively high cred	t risk.	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II)	(Class A) te risk and moder 1:50 Gilt Plus S Relatively Low (Class A) AllI	BIII ate credit risk. SDL Apr 202 Moderate (Class B)	8 Index Fund Relatively High (Class C)			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest	AIII rate risk and relat SBC Credit Ris Relatively Low (Class A) rate risk and relat L IBX Gilt June Relatively Low	ively low credi ik Fund Moderate (Class B) ively high cred 2027 Index Moderate	t risk.  Relatively High (Class C)  CIII it risk.  Fund Relatively High	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	(Class A) te risk and moder 1:50 Gilt Plus S Relatively Low (Class A) AllI	BIII ate credit risk. SDL Apr 202 Moderate (Class B)	8 Index Fund Relatively High (Class C)			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest HSBC CRISI	AllI rate risk and relat SBC Credit Ris Relatively Low (Class A) rate risk and relat	ively low credi ik Fund Moderate (Class B) ively high cred 2027 Index	t risk.  Relatively High (Class C)  CIII it risk.  Fund	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	(Class A) te risk and moder 1:50 Gilt Plus S Relatively Low (Class A) AllI	BIII ate credit risk. SDL Apr 202 Moderate (Class B)	8 Index Fund Relatively High (Class C)			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest HS Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively High interest HSBC CRISII Credit Risk → Interest Rate Risk ↓	AIII rate risk and relat SBC Credit Ris Relatively Low (Class A) rate risk and relat L IBX Gilt June Relatively Low	ively low credi ik Fund Moderate (Class B) ively high cred 2027 Index Moderate	t risk.  Relatively High (Class C)  CIII it risk.  Fund Relatively High	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	(Class A) te risk and moder 1:50 Gilt Plus S Relatively Low (Class A) AllI	BIII ate credit risk. SDL Apr 202 Moderate (Class B)	8 Index Fund Relatively High (Class C)			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively High interest HSBC CRISII Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I)	AIII rate risk and relat SBC Credit Ris Relatively Low (Class A) rate risk and relat L IBX Gilt June Relatively Low	ively low credi ik Fund Moderate (Class B) ively high cred 2027 Index Moderate	t risk.  Relatively High (Class C)  CIII it risk.  Fund Relatively High	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	(Class A) te risk and moder 1:50 Gilt Plus S Relatively Low (Class A) AllI	BIII ate credit risk. SDL Apr 202 Moderate (Class B)	8 Index Fund Relatively High (Class C)			
Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively high interest HS Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) A relatively High interest HSBC CRISII Credit Risk → Interest Rate Risk ↓	AllI rate risk and relat SBC Credit Ris Relatively Low (Class A) rate risk and relat IBX Gilt June Relatively Low (Class A)	ively low credi ik Fund Moderate (Class B) ively high cred 2027 Index Moderate	t risk.  Relatively High (Class C)  CIII it risk.  Fund Relatively High	Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) Relatively high interest rat HSBC CRISIL IBX 50 Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	(Class A) te risk and moder 1:50 Gilt Plus S Relatively Low (Class A) AllI	BIII ate credit risk. SDL Apr 202 Moderate (Class B)	8 Index Fund Relatively High (Class C)			

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in PRC matrix.

#### **CRISIL** Indices Limited Disclaimer:

Each CRISIL Index (including, for the avoidance of doubt, its values and constituents) published on the web site (www.crisil.com) or otherwise delivered to client by CRISIL Limited (hereinafter, "CRISIL") is the sole property of CRISIL. By viewing, accessing and/or otherwise using CRISIL Indices or any related information (together, "Material") the person doing so ("user") acknowledges and accepts as follows: The user understands that the Material is provided by way of general information. CRISIL makes no representation or warranty that the Material is appropriate or available for use at any location(s) outside India. Any access to the Materials from territories where such contents are illegal, is prohibited. The user may not use or export the Material in violation of any export and other laws or regulation. Where a user accesses the Material from a location outside India, the user is responsible for compliance with (and, if any, violation of) all local laws. The provision of the Material is not intended to create an adviser, broker/dealer, or consultant-client relationship between CRISIL and the user. CRISIL neither endorses nor solicits any business in respect the trading, purchase or sale of any of the securities or instruments that may be featured in the CRISIL Index. Any use of the Material other than user's own personal or individual non-commercial purpose, is subject to the user obtaining the prior written consent of (and payment of applicable charges to) CRISIL. Without limiting the foregoing, unless the user is specifically permitted by CRISIL in writing the user may not: (a) copy, transmit, combine with other information, recompile or redistribute any part of the Material in any manner; (b) commercially exploit any part of Material. Any unauthorized access and use of any part of the Material is illegal and may attract legal action as CRISIL may consider necessary. While CRISIL uses reasonable care in computing the CRISIL Indices and bases its calculation on data that it considers reliable, CRISIL makes no representations or warranties including that any CRISIL Index or other Material is error-free, complete, adequate, updated or fit for any particular purpose. Further, there may be errors in transmission of the information. The user takes the full responsibility for any use of CRISIL Indices. CRISIL does not accept any liability whatsoever (and expressly excludes all liability) arising from or relating to their use of any part of Material.

#### **MCSI Disclaimer:**

This Fund is not Sponsored, Endorsed, Sold or Promoted by MSCI Inc. ("MSCI"), any of its Affiliates, any of its Information Providers or any other Third Party involved in, or related to, Compiling, Computing or Creating any MSCI Index (Collectively, the "MSCI Parties"). The MSCI Indexes are the Exclusive Property of MSCI and the MSCI Index names are Service Mark(s) of MSCI or its Affiliates and have been Licensed for use for certain purposes by [Licensee]. None of the MSCI Parties makes any Representation or Warranty, Express or Implied, to the Issuer or Owners of this Fund or any other Person or Entity regarding the advisability of investing in Funds generally or in this Fund particularly or the ability of any MSCI Index to track corresponding Stock Market performance. MSCI or its Affiliates are the Licensors of certain Trademarks, Service Marks and Trade Names and of the MSCI Indexes which are determined, composed and calculated by MSCI without regard to this Fund or the Issuer or Owners of this Fund or any other Person or Entity. None of the issuer or Owners of this Fund or any other Person or Calculating the MSCI Indexes. None of the MSCI Parties is responsible for or has participated in the determination of the Timing of, prices at, or quantities of this Fund to be issued or in the Determination or Calculation of the Equation by or the Consideration into which this Fund is Redeemable. Further, none of the MSCI Parties has any Obligation or Liability to the Issuer or Owners of this Fund or any other Person or Entity in connection with the Administration, Marketing or Offering of this Fund.

Although MSCI shall obtain information for inclusion in or for use in the calculation of the MSCI Indexes from Sources that MSCI considers Reliable, none of the MSCI Parties Warrants or Guarantees the originality, accuracy and/or the completeness of any MSCI Index or any data included therein. None of the MSCI Parties makes any Warranty, Express or Implied, as to results to be obtained by the Issuer of the Fund, Owners of the Fund, or any Other Person or Entity, from the use of any MSCI Index or any data included therein. None of the MSCI Parties shall have any Liability for any Errors, Omissions or Interruptions of or in Connection with any MSCI Index or any data included therein. Further, None of the MSCI Parties Makes any Express or Implied Warranties of any kind, and the MSCI Parties hareby expressly disclaim all Warranties of Merchantability and fitness for a particular purpose, with respect to each MSCI Index and any data included therein. Without limiting any of the Foregoing, in no Event shall any of the MSCI Parties have any Liability for any Direct, Indirect, Special, Punitive, Consequential or any other damages (Including lost Profits) even if notified of the possibility of such damages.

# FEATURES OF THE SCHEMES

Features	HSBC LIQUID F	UND		HSBC OVERNIGHT FUND				
Type of Scheme	An open ended Liquid Scheme. Relativ and moderate credit risk.	ely Low inte	erest rate risk	An open ended debt scheme investing Relatively Low interest rate risk and rel				
Investment Objective	To provide reasonable returns, commen providing a high level of liquidity, throu market and debt securities. However, t that the Scheme objective can be realis	ugh a portfo here can be	lio of money	The scheme aims to offer reasonable with low risk and high degree of liquid in overnight securities. However, there investment objective of the Scheme wi	dity through is no assura	investments nce that the		
Asset Allocation Pattern of the	Under normal circumstances, it is an allocation of the Scheme will be as follo	•	at the asset	Under normal circumstances, it is an allocation of the Scheme will be as follo	•	at the asset		
scheme	Instruments	Indicative Allocations (% of Total Assets)		Instruments	Indicative Allocations (% of Total Assets)			
		Minimum	Maximum		Minimum	Maximum		
	Debt Instruments and Money Market instruments (including cash and money at call) with residual maturity upto 91 days	0	100	Debt, Money Market instruments, Cash and Cash equivalents (including Repo) with overnight maturity/maturing on or before next business day*	0	100		
	Investments will be made in line with the scheme and the applicable SEBI ar specified from time to time.			G-secs and/or T-bills with a residual maturity of upto 30 days#	0	5		
	If the Scheme decides to invest in set intention of the Investment Manager th not normally exceed 40% of the net as Pending deployment of funds, the Sche deposits of scheduled commercial bank extant Regulations. The scheme may take exposure to repu- to 10%. The Scheme shall under normal circums hedging and portfolio balancing purpose of more than 50% of its net assets i (including Interest Rate Swaps, Interes Rate Futures, Forward Rate Agreeme derivative instruments permitted by SEI Investments in derivatives would be in a Regulations.	hat such inv sets of the s ame may inv ks as permit os of corpor stances for th es, will not h in derivative t Rate Forw ents and an BI/RBI from t	estments will Scheme. est them into ted under the ate bonds up ne purpose of ave exposure instruments ards, Interest y such other time to time).	# In accordance with Part IV - Categoria of SEBI Master Circular on Mutual Fun (as amended from time to time), the exceeding, 5% of the net assets of the T-bills with a residual maturity of upto 3 placing the same as margin and collatera It may be noted that the aforesaid der in Government Securities and/or Treas maturity of upto 30 days will be in p per Part - IV - Categorization and Ratio Circular on Mutual Funds dated Jur allocation of the Scheme which specifie to investment by the Scheme in overning or before next business day. *Instruments with residual maturity no day, including money market instrumer debt instruments, including floating overnight maturity.	ds dated Jur scheme can scheme in G O days for th al for certain to ployment by sury bills with artial modifii nalization of he 27, 2024 s the requirer th securities t greater than hts, TREPS/r	he 27, 2024 deploy, not -secs and/or e purpose of transactions. the Scheme th a residual cation to as SEBI Master 4 and asset ment relating maturing on h 1 business everse repo,		
	The cumulative gross exposure thro derivative positions including fixed in transactions and credit default swaps in and such other securities/assets as may time to time, subject to approvals, if an of the net assets of the Scheme.	ncome deriv corporate de be permitted	vatives, repo ebt securities, by SEBI from	instruments with special features including Additional Tier bonds and Additional Tier 2 bonds as prescribed under para 12.2				
	The scheme shall not invest in debt i features including Additional Tier 1 b 2 bonds as prescribed under para 12.2 on Mutual Funds dated June 27, 202 Structured Obligations/ Credit Enha securities. Pursuant to para 12.6 of SEBI Master dated June 27, 2024, the portfolio of t	onds and A 2 of SEBI M 24, credit de ancements Circular on I	dditional Tier aster Circular afault swaps, and foreign Mutual Funds	<ul> <li>intention of the Investment Manager that such investments winot normally exceed 10% of the net assets of the Scheme.</li> <li>Investments will be made in line with the asset allocation the Scheme and the applicable SEBI and/or AMFI guidelines a specified from time to time.</li> <li>Pending deployment of funds, the Scheme may invest them in</li> </ul>				
	<ul> <li>the following conditions:</li> <li>(i) The Liquid Schemes/Plans shall maldebt and money market securities</li> </ul>		•	extant Regulations. The Scheme may also enter into "Repo", or such other transactions as may be allowed by SEBI regulations from time to time.				
	days only. This shall also be applical transfer of securities.	ble in case of	inter scheme	The Scheme may take exposure in repos of corporate bonds up to 10% of its total assets of the Scheme.				
	<ul> <li>Explanation :</li> <li>a) In case of securities where the prasingle payout, the maturity of tresidual maturity. In case the princit than one payout, then the maturi be calculated on the basis of weig security.</li> </ul>	the securitie ipal is to be r ity of the se	s shall mean epaid in more ecurities shall	cash equivalents with overnight maturity/maturing on or befo next business day. The Scheme may invest in Repo/Reverse Rep transactions in Corporate Debt Securities maturing overnight				
	<ul> <li>b) In case of securities with put an otherwise) the residual maturity of be greater than 91 days.</li> </ul>	of the securi	ties shall not	The cumulative gross exposure of the Sc and any other instruments as permitted b approvals, if any, from time to time shal Net asset of the scheme.	y SEBI subjec	t to requisite		
	<ul> <li>c) In case the maturity of the securit day then settlement of securities w business day.</li> </ul>							
	The Scheme may review the above patt on views on interest rates and asset lial However, at all times, the portfolio v	bility manag	ement needs.					
	investment objectives of the Scheme.							

Features		HSBC LI		ND	HSBC OVERNIGHT FUND				
		Scheme may participate ir ermitted under the Regula		5 0		ative Table (Actual instru oplicable SEBI circulars)	iment/percen	tages may vary subject	
	the Sche cour	Scheme may take exposisions of the second se	han 5% of tock/securitie	the net assets of the es lending to any single	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024	
	units	Investment by Mutual I s of CDMDF refer Note eme(s).			1.	Securities Lending	Not permissible	Clause 12.11	
	Indicative Table (Actual instru to applicable SEBI circulars)		ment/percentages may vary subject			Debt Derivatives for non- hedging purposes	Not permissible	Clause 12.25	
	Sr. No.	Type of Instrument	Percentage of exposure		3. 4.	Securitized Debt Overseas Securities	Permissible Upto 10% Not	Clause 12.15 Clause 12.19	
			(% of net assets)	SEBI Master Circular on Mutual Funds dated June 27, 2024	5.	ReITS and InVITS	permissible Not	Clause 12.21	
	1.	Securities Lending	Permissible Upto 20%	Clause 12.11	6.	AT 1 (Additional Tier 1) and AT 2 (Additional	permissible Not permissible	Clause 12.2	
	2.	Debt Derivatives for non-hedging purposes	Permissible Upto 50%	Clause 12.25	7.	Tier 2) Bonds Any other instrument	permissible		
	3.	Securitized Debt	Permissible Upto 40%	Clause 12.15		a. Units of Corporate Debt Market	Permissible 25 bps of	Clause 16A.2	
	4.	Overseas Securities	Not Permissible	Clause 12.19 Clause 12.21		Development Fund b. Exposure in repo of	AÚM Permissible	Clause 12.18	
	5. 6.	ReITS and InVITS AT 1 (Additional Tier 1)	Not Permissible Not	Clause 12.21 Clause 12.2		Corporate bond c. Deposits in	Upto 10% Permissible	Clause 12.16	
	0.		Permissible	010030 12.2		Scheduled commercial bank			
	7.	Any other instrument a. Exposure to repos of Corporate Bond	Permissible Upto 10%	Clause 12.18		d Credit Default Swaps	Not permissible	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended	
		b. Units of Corporate Debt Market Development Fund	Permissible 25 bps of AUM	Clause 16A.2		e. Structured	Not	from time to time Clause 12.3	
		c. Interest Rate Swaps d. Interest Rate Futures	Permissible Permissible	Clause 12.25.5 Clause 12.25.9		Obligations/Credit Enhancements	Permissible		
		e. Interest Rate Forwards	Permissible						
		f. Forward rate agreement	Permissible	Clause 7.6.1					
		g. Credit Default Swaps	Not Permissible	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time					
		h. Structured Obligations/Credit Enhancements	Not Permissible	Clause 12.3					
		letails of Change in Investn ise of passive breaches re		•			consideration	& Portfolio re-balancing	
Investment Strategy		stment Approach and F e providing liquidity is of				stment Approach and			
	will b appr used	be to ensure liquidity whil opriate mix of money ma to achieve this. The Inve rigorous in-depth credit e	e seeking to arket and de stment Tean	maximise the yield. An ibt instruments will be n of the AMC will carry	over risk a in ov	night call/money marke and offer a very high deg rernight securities.			
	debt inclu	instruments proposed to l des a study of the opera track record as well as th	be invested in ting environr	n. The credit evaluation ment of the issuer, the	inclu	stments would be mad ding Tri-party Repo/Rev night maturity/liquidity.		•	
	the s The polition in an The s	the short term/long term financial health of the issuer. The AMC will study the macro-economic conditions, including the political and economic environment and factors affecting liquidies in an attempt to predict the direction of interest rates. The Scheme may invest in unlisted and/or privately placed and/unrated debt securities subject to the limits indicated under the limits indicated under the limits indicated under th				The Scheme may invest in other Scheme(s) managed by AMC or in the schemes of any other mutual fund, provided so investment is in conformity with the investment objectives of Scheme and in terms of the prevailing Regulations. As per Regulations, no investment management fees will be charged such investments.		al fund, provided such tment objectives of the egulations. As per the ees will be charged for	
	"Inve issue	estment Restrictions for ers of repute and sound e in unrated debt securitie	the Scheme financial star	e(s)" in the SID, from nding. If investment is	woul	e investing requires disc Id incorporate adequate s folio construction proces	afeguards for	•	
	AMC Com of th the F	C and the Trustee Compa mittee (within the broad a AMC and the Trustee ( Regulations. Fund may invest a part of t	ny or the Inv parameters Company) sh	vestment Management approved by the Board nall be obtained, as per	will b appro used out r	e providing liquidity is o be to ensure liquidity whi opriate mix of money m to achieve this. The Invo igorous in-depth credit e	le seeking to harket and de estment Tean evaluation of	maximise the yield. An bt instruments will be n of the AMC will carry the money market and	
	issue gove by th the s	ed by corporates and/or s ernment securities may inc ne ability to borrow from sovereign guarantee or of iOI/state government in s	state and cer clude securitie the treasury the state go	ntral government. Such es which are supported y or supported only by vernment or supported	inclu past	instruments proposed to des a study of the opera track record as well as th short term/long term fina	ating environr ne future pros	ment of the issuer, the pects of the issuer and	
	by G	Strate government III s		vay.					

Features	HSBC LIQUID FUND HSBC OVERNIGHT FUNE						
	AMC or in the investment is Scheme and i Regulations, n such investme Derivative pro- disproportiona investor. Exec of the fund ma- and execution involve uncert be profitable. will be able t associated w possibly greate securities and	e schemes of a in conformity in terms of the io investment ents. oducts are leve the gains as v cution of such anager to ider of the strateg ainty and dec No assurance to identify or rith the use of er than, the ris other tradition	n other Scheme(s) managed by the any other mutual fund, provided such with the investment objectives of the ne prevailing Regulations. As per the management fees will be charged for veraged instruments and can provide vell as disproportionate losses to the n strategies depends upon the ability tify such opportunities. Identification ies to be pursued by the fund manager ision of fund manager may not always e can be given that the fund manager execute such strategies. The risks of derivatives are different from or ks associated with investing directly in thal investments. <i>For detailed disclosure</i> <i>base refer SID of the scheme</i>	<ul> <li>unrated debt securities subject to the limits indicated "Investment Restrictions for the Scheme(s)" in the SII issuers of repute and sound financial standing. If invest made in unrated debt securities, the approval of the Board AMC and the Trustee Company or the Investment Mana Committee (within the broad parameters approved by the of the AMC and the Trustee Company) shall be obtained the Regulations.</li> <li>The Fund may invest a part of the portfolio in various debt ser issued by corporates and/or state and central government sovereign guarantee or of the state government or support GOI/state government in some other way. For detailed dist on derivative strategies, please refer SID of the scheme.</li> </ul>			
Risk Profile			are subject to market risks, read all so afer Note 2 of Common Features of th				
Plans / Options	Plans under the Scheme:         Direct Plan         Regular Plan         Both the Plans have following options -         Growth         Income Distribution cum Capital Withdrawal Option (IDCW)         Sub-options under IDCW:         Payout of IDCW         Reinvestment of IDCW         Frequency of IDCW:         Daily (Reinvestment)         Weekly (Payout & Reinvestment)         Monthly (Payout & Reinvestment) or at such intervals as may be decided by the Board of Directors of Trustee Company.         The Growth Option shall be default Option under the Plans of the Scheme and Weekly Reinvestment of IDCW shall be default Sub				s under the Scheme: Direct Plan Regular Plan the Plans have following options - Growth Income Distribution cum Capital Wit options under IDCW: Payout of IDCW Reinvestment of IDCW uency of IDCW: Daily (Reinvestment) Weekly (Payout & Reinvestment) or be decided by the Board of Director Growth Option shall be default Optic eme and Monthly Reinvestment of ID on.	at such intervals as may s of Trustee Company. on under the Plans of the	
	The following	table details	the Plans/Options/Sub-options availal	ble in t	the Scheme and its dividend frequen	cies:	
	Plans	Options	Sub-Options		Frequency of dividend declaration	Record Date	
	Regular and Direct	Growth IDCW	– Daily IDCW (Reinvestment) Weekly IDCW (Payout & Reinvestme Monthly IDCW (Payout & Reinvestme		_ Daily Weekly Monthly	- Daily Every Tuesday <sup>^</sup> 25th of every month <sup>^</sup>	
	If the actual a by issuing add The amount o	mount of Pay ditional units o f dividend rein	hen the record date shall be the imme out of IDCW is less than Rs. 100/-, the on the exdividend date at applicable N nvested will be net of applicable taxes <i>lefault plans and options, kindly refer</i> 3	en such AV. s.		utomatically re-invested	
Applicable NAV (after the scheme opens for subscriptions and redemptions)	For Applicabili	ity of NAV to	the respective scheme(s) refer Note 3	8 of Co	ommon Features of the Scheme(s).		
Minimum Application Amount/Number of Units	For Minimum	Application A	mount refer Note 4 of Common Featu	res of	the Scheme(s).		
Despatch of Redemption Request	For Despatch	of Redemptio	n Request refer Note 5 of Common Fe	eatures	s of the Scheme(s)		
Benchmark Index	As per AMFI	Tier I benchm	ark Index – NIFTY Liquid Index- A-I	As p	er AMFI Tier I benchmark Index – N	IFTY 1D Rate Index	
IDCW (Dividend) Policy	For detailed ID	DCW (Dividen	d) Policy refer Note 6 of Common Fea	tures o	of the Scheme(s).		
Name of the Fund Manager	Kapil Punjabi a	and Shriram F	lamanathan (Fixed Income)	Kapil	l Punjabi (Fixed Income) and Mahesh	Chhabria (Fixed Income)	
Name of the Trustee Company	For Name of t	he Trustee Co	ompany refer Note 7 of Common Feat	ures of	f the Scheme(s)		

Features	HSBC LI	QUID I	UND			HSBC OVE	RNIGH	t funi	D		
Performance of the	Scheme performance as on	Novemb	oer 30,	2024		Scheme performance as on	:024				
Scheme	Compounded Annualised	Returns % R			hmark rns %	Compounded Annualised	Scheme Returns %			nmark ms %	
	Returns	Regular Plan	Direct Plan	Regular Plan	Direct Plan	Returns	Regular Plan	Direct Plan	Regular Plan	Direct Plan	
	Returns for the last 1 year	7.35	7.46	7.42	7.42	Returns for the last 1 year	6.62	6.73	6.74	6.74	
	Returns for the last 3 years	6.28	6.38	6.39	6.39	Returns for the last 3 years	5.83	5.94	5.99	5.99	
	Returns for the last 5 years	5.27	5.35	5.34	5.34	Returns for the last 5 years	4.76	4.91	4.95	4.95	
	Returns since inception	7.06	6.84	7.11	6.78	Returns since inception	4.75	4.96	4.99	4.99	
	Date of Inception: Regular Plan – December 4 Direct Plan – January 1, 20					Date of Inception – May 22,	2019				
	Absolute Returns for each f	inancial y	ear for	the last !	5 years	Absolute Returns for each f	inancial y	ear for t	he last 4	years	
	10% - 8% - 6.10 6.39	ular	Nifty Liq 5.66 <sup>5.88</sup>	uid Index A-I 7.20 <sup>7</sup>		9% - 6% -	_	Nifty 1D Index 33 5.53	Rate 6.71 6.7	'9	
	6%-	3.36 3.68 2021-22	2022-23	2023-	24	3% - <u>1.46</u> 1.54 3.19 3 0% - <u>2020-21</u> 2021-	8.36	022-23	2023-24		
Additional Scheme Related Disclosures	<ul> <li>Past performance may or may not be sustained in the future.</li> <li>Performance of the benchmark is calculated as per the Total Return Index (TRI).</li> <li>Returns are of growth option. The returns for the respective periods are provided as on last business day of November 2024. Returns 1 year and above are Compounded Annualized. Standard benchmark is prescribed by SEBI and is used for comparison purposes. Different plans shall have a different expense structure.</li> <li>i. Scheme's portfolio holdings top 10 holdings by issuer and fund allocation towards various sectors. Refer to the weblink (Top 10 holdings and Fund allocation towards various sectors) for Scheme's portfolio holdings.</li> </ul>										
Related Disclosures	ii. Disclosure of name and e	exposure ndex func	to Top 7 Is throug	7 issuers gh a func	, stocks, g tional web	groups and sectors as a percent posite link that contains detailed c	age of N	AV of the	e schem		
Expenses of the Scheme Load Structure	Continuous Offer Exit Load: For Exit Load refer	Note 8 o	f Comm	on Featu	res of the	Scheme(s).					
Recurring Expenses	For Scheme Recurring Expens	es refer l	Note 9 o	f Comm	on Feature	es of the Scheme(s).					
	Actual expenses for the previo	ous finan	cial year	ended N	/larch 31,	Actual expenses for the previous 2024 are as under:	ous finan	cial year (	ended M	arch 31	
	Plan	Tot	al Exper (in Rs.)		6 to Net Assets	Plan	T	otal Expe (in Rs.		6 to Net Assets	
	HSBC Liquid Fund – Regular Plan	49	,705,05	8.03	0.22%	HSBC Overnight Fund – Regu Plan	ular 14	,210,468	3.77	0.18%	
	HSBC Liquid Fund – Direct Pla	an 178,	,799,16	0.34	0.12%	HSBC Overnight Fund – Direct	t Plan 20	,833,018	3.11	0.09%	
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.										
Tax treatment for the Investors (Unitholders)	Investors are advised to refer t	o the det	ails in th	e Statem	ent of Ado	ditional Information and also inde	pendentl	y refer to	your tax	advisor	
Daily Net Asset Value (NAV) Publication	For Daily publication of NAV r	efer Note	e 10 of (	Common	Features	of the Scheme(s)					
For Investor Grievances please contact	For details of Investor Grievan	For details of Investor Grievances refer Note 11 of Common Features of the Scheme(s)									
Unitholders' Information	For Unitholder's Information re	efer Note	12 of C	Common	Features	of the Scheme(s).					

Features	HSBC BANKING AND PS	SU DEBT	FUND	HSBC DYNAMIC BOND FUND				
Type of Scheme	An open ended debt scheme primarily in of banks, public sector undertakings, p and municipal bonds. A relatively hi relatively low credit risk.	public financi	al institutions	An open ended dynamic debt scheme A relatively high interest rate risk and r	•			
Investment Objective	The investment objective of the Schem- returns by primarily investing in debt an that are issued by Banks, Public Sector Public Financial Institutions (PFIs) in In that the objective of the Scheme will b does not assure or guarantee any return	nd money man r Undertaking dia. There is e realised and	rket securities gs (PSUs) and no assurance	along with high liquidity, commensurate with the current vie the markets and the interest rate cycle, through active invest in debt and money market instruments. However, there ca				
Asset Allocation Pattern of the	Under normal circumstances, it is a allocation of the Scheme will be as fol		nat the asset	Under normal circumstances, it is an allocation of the Scheme will be as foll	•	at the asset		
scheme	Instruments	Indicative	Allocations	Instruments		tive Allocations		
		(% of Tot Minimum	al Assets) Maximum		(% of Total Assets) Minimum Maximum			
	Debt and money market instruments/	80	100	Debt and money market instruments	0	100		
	securities issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds			Units issued by REITs and InvITs Investments will be made in line wit the Scheme and the applicable SEBI a				
	Debt and money market instruments/	0	20	specified from time to time.		-		
	securities issued by other entities Net assets shall be excluding the exter liquid assets as per extant SEBI and	l/or AMFI g		If the Scheme decides to invest in s intention of the Investment Manager t not normally exceed 40% of the net as The Scheme will take exposure in rep	hat such inve ssets of the S	estments will Scheme.		
	circulars as specified from time to time Under normal circumstances, the Sc		redominantly	to 10%.		ate bonus up		
	(at least 80% of net assets) invest in instruments/securities issued by Banks, (PSUs) and Public Financial Institutions	Public Sector (PFIs) and Mu	Undertakings unicipal Bonds	Pending deployment of funds, the Scho deposits of scheduled commercial ban extant Regulations.	,			
	(also including TREPS). This could und accordance with SEBI regulations.	lergo a chang	ge in future in	The Scheme may engage in short selling and securities lending In case of securities lending, the Scheme may take exposure u				
	Pending deployment of funds, the Sch deposits of scheduled commercial ban extant Regulations.							
	Investments will be made in line with Scheme and the applicable SEBI guid time to time.			assets of the Scheme for the purpose of hedging and portfolio balancing purposes. Further, in line with para 12.25.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Scheme is permitted to imperfectly hedge their portfolio or a part of their portfolio by using Interest Rate Futures. These instruments may include instruments such as interest rate swaps, interest rate futures, credit default swaps, forward rate agreements, etc. Investments in derivatives would be in accordance with the SEBI Regulations.				
	The Scheme may invest in repos of cc of its total assets, subject to applicable	e SEBI regula	ations.					
	The Scheme may also enter into "Repo Scheme may invest in securitized de assets.		•					
	The Scheme may invest in derivative assets of the Scheme for the purpose balancing purposes. Further, in line w	e of hedging	and portfolio					
	Master Circular on Mutual Funds da Scheme is permitted to imperfectly he	ted June 2	7, 2024, the	The Scheme shall not invest in foreign The Scheme may participate in instrum		ecial features		
	of its portfolio by using Interest Rate F instruments such as interest rate swa credit default swaps, forward rate agre The Scheme will not invest in Foreign	utures. These aps, interest eements, etc	e may include rate futures,					
	The Scheme may engage in short selli The Scheme may also take exposure to	o stock lendi	ng up to 20%	<ul> <li>a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and</li> <li>b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.</li> </ul>				
	of net assets of the Scheme and not assets of the Scheme shall be deployed to any single counter-party/intermedia	in stock/sec						
	The cumulative gross exposure through including fixed income derivatives, rep default swaps in corporate debt se securities/assets as may be permitted l subject to approval, if any, shall not assets of the Scheme.	oo transactio curities, and by SEBI from	ns and credit d such other time to time,	transactions and credit default swaps in corporate debt securitie and such other securities/assets as may be permitted by SEBI fro time to time, subject to approval, if any, shall not exceed 100				
	The Scheme may participate in Cre transactions in line with the guidelines time to time. As per the extant regulato to a single counterparty in CDS transact of the net assets of the Scheme. The premium paid for all derivative position exceed 20% of the net assets of the S	s issued by S ry guidelines, tions shall not total expose s, including C	EBI/RBI from the exposure t exceed 10% ure related to	The Scheme may participate in Cre transactions in line with the guidelines time to time. As per the extant regulator to a single counterparty in CDS transact of the net assets of the Scheme. The premium paid for all derivative positions exceed 20% of the net assets of the S	issued by S y guidelines, ions shall not total exposu s, including C icheme.	EBI/RBI from the exposure exceed 10% ire related to DS, shall not		
	All investments shall be subject to con on Investment in debt instrume Obligations/Credit Enhancements' as p of SEBI Master Circular on Mutual Fu and any other guidelines issued by SEB extant regulatory guidelines, the Sche than 10 of its net assets in following i	npliance with nts having prescribed un nds dated Ju I from time to eme shall not	Structured der para 12.3 ine 27, 2024 o time. As per	Obligations / Credit Enhancements' as prescribed under para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and any other guidelines issued by SEBI from time to time. As pe extant regulatory guidelines, the Scheme shall not invest morr				

Features		HSBC BANKING	AND PSU	DEBT FUND		HSBC DYNA		FUND		
		Unsupported rating of de in credit enhancements)		•	a. Unsupported rating of debt instruments (i.e. without factoring- in credit enhancements) is below investment grade and					
	b.	Supported rating of deb credit enhancement) is a	ot instrument	s (i.e. after factoring-in	<ul> <li>b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.</li> </ul>					
	The	Scheme may participate	in instrumen	ts with special features	All i	nvestments shall be mad		0		
	prese Fund SEBI the S	ding Additional Tier 1 b cribed under para 12.2 s dated June 27, 2024 from time to time. As p Scheme shall not invest more than 10% of its NA	of SEBI Mas and any oth per the extan	ster Circular on Mutual er guidelines issues by t regulatory guidelines,	the time of investment. For Investment by Mutual Fund Schemes and AMCs in units of CDMDF refer Note 1 of Common Features of Scheme(s).					
		in such instruments; and	d							
		more than 5% of its NA' in such instruments issu		•						
	units	nvestment by Mutual s of CDMDF refer Not eme(s).		nes and AMCs in the amon Features of the						
		ative Table (Actual instru- pplicable SEBI circulars)	ument/percer	ntages may vary subject		cative Table (Actual instru	ment/percent	ages may vary subject		
	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024		
	1.	Securities Lending	Permissible Upto 20%	Clause 12.11	1.	Securities Lending	Permissible Upto 20%	Clause 12.11		
	2.	Debt Derivatives for non- hedging purposes	Permissible Upto 50% of total debt portfolio	Clause 12.25	2.	Debt Derivatives for non- hedging purposes	Permissible Upto 50% of total debt portfolio	Clause 12.25		
	3.	Securitized Debt	Permissible Upto 40%	Clause 12.15	3.	Securitized Debt	Permissible Upto 40%	Clause 12.15		
	4.	Overseas Securities	Not Permissible	Clause 12.19	4.	Overseas Securities	Not Permissible	Clause 12.19		
	5.	ReITS and InVITS	Not Permissible	Clause 12.21	5.	ReITS and InVITS	Permissible Upto 10%	Clause 12.21		
	6.	AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds	Permissible Upto 10% of the NAV of the debt portfolio	Clause 12.2			of its NAV in the units of REIT and InvITs			
	7.	Any other instrument			6.	AT 1 (Additional Tier 1) and AT 2 (Additional	Permissible Upto 10%	Clause 12.2		
		a. Structured Obligations / Credit Enhancements'	Permissible Upto 10%	Clause 12.3		Tier 2) Bonds	of the NAV of the debt portfolio			
		<ul> <li>b. Units of Corporate</li> <li>Debt Market</li> </ul>	Permissible 25 bps of	Clause 16A.2	7.	,				
		Development Fund c. Deposits in	AUM Permissible	Clause 12.16		a. Structured Obligations/Credit Enhancements'	Permissible Upto 10%	Clause 12.3		
		Scheduled commercial bank				b. Units of Corporate Debt Market	Permissible 25 bps of	Clause 16A.2		
		d. Repo transactions in Corporate Debt Securities	Permissible Upto 10%	Clause 12.18		Development Fund c. Repo transactions in Corporate Debt	AUM Permissible upto 10%	Clause 12.18		
		e. Interest Rate Swaps	Permissible	Clause 12.25.5		Securities				
		f. Interest Rate Futures	Permissible	Clause 12.25.9		d. Deposits in Scheduled commercial bank		Clause 12.16		
		g. Credit default Swap	Permissible upto 10%	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time		e. Credit default Swap	Permissible upto 10%	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time		
		h. Forward rate agreement	Permissible	Clause 7.6.1						
		•		and Portfolio re-balancing of Common Features of		se of short term defensive ( cheme(s).	consideration a	& Portfolio re-balancing		

Features	HSBC BANKING AND PSU DEBT FUND	HSBC DYNAMIC BOND FUND
Investment Strategy	Investment Approach and Risk Control	Investment Approach and Risk Control
	The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. The portfolio will primarily be invested in debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs). The Scheme will typically invest in short to medium term securities	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 investment strategy would revolve around structuring the portfolio with an aim to capture positive price movements and minimise the impact of adverse price movements.
	and as a result significant proportion of the total returns is likely to be in the form of income yield or accrual. Selective capital appreciation opportunities could be explored by extending credit and duration exposure after a careful analysis by the fund manager	Since disciplined investing requires risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.
	and considering the risk reward situation prevailing in the fixed income market at that point of time. Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, default risk, reinvestment risk etc.	The Scheme may invest in unlisted and/or privately placed and/or unrated debt securities subject to the limits indicated under "Investment Restrictions for the Scheme(s)" prescribed in this SID, from issuers of repute and sound financial standing. If investment is made in unrated debt securities, the approval of the Board of the
	Whilst such risks cannot be eliminated, they may be minimized by diversification and effective use of hedging techniques.The Scheme may invest upto 50 of the total assets of the Scheme	AMC and the Trustee Company or the Investment Management Committee (within the broad parameters approved by the Board of the AMC and the Trustee Company) shall be obtained, as per the Regulations.
	in derivatives for the purpose of hedging and portfolio balancing purposes. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment. Further, the portfolio of the Scheme will be constructed in accordance with the investment restrictions specified under the	As per the asset allocation pattern indicated above, for investment in debt securities and money market instruments, the Scheme may invest a part of the portfolio in various debt securities issued by corporates and/or state and central government. Such government securities may include securities which are supported by the ability to borrow from the treasury or supported only by the sovereign
	Regulations which would help in mitigating certain risks relating to investments in securities market.	guarantee or of the state government or supported by GOI/state government in some other way.
	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 pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks	With the aim of controlling risks, rigorous in-depth credit evaluation of the instruments proposed to be invested in will be carried out by the Investment Team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC will also be guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators.
	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. For detailed disclosure on derivative strategies, please refer SID of the scheme	In addition, the Investment Team of the AMC will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.
		The Scheme may invest in other Scheme managed by the AMC or in the schemes of any other mutual fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.
		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 pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager 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. For detailed disclosure on derivative strategies, please refer SID of the scheme.
Risk Profile	Mutual Fund investments are subject to market risks, read all so risk mitigation measures, refer Note 2 of Common Features of the	cheme related documents carefully. For detailed Risk Factors and e Scheme(s) and refer to Scheme Information Document (SID).
Plans / Options	Plans under the Scheme: • Direct Plan	Plans under the Scheme:
	Direct Plan     Regular Plan	Direct Plan     Regular Plan
	Both the Plans have following options -	Both the Plans have following options -
	Growth     Income Distribution cum Capital Withdrawal Option (IDCW)	Growth     Jocome Distribution cum Capital Withdrawal Option (IDCW)
	Income Distribution cum Capital Withdrawal Option (IDCW)     Sub-options under IDCW:	Income Distribution cum Capital Withdrawal Option (IDCW)     Sub-options under IDCW:
	Payout of IDCW	Payout of IDCW
	Reinvestment of IDCW	Reinvestment of IDCW

Features	HS	BC BAN	NKING A	AND PS	SU DEB	BT FU	ND		HSBC	DYNAN	AIC BO	ond fur	ID	
	<ul> <li>Daily</li> <li>Weel</li> <li>Mont be de</li> <li>The Grow</li> <li>Scheme a</li> <li>The follo</li> </ul>	y of IDCW (Reinvest kly (Payou thly (Payou ecided by t wth Option and Reinve wying tabl in the Sch	ment) t & Reinve It & Reinve the Board shall be de stment of le details	estment) of Direct efault Op IDCW sh the Plar	ors of Tru tion unde nall be de ns/Optic	ustee C er the Pl fault Su ons / Su	ompany. ans of the Ib Option.	<ul> <li>Frequency of IDCW:</li> <li>Monthly (Payout &amp; Reinvestment),</li> <li>Annual (Payout &amp; Reinvestment) or at such intervals as m be decided by the Board of Directors of Trustee Company The Growth Option shall be default Option under the Plans of Scheme and Reinvestment of IDCW shall be default Sub Option The following table details the Plans / Options / Sub-optic available in the Scheme and its dividend frequencies:</li> </ul>						mpany. ns of the o Option. -options
	Plans	Options	Sub-Op	otions	Frequen of divide		ord Date	Plans	Options	Sub-Op	otions	Frequency of dividence declaration	I	rd Date
					declarati	ion		Regular	Growth	-		-		-
	Regular and Direct	Growth IDCW	– Daily IDC (Reinvest	W	Daily	Dai	- ly	and Direct	IDCW	Monthly (Payout Reinvest	&	Monthly	25th mont	of every h
			Weekly II (Payout & Reinvestr	Š.	Weekly	Eve Tue	ry sday^			Annual I (Payout Reinvest	&	Annual	deci	nay be ded by rustees
			Monthly (Payout & Reinvestr	દ	Monthly		h of every nth	<sup>1</sup> If such immediatel				record da	te shal	l be the
		day is a ely succee				late sh	all be the							
	by issuing	g additiona	I units on	the exdiv	vidend da	nte at ap	100/-, the oplicable N cable taxes		end will be	e compuls	orily and	d automatic	ally re-	invested
							ndly refer							
Applicable NAV (after the scheme opens for subscriptions and redemptions)	For Applic	For Applicability of NAV to the respective scheme(s) refer Note 3 of Common Features of the Scheme(s).												
Minimum Application Amount/Number of Units														
Despatch of Redemption Request	For Despa	atch of Ree	demption I	Request i	refer Note	e 5 of C	common Fe	eatures of th	e Scheme	(s)				
Benchmark Index	As per A Debt Inde	MFI Tier	1 benchma	ark Index	x – Nifty	Bankir	ng & PSU	As per AN Index A-III	IFI Tier 1	benchma	rk Index	( - NIFTY C	Compos	ite Debt
IDCW (Dividend) Policy				-				tures of the						
Name of the Fund Manager		Chhabria (Fi						Income)		ixed Inco	me), Sh	nriram Ram	anatha	n (Fixed
Name of the Trustee Company	For Name	of the Tru	ustee Com	pany ref	er Note 7	of Cor	nmon Feat	ures of the S	Scheme(s)					
Performance of the Scheme	Scheme	performar	nce as on					Scheme p	erforman	ce as on		ber 30, 20		
Scheme	Compou	nded Annu	ualised		eme rns %		hmark rns %	Compoun	ded Annua	alised		neme Irns %	Bench Retur	nmark ns %
	Returns			Regular Plan	Direct Plan	Regular Plan	Direct Plan	Returns			Regular Plan	r Direct R Plan	egular Plan	Direct Plan
	Returns	for the las	t 1 year	7.42	7.83	7.81	7.81	Returns fo	or the last	1 year	9.43		9.04	9.04
		for the las	,	4.92	5.31	5.56	5.56		or the last	,	5.61		5.79	5.79
		for the las	,	5.58 7.08	5.98 7.49	6.06 7.46	6.06 7.41		or the last		5.88 7.64		6.62 7.66	6.62 7.66
	Date of I Regula	since ince  Inception: r Plan – Se Plan – Jar	eptember	12, 2012		7.40	7.41			ptember 2	27, 2010		7.00	7.00
	Absolut	te Returns						Absolute				year for the		years
	12% 9% 6%	Fund (R	anking and PSU egular Growth) 7.89 7.75	4.10 <u>4.93</u>	NIFTY Bai Debt Inde	nking & PSI ix A-II) 6.88 7.2		159 129 99	6 - 10.45 6 -	8.62		NIFTY Composi Debt Index A-III	te 7.51 8.12	
	3% 0%	,-	2020-21	2021-22	2.05	2023-24		69 39 09	6 -	2020-21	5.12 2.82 2021-22	2.99 3.33	2023-24	
		ormance m nce of the						urn Index (TF	RI).					

Features	HSBC BANKING AN	D PSU DEBT F	UND	HSBC DYNAMIC	BOND FUND						
		led Annualized. Sta	ndard bench	ds are provided as on last business da mark is prescribed by SEBI and is us							
Additional Scheme	i. Scheme's portfolio holdings	top 10 holdings by	issuer and fu	and allocation towards various sector	ſ\$.						
Related Disclosures	Refer to the weblink (Top 10	) holdings and Fund	allocation to	owards various sectors) for Scheme's	s portfolio holdings	s.					
				groups and sectors as a percentage of poite link that contains detailed descri							
	iii. The Portfolio Turnover Ratio	of the scheme - No	ot Applicable	in case of debt schemes.							
Expenses of the	Continuous Offer										
Scheme	Exit Load: For Exit Load refer Not	te 8 of Common Fea	atures of the	Scheme(s).							
Load Structure											
Recurring Expenses	For Scheme Recurring Expenses			İ							
	Actual expenses for the previous 2024 are as under:										
	Plan         Total Expenses (in Rs.)         % to Net Assets         Plan         Total Expenses (in Rs.)         % to Net Assets										
	HSBC Banking and PSU Debt Fund – Regular Plan	60,009,726.79	0.61%	HSBC Dynamic Bond Fund – Regular Plan	12,094,312.57	0.77%					
	HSBC Banking and PSU Debt Fund – Direct Plan	81,652,180.90	0.23%	HSBC Dynamic Bond Fund – Direct Plan	822,225.02	0.28%					
	5	•	0	to the Scheme would be as per Re nual Scheme Recurring Expenses" in	0	e SEBI (MF)					
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to th	ne details in the State	ement of Ado	ditional Information and also independ	ently refer to your	tax advisor.					
Daily Net Asset Value (NAV) Publication	For Daily publication of NAV refe	For Daily publication of NAV refer Note 10 of Common Features of the Scheme(s)									
For Investor Grievances please contact	For details of Investor Grievances	s refer Note 11 of C	common Feat	ures of the Scheme(s)							
Unitholders' Information	For Unitholder's Information refer	r Note 12 of Comm	on Features o	of the Scheme(s).							

Features	HSBC SHORT DURA	<b>FION FUN</b>	ID	HSBC LOW DURATION FUND				
Type of Scheme	An open ended short term debt scheme such that the Macaulay Duration of th year to 3 years (please refer to page no Macaulay's Duration). A Moderate inter- Low credit risk.	ne portfolio i p. 11 of SID	is between 1 for details on	I such that the Macaulay duration of the portfolio is betw 6 months to 12 months. (Please refer page 11 of the SID				
Investment Objective	To provide a reasonable income throug fixed income securities such that the portfolio is between 1 year to 3 years no assurance or guarantee that the inv scheme would be achieved.	Macaulay du s. However,	there can be	<ul> <li>returns by investing primarily in a mix of short-term demoney market instruments such that the Macaulay dura the portfolio is between 6 months to 12 months. However, can be no assurance or guarantee that the investment ob of the scheme would be achieved.</li> </ul>				
Asset Allocation Pattern of the	Under normal circumstances, it is ar allocation of the Scheme will be as foll		hat the asset	t Under normal circumstances, it is anticipated that the allocation of the Scheme will be as follows:				
scheme	Instruments	Instruments	Indicative Allocations (% of Total Assets)					
		Minimum	Maximum		Minimum	Maximum		
	Debt and Money Market Instruments such that Macaulay duration* of the portfolio is between 1 year to 3 years	0	100	Debt & Money market instruments such that Macaulay duration* of the portfolio is between 6 months to 12 months	0	100		
	*The Macaulay duration is the weighted of the cash flows from a bond. The w is determined by dividing the present w the price.	veight of ea	ch cash flow	* The Macaulay duration is the weighted average term to matu of the present cash flows from a bond/instrument. The we of each cash flow is determined by dividing the present valu the cash flow by the price.				
	Investments will be made in line with the Scheme and the applicable SEBI a specified from time to time.							
	If the Scheme decides to invest in s intention of the Investment Manager to not normally exceed 40% of the net as	hat such inv	estments will					

h		HSBC SHOR	T DURATIO	N FUND		HSBC LOV	<b>V DURATION</b>	N FUND
F M iii lu s s s s s s s s s s s s s s s s s s	hedgi hedgi than in der Furth Mutu imper such Swap The trans	Scheme shall under not ing and portfolio balar 50% of its net assets i rivatives would be in a er, in line with para al Funds dated June 2 fectly hedge their port ast net Futures. The as interest rate swap is, forward rate agreer Scheme may particip actions in line with th to time. As per the extain ingle counterparty in C e net assets of the Sch ium paid for all derivat ad 20% of the net ass ing deployment of fun sits of scheduled com at Regulations. Scheme may participat irrnitted under the Reg Scheme may also take t assets of the Scheme shall I y single counterparty/ Scheme shall not invest cumulative gross exp orate debt securities as ma subject to approval, assets of a Scheme. vestments shall be Su nvestment in debt ations / Credit Enhance EI Master Circular on any other guidelines is xtant regulatory guidel 10% of its net assets Jnsupported rating of de credit enhancement; Scheme may participat in credit enhancement; Supported rating of de credit enhancement; Scheme shall not invest stant regulatory guidel 10% of its net assets Jnsupported rating of de credit enhancement; Scheme shall not invest stant regulatory guidel 10% of its net assets Jnsupported rating of de credit enhancement; Scheme shall not invest nore than 10% of its N n such instruments; al	mal circumstam nearing will not h n derivative inst coordance with 12.25.9 of SEI 7, 2024, the S folio or a part of instruments ma s, interest rate nents, etc. bate in Credit e guidelines issi ant regulatory gu DS transactions, in ets of the Scheme mercial banks a e in short selling ulations. exposure to sto he and not mor be deployed in s intermediary. osure in repost of the foreign sec toosure through ong with debt and ay be permitted if any, will not bject to complias instruments asued by SEBI f ines, the schem in following ins ebt instruments above investm e in instruments above investm e in instruments above investm e in instruments above and Addi 2 of SEBI Mast 4 and any othe per the extant t – AV of the debt p	ces for the purpose of ave exposure of more rruments. Investments the SEBI Regulations. BI Master Circular on cheme is permitted to their portfolio by using y include instruments futures, credit default Default Swap (CDS) ued by SEBI/RBI from uidelines, the exposure shall not exceed 10% al exposure related to cluding CDS, shall not me. may invest them into s permitted under the and securities lending ock lending up to 20% e than 5% of the net tock/securities lending of corporate bonds up urities. repo transactions in nd derivative positions by SEBI from time to exceed 100% of the nce with 'Restrictions having Structured ribed under para 12.3 dated June 27, 2024 from time to time. As e shall not invest more truments: (i.e. without factoring- stment grade and (i.e. after factoring-in ent grade. s with special features tional Tier 2 bonds as er Circular on Mutual r guidelines issues by regulatory guidelines,	depo extail The I The to 10 The In cast count The S swap The S inclu preso Fund SEBI the S • • • • • • • • • • • • • • • • • • •	ling deployment of fur isits of scheduled com nt Regulations. maximum exposure to Scheme may take exp 0%. Scheme may engage ise of securities lendin 0% of net assets and Scheme shall be deplo ter-party/intermediary Scheme will not invest Scheme may participa ding Additional Tier 1 cribed under para 12. Is dated June 27, 200 from time to time. A Scheme shall not invest more than 10% of its N in such instruments; a more than 5% of its N in such instruments is cumulative gross expo any other securities an ne, subject to approva assets of the Scheme. Investment in deb gations/Credit Enhance EBI Master Circular or any other guidelines i extant regulatory guide 10% of its net assets Unsupported rating of credit enhancement in credit enhancement Supported rating of d credit enhancement) i stments will be made Scheme and the applii	ands, the Scheme mercial banks a product set of the securitized deb posure in reposed in short selling a g, the Scheme not more than 5 yed in securities of t in foreign securi- te in instrument: bonds and Add 2 of SEBI Mast 24 and any othe s per the extant st – NAV of the debt p and AV of the debt p sued by a single sure through del s may be permit al, if any, shall no ubject to complia t instruments ements' as preso n Mutual Funds ssued by SEBI ilines, the schem is in following ins debt instruments s above investme e in line with the cable SEBI and / e. <b>aj Fund Schem</b>	e may invest them into as permitted under the t will be up to 40%. of corporate bonds up and securities lending. may take exposure up % of the net assets of s lending to any single ities and credit default s with special features itional Tier 2 bonds as ter Circular on Mutual er guidelines issues by regulatory guidelines, portfolio of the scheme bortfolio of the scheme e issuer. bt, derivative positions ted by SEBI from time of exceed 100% of the ance with 'Restrictions having Structured cribed under para 12.3 dated June 27, 2024 from time to time. As e shall not invest more struments: (i.e. without factoring- stment grade and (i.e. after factoring-in
F u S	i For li units Sche	n such instruments iss nvestment by Mutua	sued by a single Il Fund Schem ote 1 of Comr	es and AMCs in the non Features of the	Indic	ative Table (Actual ins	trument/percent	ages may vary subject
	to ap	plicable SEBI circulars	)		to ap	oplicable SEBI circulars	5)	
	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024
						0		
	1.	Securities Lending	Permissible Upto 20%	Clause 12.11	1.	Securities Lending	Permissible Upto 20%	Clause 12.11
-	2.	Debt Derivatives for non- hedging purposes	Upto 20% Permissible Upto 50% of total debt portfolio	Clause 12.25	1. 2.	Debt Derivatives for non- hedging purposes		Clause 12.11 Clause 12.25
-		Debt Derivatives for non- hedging	Upto 20% Permissible Upto 50% of total debt			Debt Derivatives for non- hedging	Upto 20% Permissible Upto 50% of total debt	

No.exposure (% of net assets)clause references of of net assets)No.exposure (%, clause references of of net assets)Clause references of of met assets)No.exposure (%, clause references of net assets)Clause references of of Mutual Funds dated June 27, 20245.ReITS and InVITSNot PermissibleClause 12.21 (Additional Tier 2) the NAV of theSEIM Master Clause 12.215.ReITS and InVITSNot PermissibleClause 16.AT 1 (Additional (Additional Tier 2) Deligations/Credit Enhancements'Permissible Upto 10% clause 12.25Clause 16A.2 25 bps of AUMS.ReITS and InVITSNot Permissible Clause 12.317.Any other instrument enterest Rate Forward rate agreement for corporate bondsPermissible Upto 10%Clause 12.25.9 for urgetsClause 12.25.96.Interest Rate Forward rate agreement corporate bondsPermissible Upto 10%Clause 12.25.9Permissible forwardsClause 12.25.97.Interest Rate Forward rate agreement corporate bondsPermissible Upto 10%Clause 12.25.9Permissible forward rate agreementClause 12.25.97.Interest Rate Forward rate agreementPermissible upto 10%Clause 12.25.9Permissible forward rate agreementClause 12.28 read with SEBI Circular at det Sprember 20, 2024 as an amended from time to timePermissible forward rate agreementClause 12.28 read with SEBI Circular forward ratePermissible forward rate greementClause 12.28 re	Features		HSBC SHOR	T DURATIO	N FUND	HSBC LOW DURATION FUND					
6.       AT 1 (Additional Ter 1 and AT 2 Books Ter			Type of Instrument	exposure (%	clause references of SEBI Master Circular on Mutual Funds		Type of Instrument	exposure (% of	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024		
Ter 1) and AT 2       Upto 10% of Upto 10%       Clause 12.3       Clause 12.3       Clause 12.4       Clause 12.2       Clau		5.	ReITS and InVITS		Clause 12.21	5.	ReITS and InVITS		Clause 12.21		
Investment Strategy     Investment Strategy     Permissible     Clause 12.3       Units of Corporate     Permissible     Clause 12.3       Due Market     2b bus Market     Clause 12.2       Due Market     2b bus Market     Clause 12.2       Due Market     2b bus Market     Clause 12.2       Due Market     Clause 12.2     Due Market       Due Market     Clause 12.2     Due Market       Due Market     Permissible     Clause 12.2       Due Market			Tier 1) and AT 2 (Additional Tier 2) Bonds	Upto 10% of the NAV of the		6.	Tier 1) and AT 2 (Additional Tier 2)	Upto 10% of the NAV of the	Clause 12.2		
Endersonservert         Up to 10%         Descriptions (Cond)         Up to 10%           b. Units of Corporate Deat Market 2 beso of Corporate Donal of Corporate Donal (1) to		/.	,	Permissible	Clause 12.3	7.		B			
Delt Markeri         25 bps or         Dents of AUM         Dents Markeri         25 bps or         Dents Markeri         Dents Markeri <thdents markeri<="" th=""> <thdents markeri<="" th=""></thdents></thdents>			Enhancements'				Obligations/Credit		Clause 12.3		
a. Exposure in repose       Permissible       Clause 12.25         b. Interest Rate       Permissible       Clause 12.25.9         c. Exposure in repose       Permissible       Clause 12.26.9         c. Exposure in repose       Permissible       Clause 12.26.9         c. Deposits in       Permissible       Clause 12.26.9         c. Deposits in       Permissible       Clause 12.0         c. Deposits in       Permissible       Clause 12.0         c. Deposits in       Scheduled       Clause 12.0         c. Deposits in       Permissible       Clause 12.0         c. Deposits in       Scheduled       Clause 12.0			Debt Market Development Fund	25 bps of AUM			Corporate		Clause 16A.2		
d. Interest Rate       Permissible       Clause 12.25.5         e. Interest Rate       Permissible       Clause 12.25.9         f. Interest Rate       Permissible       Clause 12.25.9         f. Interest Rate       Permissible       Clause 12.25.9         f. Interest Rate       Permissible       Clause 12.26         g. Forward rate       permissible       Clause 12.26         g. Forward rate       permissible       Clause 12.26         i. Deposits in       Scheduld A       Clause 12.26         for details of Change in Investment Pattern and Portfolio re-balancing in case of about       Not       Clause 12.26         for details of Change in Investment Pattern and Portfolio re-balancing in case of about       Not       Swaps       Clause 12.26         Investment Strategy       Investment Approach and Risk Control       Not       The AMC's view of interest rate rate rate rate rate rate rate rat					Clause 12.18		Development				
e. Interest Rate       Permissible       Clause 12.25.9         f. Interest Rate       Permissible       Clause 12.         g. Forwards       Permissible       Clause 7.6.1         greement       permissible       Clause 12.28 read         h. Credit Default       Permissible       Clause 12.28 read         with 58E (Credit Default       Permissible       Clause 12.28 read         i. Deposits in       Schedulad       Commercial bank       Permissible         i. Deposits in       Schedulad       Commercial bank       Not         commercial bank       Not       Schedulad       Commercial bank         commercial bank       Not       Schedulad       Commercial bank         The setter that the Macaulay duration of the portfolio re balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of passive breaches refer Note 1 of Commor Teatures of the Schemels).         Investment Strategy       Interest rate radit waiting to the portfolio re balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of passive breaches refer Note 1 of Commor Teatures of the Schemels).				Permissible	Clause 12.25.5		c. Exposure in repos		Clause 12.18		
Interest Hate         Permissible           g. Forward rate         Permissible         Clause 7.6.1           g. Forward rate         Permissible         Clause 7.2.28 read           h. Credit Default         Permissible         Clause 7.2.28 read           in Deposits in         Permissible         Clause 7.2.28 read           in Deposits in         Permissible         Clause 7.2.87 read           in Deposits in         Permissible         Clause 7.2.87 read           in Scheduled         commercial bank         Not           commercial bank         Clause 7.2.67 read           For details of Change in Investment Pattern and Portfolio re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of short term defensive consideration & re-balancing in case of				Permissible	Clause 12.25.9		d. Interest Rate		Clause 12.25.9		
greemant       greemant       Glause 12.28 read         h. Credit Default       Permissible       Clause 12.28 read         with SEBI Circular       g. Deposits in Scheduled.       Clause 12.28 read         i. Deposits in Scheduled hank       Permissible       Clause 12.28 read         i. Deposits in Scheduled hank       Permissible       Clause 12.36 read         i. Deposits in Scheduled hank       Permissible       Clause 12.36 read         For dating of Change In Investment Pattern and Portfolic re-balancing in case of short term defensive consideration & re-balancing in case of passive breaches refer Note 1 of Common Features of the Scheme(s).       Not       Clause 12.36 read         Investment Approach and Risk Control       The Schem will invest predominantity in debt and money market instruments such that the Meacaulay duration of the portfolic is between 1 year to 3 years.       Investment Approach and Risk Control         The AMC's view of interest rate trends will be reflected in the type and the maturity dates of instruments in which funds are invested. In pursuing such a policy, it should be recognized that interest rate changes rether than aling for the hipset possibil interest rate changes rether than aling for the hipset possibil interest rate and lever wall returns with the second swell as the future prospects of it and chicking permisment of the market instruments. The portfolios may also include indud assets and other assets permitted from time to ine, with sott reflexing market instruments. The portfolios may also include indud assets and other assets permitted from tim to time, with sott reflexivaluation of the ins				Permissible			e. Interest Rate	Permissible			
In: Credit Default         Permissible upto 10%         Clause 12, 28 read tailed September 20, 2024 as anonded from time to time         Deposits in scheduled commercial bank         Clause 12.           i. Deposits in Scheduled commercial bank         Permissible         Clause 12.         Not scheduled commercial bank				Permissible	Clause 7.6.1			Permissible	Clause 7.6.1		
Investment Strategy         Investment Approach and Risk Control         Not Cause 12.16           Investment Strategy         Investment Approach and Risk Control         Investment Approach and Risk Control           The AMC's view of interest rate transh will be reflected in the type and the maturity dates of instruments in which funds are invested. In pursuing such a policy, it should be recognized that the best overall returns are achieved by anticipating or reacting to adheving optimal returns with the objective of providing inquidity is of paramount importance, the thereas at all times.           The best resultant overall return is therefore achieved through both the relevant socurities. Such that the Surplus funds.         Since providing liquidity is of paramount importance, the adheving optimal returns with the surplus funds.           The best resultant overall return is therefore achieved through both the relevant socurities. The Scheme will now allow and protopiate mix of the portolidition of the money market in previsiting liquidity is of paramount importance, the the surplus funds.           The AMC's view of interest rate trans will be reflected in the type and the maturity dates of instruments in which funds are invested. In pursuing such a policy, it should be recognized that the the activate ad debt instruments in which funds are invested. In pursuing such a policy, it should be recognized that the thereat add the instruments proposed to be invested in the relevant socurities. The Scheme will not the portoliding way also include a study of the operating environment of the AMC. The redit evaluation of the through ac combination of the more prevised and money market in the instruments bearing price risk will be caried out by the investrent Team of the AMC. The credit evaluation includes a study of t					with SEBI Circular		g. Deposits in	Permissible	Clause 12.16		
Investment Strategy         Investment Approach and Risk Control         Investment Approach and Risk Control         Investment Approach and Risk Control           The Scheme will invest predominantly in debt and money markt instruments such that the Macaulay duration of the portfolic is between 1 year to 3 years.         Investment Approach and Risk Control         The AMC's view of interest rate frends will be reflected in the type and the maturity dates of instruments in which funds are invested. In pursing such a policy, it should be recognized the tensus with the objective of providing interest rate should will be carlied in the type and the maturity dates of instruments in which funds are invested. In pursing such a policy, it should be recognized the ensure liquidity while seeking to maximize the best overall returns is therefore achieved through both the relevant securities. The Scheme offers an appropriate mix of money market and debt instrument the relevant securities. The scheme offers an appropriate mix a direct a step or the instruments. The portfolics of interest-bearing price risk will be carlied and conomic econtines. The Scheme of the subart of the issue that the best over all estimating maturity, especially in times of rising interest rate charges call the controlled, such that the Scheme of the same of the AMC will study the marcine and factors affecting and yields in an attempt to predict the direction of interest heading proceination and income, which may result in somewhith in an of controlling risks, a credit evaluation of the instruments proposed to be invested in struments proposed to be invested in the and for controlling risks, a credit evaluation in the instruments proposed to be invested in the attrack record as well as the future prospects of the issuer, the abs of all appreciating environment of the AMC. The credit evaluatin in the issue the and yor the organice price risk will be carled					20, 2024 as		commercial bank				
re-balancing in case of passive breaches refer Note 1 of Common Features of the Schemets).Investment StrategyInvestment Approach and Risk ControlThe Scheme will invest predominantly in debt and money market instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years.Investment Manager will be to allocate th of the Scheme walous morey market and fixe of the Scheme valous morey market and fixe of the Scheme valous morey market and fixe invested. In pursuing such a policy, it should be recognized that the best overall returns are achieved by anticipating or reacting appropriate mixe of morey market and fixe to achieve this. The best resultant overall return is therefore achieved through both capital appreciation and income, which may result in somewhat lower yields that might otherwise normally appear obtainable from the relevant securities. The Scheme aims to provide investors with actively managed portfolios of interest-bearing transferable debt and money market instruments. The portfolios may also include a divid assets and other assets permitted from time to time, with a storive maining maturity, especially in times of rising interest rates The Scheme exposure to instruments bearing price risk will be controlled, such that the Scheme offers an appropriate mix of money market instruments. The portfolios may also include and wilds in an attempt to predict the direction of intere transite the adventage of the issue. The AMC will also be guided by the ratings of rating agencies such as Constly, CARE and ICRA or any other rating agencies such as Constly. CARE and ICRA or any other rating agencies such as Constly, care and propriate rating agencies such as Constly, care and propriate rating agencies such as Constly, care and predict all the alsong-term financial health of the issuer. The AMC wild also be guided by the ratin			Scheduled	Permissible	to time				Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time		
Investment StrategyInvestment Approach and Risk ControlInvestment StrategyInvestment Approach and Risk ControlThe Scheme evill invest predominantly in debt and money marks instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years.Investment Approach and Risk ControlThe AMC's view of interest rate trends will be reflected in the type and the maturity dates of instruments in which funds are invested. In pursuing such a policy, it should be recognized that the best overall returns are achieved by anticipating or reacting to interest rate changes rather than aiming for the highest possible interest rate scurites. The Scheme aims to provide investors with actively managed portfolios of interest-bearing transferable debi liquid sysets and other assets permitted from time to time, with a short remaining maturity, especially in times of rising interest rates. The Scheme earbears the scheme aims of the AMC. The credit evaluation of the issuer. The AMC will also be guided by the aringy orce ratis, will be controlled, such that the Scheme offers an appropriate mix of the issuer. The AMC will also be guided by the ratings of the issuer. The AMC will also be guided by the rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies such as CRISL, CARE a	-		•			-					
The Scheme will invest predominantly in debt and money market instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years. The AMC's view of interest rate trends will be reflected in the type and the maturity dates of instruments in which funds are invested. In pursuing such a policy, it should be recognized that the best overall returns are achieved by anticipating or reacting to interest rate at all times. The best resultant overall return is therefore achieved through both capital appreciation and income, which may result in somewhat lower yields than might otherwise normally appear obtainable from the relevant securities. The Scheme aims to provide investors with and money market instruments. The portfolios may also include inguid assets and other assets permitted from time to time, with a more reacting in gut-relits, such that the Scheme offers an appropriate mix of in an attempt to predict the direction of interest rates record as well as the future prospects of be invested in mills carried out by the Investment Team of the AMC. The credit evaluation includes a study of the operating environment of the issuer. The AMC will also be guided by the ratings of rating agencies such as CRISL, CARE and ICRA or any other rating agencies us as CRISL. CARE and ICRA or any other rating agencies such as CRISL, CARE and ICRA or any other rating agencies us as CRISL. CARE and ICRA or any other rating agencies us as CRISL. CARE and ICRA or any other rating agencies us as CRISL. CARE and ICRA or any other rating agencies us as CRISL and the northoling risks, to actively the read outing the porticial exemption of the inverse trates and position the portfolio apprint and the rates rates and portion in various debt securities issue the adverting agerneties with the appropriate mix agencies such as conting agencies with the appropriate mix agencies us the company, the past track record as well as the future prospects of the issuer. The AMC would use this analysis to attempt to predict the like	Investment Strategy				eter Note 1 of Commor	1					
<ul> <li>The best resultant overall return is therefore achieved through both capital appreciation and income, which may result in somewhat lower yields than might otherwise normally appear obtainable from the relevant securities. The Scheme aims to provide investors with actively managed portfolios of interest-bearing transferable deta and money market instruments. The portfolios may also include and windy assets and other assets permitted from time to time, with a short remaining maturity, especially in times of rising interest rates. The Scheme exposure to instruments bearing price risk will be controlled, such that the Scheme offers an appropriate mix of liquidity and returns. With the aim of controlling risks, rigorous in depth credit evaluation of the instruments proposed to be invested in will be carried out by the Investment Team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer. The AMC will also be guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators.</li> <li>In addition, the Investment Team of the AMC will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the presprictive of the same. The Fund may invest a portfolio in various debt securities issued by corporate state and central government. Such government securities issued by corporate state and ensting the portfolio predict the presprint.</li> </ul>		<ul> <li>The Scheme will invest predominantly in debt and money marked instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years.</li> <li>The AMC's view of interest rate trends will be reflected in the type and the maturity dates of instruments in which funds are invested. In pursuing such a policy, it should be recognized that the best overall returns are achieved by anticipating or reacting the interest rate changes rather than aiming for the highest possible interest rates at all times.</li> <li>The best resultant overall return is therefore achieved through bot capital appreciation and income, which may result in somewhar lower yields than might otherwise normally appear obtainable for the relevant securities. The Scheme aims to provide investors wit actively managed portfolios of interest-bearing transferable defined and money market instruments. The portfolios may also including liquid assets and other assets permitted from time to time, with</li> </ul>					of the Scheme between various money market and fix securities, such that the Macaulay duration of the p between 6 to 12 months with the objective of providin and achieving optimal returns with the surplus funds. Since providing liquidity is of paramount importance, will be to ensure liquidity while seeking to maximize th appropriate mix of money market and debt instrument used to achieve this. The Investment Team of the AMC				
The Scheme exposure to instruments bearing price risk will be controlled, such that the Scheme offers an appropriate mix of liquidity and returns. With the aim of controlling risks, rigorous in- depth credit evaluation of the instruments proposed to be invested in will be carried out by the Investment Team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer. The AMC will also be guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators. In addition, the Investment Team of the AMC will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appro- to take advantage of the securities issued by corporate state and central government. Such government securi							instruments proposed des a study of the op track record as well the short term/long t will study the macr ical and economic env yields in an attempt to	The credit evaluation nent of the issuer, the rospects of the issuer alth of the issuer. The iditions, including the ctors affecting liquidity ction of interest rates.			
in will be carried out by the Investment Team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC will also be guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators. In addition, the Investment Team of the AMC will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the position the postfolio appropriate to take advantage of the securities issued by corporate state and central government. Such government securities issued by corporate state and central government. Such government securities issued by corporate state and central government.		short remaining maturity, especially in times of rising interest ra The Scheme exposure to instruments bearing price risk will controlled, such that the Scheme offers an appropriate mix liquidity and returns. With the aim of controlling risks, rigorous depth credit evaluation of the instruments proposed to be invest in will be carried out by the Investment Team of the AMC. credit evaluation includes a study of the operating environmen the company, the past track record as well as the future prospe of the issuer, the short as well as long-term financial healt the issuer. The AMC will also be guided by the ratings of ra agencies such as CRISIL, CARE and ICRA or any other rat				revei stror	rse repo, daily put/cal ng credits.	I MIBOR papers	and liquid CPs/CDs of		
In addition, the Investment Team of the AMC will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio approximation various debt securities issued by corporate state and central government. Such government securities and central government securities and central government securities and central government.						instru Inves study recon well be gr	uments proposed to b stment Team of the A y of the operating envi rd as well as the futur as long-term financial uided by the ratings of	e invested in will AMC. The credit ronment of the core re prospects of t health of the issues f rating agencies	I be carried out by the evaluation includes a poppany, the past track he issuer, the short as uer. The AMC will also such as CRISIL, CARE		
to take advantage of the same.		In addition, the Investment Team of the AMC will study to macro-economic conditions, including the political, econom environment and factors affecting liquidity and interest rate. The AMC would use this analysis to attempt to predict the like direction of interest rates and position the portfolio appropriate to take advantage of the same.					tion of interest rates ke advantage of the s folio in various debt s and central governm de securities which a	and position the ame. The Fund m securities issued ment. Such gover are supported by	portfolio appropriately hay invest a part of the by corporates and/or mment securities may the ability to borrow		
The Fund may invest a part of the portfolio in various debt securities issued by corporates and/or state and central government. Such government securities may include securities which are supported by the ability to borrow from the treasury or supported only by the sovereign guarantee or of the state government or supported by Government of India (GOI)/state government in some other way.		The Fund may invest a part of the portfolio in various debt securities issued by corporates and/or state and central government. Such government securities may include securities which are supported by the ability to borrow from the treasury or supported only by the sovereign guarantee or of the state government or supported by					f the state governm (GOI)/state governm invest in other Sche mes of any other mu the investment object prevailing Regulations.	ent or supportent ment in some off mes managed b tual fund, provid ctives of the sch As per the Regu	d by Government of her way. The Scheme by the AMC or in the ded it is in conformity emes and in terms of lations, no investment		

Features		HSBC S	SHORT DURA	TION FU	ND		HSBC	LOW DURATI	ON FUND	
	limited, th maturities portion of paper as v The Schen AMC or in in conform in terms of investment Derivative disproport investor. E of the fund and execut involve un be profital will be ab associated possibly gr	he AMC we for various the portfor yell as more me may in the scher hity with the the preva- t managem products ionate gain execution d manager tion of the certainty a ble. No asso le to iden d with the eater than and other t	ity of fixed incor vill try to provid s instruments, as lio in more liquid ney market secur nvest in other Somes of any other ne investment ob- iling Regulations, ent fees will be ch are leveraged ins- as as well as dis- of such strategie to identify such of strategies to be p nd decision of fur- surance can be gi- tify or execute a use of derivat the risks associa- raditional investm	de liquidity well as hold government ities. cheme(s) m mutual func jectives of th As per the harged for su struments al proportionat s depends u opportunitie: ursued by th had manager n viven that the such strate( ives are dif ted with inve-	by staggering ling a sufficient t and corporate anaged by the d, provided it is he Scheme and Regulations, no ch investments. Ind can provide e losses to the upon the ability s. Identification e fund manager may not always a fund manager gies. The risks ferent from or esting directly in tailed disclosure	disproporti investor. E of the fund and execut involve und be profitat will be ab associated possibly gr securities a	onate gair execution of d manager tion of the certainty a ble. No ass le to iden d with the eater than, and other th	are leveraged instr as as well as dispr of such strategies to identify such op strategies to be pur nd decision of fund urance can be give tify or execute su e use of derivative the risks associate raditional investmer <i>ies, please refer Sl</i>	oportionate lo depends upo oportunities. I sued by the fu manager may en that the fu uch strategies es are differ d with investiints. For detaile	osses to the n the ability dentification und manager y not always ind manager s. The risks ent from or ng directly in ed disclosure
Risk Profile								nts carefully. For a to Scheme Information		
Plans / Options	Both the P Grow Incom Sub-optior Payou Reinv Frequency Montl Quart Annua be de The Growt Scheme an The follow	Plan ar Plan <b>tlans have</b> th e Distribut <b>is under IE</b> is <b>under IE</b> is <b>under IE</b> of IDCW of IDCW of IDCW of IDCW of IDCW is under IE is	following options tion cum Capital OCW: f IDCW	Withdrawal ent) ent) ) or at such i tors of Trus ption under t hall be defau ans / Options	ntervals as may tee Company. the Plans of the Ilt Sub Option s / Sub-options ies: Record Date	Both the P Growth Income Sub-optior Payou Reinve Frequency Month Annua be der The Growth Scheme ar The follow	Plan ar Plan lans have th e Distribut as under ID at of IDCW estment of of IDCW: hly (Payout al (Payout al (Payout al de by th th Option s and Reinves	following options - tion cum Capital W PCW:	fithdrawal Op or at such inte ors of Trustee ion under the all be default s / Options / \$	rvals as may Company. Plans of the Sub Option. Sub-options
			Annual IDCW (Payout & Reinvestment) noliday, then the		As may be decided by the Trustees			noliday, then the ling Business Day.	record date s	Trustees
	If the actu by issuing The amou	al amount additional nt of divide	ling Business Day of Payout of IDC units on the exd end reinvested w <i>re on default plan</i>	W is less that ividend date ill be net of	at applicable N applicable taxes	AV.	lend will be	e compulsorily and	automatically	v re-invested
Applicable NAV (after the scheme opens for subscriptions and redemptions)							n Features	of the Scheme(s).		
Minimum Application Amount/Number of Units	For Minim	um Applica	ation Amount ref	er Note 4 of	Common Featu	res of the S	cheme(s).			
Despatch of Redemption Request	For Despa	tch of Red	emption Request	refer Note !	5 of Common Fe	eatures of th	e Scheme	(s)		

Features	HSBC SHORT	DURA	TION F	UND			HSBC LOW D	URATI	ON FU	ND	
Benchmark Index	As per AMFI Tier I benchma Debt Index A-II.	ark Index	- NIFT	Short	Duration		As per AMFI Tier I benchmark I ndex A-I	Index -	NIFTY Lo	w Dura	tion Debt
DCW (Dividend) Policy	For detailed IDCW (Dividend)	Policy ref	er Note	6 of Co	nmon Fea	atur	res of the Scheme(s).				
Name of the Fund Manager	Shriram Ramanathan (Fixed I Income)	Income),	Mohd. /	Asif Riz	wi (Fixed		Shriram Ramanathan (Fixed Inc ncome)	ome) an	d Mohd.	Asif Riz	wi (Fixed
Name of the Trustee Company	For Name of the Trustee Com	pany refe	er Note 7	of Com	nmon Feat	iture	es of the Scheme(s)				
Performance of the	Scheme performance as on	Novemb	er 30, 2	024		S	Scheme performance as on I	Novemb	er 30, 2	024	
Scheme		Sche			hmark				eme		hmark
	Compounded Annualised Returns	Returr Regular Plan		Regular Plan	rns % Direct Plan		Compounded Annualised Returns	Regular Plan	rns % Direct Plan	Regular Plan	rns % Direct Plan
	Returns for the last 1 year	7.88	8.40	7.84	7.84		Returns for the last 1 year	7.51	7.93	7.57	7.57
	Returns for the last 3 years	5.46	5.97	5.91	5.91		Returns for the last 3 years	6.06	6.55	6.25	6.25
	Returns for the last 5 years	5.67	6.30	6.12	6.12		Returns for the last 5 years	5.69	6.58	5.69	5.69
	Returns since inception	6.91	7.67	7.68	7.42		Returns since inception	7.19	7.44	7.48	7.15
	Date of Inception: Regular Plan – December 2 Direct Plan – January 1, 20						Date of Inception: Regular Plan – December 4, Direct Plan – January 1, 20				
	Absolute Returns for each f	inancial y	ear for t	he last !	5 years		Absolute Returns for each fin	nancial y	ear for t	he last 5	5 years
	HSBC Short Duration Fu – Growth	und	NIFTY Sh Debt Inde				HSBC Low Duration Fund - Growth	_	NIFTY Lov Debt Index		
	12% -						12% -				
	9% - 9.17 8.87 6.99 8.21			6.84 7.4	6		9% - 7.73		5.40	7.38 7.5	1
	6%-	3.94 4.92	4.76 3.45				6% - 4.78 5.69 5.91	3.59 4.14	4.64 5.48		
	3% -						3%-				
	2019-20 2020-21	2021-22	2022-23	2023-2	4		0% 2019-20 2020-21	2021-22	2022-23	2023-24	
	Past performance may or may Performance of the benchmar					l turn	Index (TRI).				
	Returns are of growth option.	The return unded An	ns for the	e respec . Stand	tive period ard bench	ods a	are provided as on last busines ark is prescribed by SEBI and i				
Additional Scheme	i. Scheme's portfolio holdin	ngs top 10	0 holding	s by iss	uer and fu	fund	allocation towards various se	ctors.			
<b>Related Disclosures</b>	Refer to the weblink (Top	0 10 holdi	ings and	Fund al	location to	towa	ards various sectors) for Scher	me's por	tfolio ho	ldings.	
		•				•	ups and sectors as a percenta te link that contains detailed de	•			
	iii. The Portfolio Turnover Ra	atio of the	e scheme	e – Not .	Applicable	le in	case of debt schemes.				
Expenses of the Scheme Load Structure	Continuous Offer Exit Load: For Exit Load refer	Note 8 of	f Commo	on Featu	res of the	e Sc	cheme(s).				
Recurring Expenses	For Scheme Recurring Expens	es refer N	Note 9 of	Comm	on Feature	res d	of the Scheme(s).				
	Actual expenses for the previo					, A	Actual expenses for the previou 2024 are as under:	us finano	cial year o	ended N	larch 31,
	Plan		al Expen (in Rs.)		% to Net Assets		Plan	Т	otal Expe (in Rs.)		% to Net Assets
	HSBC Short Duration Fund –	42,	.063,218	.04	0.75%		HSBC Low Duration Fund –	24	,781,683	3.92	0.64%
	Regular Plan HSBC Short Duration Fund Direct Plan	- 77,	731,659	0.10	0.27%		Regular Plan HSBC Low Duration Fund – Dir Plan	rect 2	,791,65	5.01	0.25%
		•			•		the Scheme would be as per I Scheme Recurring Expenses'			of the S	EBI (MF)
Tax treatment for the Investors (Unitholders)	Investors are advised to refer t	o the deta	ails in the	Statem	ent of Add	diti	onal Information and also indep	pendently	y refer to	your ta>	advisor.
Daily Net Asset Value (NAV) Publication	For Daily publication of NAV r	refer Note	e 10 of C	ommon	Features	s of	the Scheme(s)				
For Investor Grievances please contact	For details of Investor Grievances refer Note 11 of Common Features of the Scheme(s)										
Unitholders' Information	For Unitholder's Information re	efer Note	12 of C	ommon	Features of	of	the Scheme(s).				

Features	HSBC ULTRA SHORT DU	RATION	FUND	HSBC MONEY MARKET FUND				
Type of Scheme	An open ended ultra-short term de instruments such that the Macaulay D between 3 months to 6 months. (Please for explanation on Macaulay's duration rate risk and moderate credit risk	uration of th e refer Page I	ne portfolio is No. 11 of SID	instruments. Relatively low interest rate risk and moderate credit risk.				
Investment Objective	To provide liquidity and generate reas volatility through investment in a portf money market instruments. However, t the investment objective of the scheme	olio compris here is no a	ing of debt & ssurance that	The primary objective of the Scheme is to generate regular income through investment in a portfolio comprising substantiall of money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme doe not assure or guarantee any returns.				
Asset Allocation	Under normal circumstances, it is ar allocation of the Scheme will be as foll		nat the asset	Under normal circumstances, it is anticipated that the asse allocation of the Scheme will be as follows:				
Pattern of the scheme	Instruments		Allocations	Instruments	I DE as follows:			
		(% of Tot Minimum	al Assets) Maximum		(% of Total Asset			
	Debt and Money Market Instruments such that Macaulay duration* of the portfolio is between 3 months to 6 months	0	100	Money Market instruments having maturity up to 1 year	Minimum 0 me.may.ipye	Maximum 100		
	* The Macaulay duration is the weighted of the cash flows from a bond. The v is determined by dividing the present v the price. Investments will be made in line with	veight of ea value of the	ch cash flow cash flow by	Pending deployment of funds, the Scheme may invest them into deposits of scheduled commercial banks as permitted under the extant Regulations. Investments will be made in line with the asset allocation of the Scheme and the applicable SEBI guidelines as specified from time to time.				
	the Scheme and the applicable SEBI as specified from time to time. If the Scheme decides to invest in s	ecuritised d	ebt, it is the	The Scheme may also enter into Stock The Scheme will not participate in cred in corporate bonds securities.	-	aps and repo		
	intention of the Investment Manager th not normally exceed 40% of the net as			The Scheme will not invest in securitize	ed debt and o	derivatives.		
	The Scheme shall under normal circums hedging and portfolio balancing purpose of more than 50% of its net assets (including Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreeme derivative instruments permitted by SE Investments in derivatives would be in Regulations. Pending deployment of funds, the Sche deposits of scheduled commercial bank extant Regulations.	es, will not h in derivative t Rate Forw ents and an BI/RBI from t accordance eme may inv	ave exposure e instruments ards, Interest y such other time to time). with the SEBI est them into	<ul> <li>may engage in short selling and securities lending. The Schemmay also take exposure to stock lending up to 20% of net asset of the Scheme and not more than 5% of the net assets of the Scheme shall be deployed in stock/securities lending to any sing counter- party/intermediary.</li> <li>The cumulative gross exposure through, debt, repo transaction and such other securities/assets as may be permitted by SEBI from time to time, subject to approval, if any, shall not exceed 100<sup>c</sup></li> </ul>				
	The scheme may take exposure in rep to 10% of total assets of the scheme.	os of corpor	ate bonds up	All investments shall be subject to com on Investment in debt instrumer Obligations/Credit Enhancements' as pu	its having	Structured		
to Th ins by Th En Cir gu reg 10 a. b. Th In to the cou Th inc pre Fu SE the a. b. Th sw	factoring- in credit enhancements) is and	all the securi net assets of tured Obligg ara 12.3 of 27, 2024 a to time. A all not inves instruments: truments (i s below inves	ties permitted f the Scheme. ations / Credit SEBI Master nd any other s per extant st more than i.e., without stment grade;	of SEBI Master Circular on Mutual Fund For Investment by Mutual Fund Sch units of CDMDF refer Note 1 of Co Scheme(s).	emes and A	MCs in the		
	credit enhancement) is above inve The Scheme may engage in short selli In case of securities lending, the Scher to 20% of net assets and not more tha the Scheme shall be deployed in securi counterparty/intermediary.	stment grade ng and secur ne may take n 5% of the	e. rities lending. exposure up net assets of					
	in such instruments; and b. more than 5% of its NAV of the de in such instruments issued by a sin The scheme will not invest in foreign se swaps.	Additional Tie laster Circul ther guidelir ant regulato ebt portfolio o bt portfolio o ngle issuer. ecurities and	er 2 bonds as ar on Mutual nes issued by ry guidelines, of the scheme of the scheme credit default					
	For Investment by Mutual Fund Sch units of CDMDF refer Note 1 of Co Scheme(s).							

Features		HSBC ULTRA S		ATION FUND	HSBC MONEY MARKET FUND					
		cative Table (Actual inst oplicable SEBI circulars	•	tages may vary subject		ative Table (Actual instru	iment/percen	tages may vary subject		
	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024		
	1.	Securities Lending	Permissible Upto 20%	Clause 12.11	1.	Securities Lending	Permissible Upto 20%	Clause 12.11		
	2.	Debt Derivatives for non- hedging purposes	Permissible Upto 50% of total debt portfolio	Clause 12.25	2. 3.	Debt Derivatives for non- hedging purposes Securitized Debt	Not Permissible Not	Clause 12.25 Clause 12.15		
	3.	Securitized Debt	Permissible Upto 40%	Clause 12.15	4.	Overseas Securities	Permissible Not	Clause 12.19		
	4.	Overseas Securities	Not Permissible	Clause 12.19	5.	ReITS and InVITS	Permissible Not	Clause 12.21		
	5.	ReITS and InVITS	Not Permissible	Clause 12.21	6.	AT 1 (Additional Tier	Permissible Not	Clause 12.2		
	6.	AT1 (Additional Tier 1) and AT2 (Additional Tier 2)	Permissible Upto 10% of the NAV of the	Clause 12.2	7.	1) and AT 2 (Additional Tier 2) Bonds Any other instrument	Permissible			
	7.	Bonds Any other instrument a. Structured	debt portfolio Permissible	Clause 12.3		Debt Market Development Fund	Permissible 25 bps of AUM Permissible	Clause 16A.2 Clause 12.3		
		Obligations/Credit Enhancements' b. Units of Corporate	Upto 10% Permissible	Clause 16A.2		Obligation / Credit Enhancement	r ennissible			
		Debt Market Development Fund	25 bps of AUM			<ul><li>c. Exposure in repos of corporate bonds</li><li>d. Credit Default</li></ul>	Not permissible Not	Clause 12.18 Clause 12.28 read		
		c. Exposure in repos of corporate bonds	Permissible Upto 10%	Clause 12.18		Swaps	permissible	with SEBI Circular dated September 20,		
		d. Interest Rate Swaps	Permissible	Clause 12.25.5				2024 as amended from time to time		
	e. Interest Rate Futures f. Interest Rate Forwards g. Forward rate Forward rate Forwards F. Interest Rate Forward rate Forwards Clause 12.25.9 Clause 12.25.9 Clause 12.25.9 Clause 12.25.9 Clause 12.25.9									
		g. Forward rate agreement h. Credit Default		Clause 7.6.1						
		Swaps	Not Permissible	with SEBI Circular dated September 20, 2024 as amended from time to time						
		i. Deposits in Scheduled commercial bank	Permissible	Clause 12.16						
		-			lancing in case of short term defensive consideration & Portfo n Features of the Scheme(s).					
nvestment Strategy	Inve	stment Approach an	d Risk Control		Investment Approach and Risk Control					
	with depe		ration managen team's view (		wou	e with the investment obje ld be made predominatel ket instruments.				
	the instr Com cred in se The view	Fund would have sub ruments such as Ban imercial Papers (CPs). it quality portfolio of se ecurities that have hig security selection wo	ostantial expos k Certificates The Fund would curities with inv hest short tern ould be driven	ure to money market of Deposit (CDs) and d largely maintain high estment predominantly	com repo havii mark subje The	Scheme will invest in s prise of certificates of d s, reverse repos, treasu- ng unexpired maturity up tet instruments as specific ect to approval, if any. Scheme will evaluate sec dity, yield, credit profile,	eposit, comn iry bills and to 1 year and ed by SEBI and curities based	nercial papers, TREPS, government securities all other eligible money d RBI from time to time, on parameters such as		
	Deriv dispu- inve- of th and be p will asso poss secu	vative products are lever roportionate gains as a stor. Execution of suc- be fund manager to ide execution of the strateg live uncertainty and dec rofitable. No assurance be able to identify on beciated with the use ably greater than, the rist	well as disproper h strategies dep ntify such oppo gies to be pursue cision of fund ma e can be given r execute such of derivatives sks associated w nal investments.	hents and can provide ortionate losses to the pends upon the ability rtunities. Identification ad by the fund manager anager may not always that the fund manager strategies. The risks are different from or with investing directly in <i>For detailed disclosure</i> of the scheme.	Und The augr from such at au unde com in th and in ag as m may	erwriting Activity Scheme may undertake nent its income. The Fu SEBI and other concer activity. The total under ny time shall not exceeder in the Scheme(s). The do mitment shall be made as at particular security and prudential guidelines rela gregate, as mentioned in nay be applicable, apply to be undertaken under the erivative strategies, plea	a underwriting und will get i ned authoriti writing obliga d the total va ecision to tak if the Scheme I as such, all ting to invest the SEBI Reg to underwritin e Scheme(s).	g activities in order to necessary permissions es before undertaking itions of the Scheme(s) alue of the net assets e up any underwriting e(s) is actually investing investment restrictions ments, individually and gulations shall, in so far of commitments which For detailed disclosure		
Risk Profile						related documents care eme(s) and refer to Sche	,			

Features	HSBC U	ULTRA SHO	DRT DU	RATIO	ON FUN	ID		HSBC MONEY	MAR	ET FU	JND		
Plans / Options	Plans under the	e Scheme:					Plans under the Scheme:						
	Direct Plan	ı					Direct Plan						
	Regular Pla	an					Regular Plan						
	Both the Plans	have following	, options -				Both the Plans have following options -						
	Growth						Growth						
	Income Dis	stribution cum	Capital W	'ithdraw	al Option	(IDCW)	Income Distribution cum Capital Withdrawal Option (IDCW					(IDCW)	
	Sub-options un	der IDCW:					Sub-options under IDCW:						
	Payout of	IDCW					•	Payout of IDCW					
	Reinvestm	ent of IDCW					•	Reinvestment of IDCW					
	Frequency of IDCW: F						Freq	uency of IDCW:					
	Daily (Rein	ivestment)					•	Daily (Reinvestment)					
	Weekly (Reinvestment)						•	Weekly (Reinvestment)					
		Payout & Reinve d by the Board						Monthly (Payout & Reinves be decided by the Board of					
	The Growth O the Scheme an Sub Option.	•		•			ault Scheme and Reinvestment of IDCW shal				Option under the Plans of th		
	The following t	able details th	e Plans/O	ptions/\$	Sub-optio	ns availat	ole in t	the Scheme and its dividen	d freque	ncies:			
	Plans	Options		Sub	o-Options			Frequency of dividend dec	laration	F	lecord Da	te	
	Regular and	Growth			_			-			_		
	Direct	IDCW	Daily IDCV	V (Reinv	/estment)			Daily		Daily			
		-	Weekly ID	CW (Re	investmei	nt)	Weekly Every Tuesday						
	Monthly IDCW (Payout & Reinvestment) Monthly								25th c	of every m	nonth^		
	^ If such doub	If such day is a holiday, then the record date shall be the immediately succeeding Business Day.											
NAV (after the scheme opens for subscriptions and redemptions)													
Minimum Application Amount/Number of Units	For Minimum A	opplication Am	ount refer	Note 4	of Comm	ion Featu	res of	the Scheme(s).					
Despatch of Redemption Request	For Despatch o	of Redemption	Request re	efer Not	e 5 of Co	mmon Fe	eatures	s of the Scheme(s)					
Benchmark Index	As per AMFI Ti Debt Index A-I		Index – N	IFTY UI	tra Short I	Duration		per AMFI Tier I benchmar x- A-I	k Index	– NIFT	Y Money	Marke	
IDCW (Dividend) Policy	For detailed ID	CW (Dividend)	Policy ref	er Note	6 of Com	imon Fea	tures o	of the Scheme(s).					
Name of the Fund Manager	Fund Mahesh Chhabria (Fixed Income) and Kapil Punjabi (Fixed Income) Kapil Punjabi (Fixed Income) and Income)						and Shri	ram Ra	manatha	n (Fixe			
	For Name of the Trustee Company refer Note 7 of Common Features of the Scheme(s)												
	For Name of th	ie Trustee Con	ipany rere										
Company Performance of the	For Name of th Scheme perfo		. /		2024		Sche	eme performance as on N	lovemb	er 30, 2	2024		
Company Performance of the	Scheme perfo	rmance as on	Novemb Sche	er 30, 2 eme	Bench	mark			Sche	me	Bench		
Company Performance of the	Scheme perfo	rmance as on	Novemb Sche Return	er 30, 2 eme ns %	Bench Retur	mark ns %	Con	npounded Annualised	Sche Returi	eme 1s %	Bench Retur	ns %	
Company Performance of the	Scheme perfo	rmance as on	Novemb Sche Return Regular	er 30, 2 eme ns % Direct	Bench Retur Regular	mark ns % Direct	Con	npounded Annualised	Sche Returi Regular	eme ns % Direct	Bench Retur Regular	ns % Direct	
Company Performance of the	Scheme perfo Compounded Returns	rmance as on Annualised	Novemb Sche Return Regular Plan	er 30, 2 eme ns % Direct Plan	Bench Return Regular Plan	mark ns % Direct Plan	Con Reti	npounded Annualised urns	Sche Returi Regular Plan	eme ns % Direct Plan	Bench Return Regular Plan	ns % Direct Plan	
Company Performance of the	Scheme perfo Compounded Returns Returns for th	ermance as on Annualised he last 1 year	Novemb Sche Return Regular Plan 7.37	er 30, 2 eme ns % Direct Plan 7.65	Bench Return Regular Plan 7.67	mark ns % Direct Plan 7.67	Con Retu Retu	npounded Annualised urns I urns for the last 1 year	Sche Return Regular Plan 7.45	eme ns % Direct Plan 7.73	Bench Return Regular Plan 7.60	ns % Direct Plan 7.60	
Company Performance of the	Scheme perfo Compounded Returns Returns for th Returns for th	Annualised Annualised He last 1 year He last 3 years	Novemb Sche Return Regular Plan 7.37 6.20	er 30, 2 eme ns % Direct Plan 7.65 6.46	Bench Return Plan 7.67 6.55	mark ns % Direct Plan 7.67 6.55	Con Retu Retu Retu	urns for the last 1 year urns for the last 3 years	Sche Return Regular Plan 7.45 6.03	me ns % Direct Plan 7.73 6.41	Bench Return Plan 7.60 6.41	ns % Direct Plan 7.60 6.41	
Name of the Trustee Company Performance of the Scheme	Scheme perfo Compounded Returns Returns for th Returns for th Returns for th	Annualised Annualised He last 1 year He last 3 years He last 5 years	Novemb Sche Return Regular Plan 7.37 6.20 NA	er 30, 2 eme ns % Direct Plan 7.65 6.46 NA	Bench Return Plan 7.67 6.55 NA	mark ns % Direct Plan 7.67 6.55 NA	Con Retu Retu Retu	urns for the last 1 year urns for the last 3 years urns for the last 5 years	Sche Return Plan 7.45 6.03 5.27	eme ns % Direct Plan 7.73 6.41 5.70	Bench Return Plan 7.60 6.41 5.48	ns % Direct Plan 7.60 6.41 5.48	
Company Performance of the	Scheme perfo Compounded Returns Returns for th Returns for th Returns for th Returns since	Annualised Annualised He last 1 year He last 3 years He last 5 years	Novemb Sche Return Plan 7.37 6.20 NA 5.52	er 30, 2 eme ns % Direct Plan 7.65 6.46 NA 5.77	Bench Return Plan 7.67 6.55	mark ns % Direct Plan 7.67 6.55	Con Retu Retu Retu Retu	urns for the last 1 year urns for the last 3 years	Sche Return Regular Plan 7.45 6.03	me ns % Direct Plan 7.73 6.41	Bench Return Plan 7.60 6.41	ns % Direct Plan 7.60 6.41	

Features	HSBC ULTRA SHOR	T DURATION F	UND	HSBC MONEY N	MARKET FUND	
	Absolute Returns for each fina	ncial year for the las	st 4 years	Absolute Returns for each fina	ncial year for the las	t 5 years
	8% - 6% - 4% - 2% - 0% - 2020-21 2021-22	n NIFTY Ultra Short Duration Debt Index A-I 5.28 5.97 7.19 7.58 5.28 2022-23 2023-24		0%	7.23 3.76 4.83 5.67 21-22 2022-23 2023-23	7.45
	Past performance may or may no	ot be sustained in th	e future.			
	Performance of the benchmark is	•				
	, , , , , , , , , , , , , , , , , , ,	led Annualized. Sta	ndard bench	ds are provided as on last business of mark is prescribed by SEBI and is	,	
Additional Scheme	i. Scheme's portfolio holdings	top 10 holdings by	issuer and fu	und allocation towards various sect	ors.	
Related Disclosures	Refer to the weblink ( <u>Top 10</u>	) holdings and Fund	allocation to	owards various sectors) for Scheme	e's portfolio holdings	
		x funds through a fu	inctional wel	groups and sectors as a percentage osite link that contains detailed des		
Expenses of the	Continuous Offer					
Scheme	Exit Load: For Exit Load refer Not	te 8 of Common Fea	atures of the	Scheme(s).		
Load Structure						
Recurring Expenses	For Scheme Recurring Expenses	refer Note 9 of Com	mon Feature	es of the Scheme(s).		
	Actual expenses for the previous 2024 are as under:	financial year ended	1 March 31,	Actual expenses for the previous 2024 are as under:	financial year ended	March 31,
	Plan	Total Expenses (in Rs.)	% to Net Assets	Plan	Total Expenses (in Rs.)	% to Net Assets
	HSBC Ultra Short Duration Fund – Regular Plan	24,459,817.46	0.48%	HSBC Money Market Fund – Regular Plan	12,175,094.38	0.56%
	HSBC Ultra Short Duration Fund – Direct Plan	41,272,721.89	0.22%	HSBC Money Market Fund – Direct Plan	22,294,585.80	0.25%
	5	•	•	to the Scheme would be as per F nual Scheme Recurring Expenses" i	•	SEBI (MF)
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to th	ne details in the Stat	ement of Add	ditional Information and also indeper	ndently refer to your t	ax advisor.
Daily Net Asset Value (NAV) Publication	For Daily publication of NAV refe	r Note 10 of Comm	on Features	of the Scheme(s)		
For Investor Grievances please contact	For details of Investor Grievances	s refer Note 11 of C	ommon Feat	ures of the Scheme(s)		
Unitholders' Information	For Unitholder's Information refe	r Note 12 of Comm	on Features	of the Scheme(s).		

Features	HSBC MEDIUM TO LONG E	OURATIO	N FUND	HSBC CORPORATE B	ond fun	D
Type of Scheme	An open ended medium to long term instruments such that the Macaulay d between 4 years to 7 years. (Please ref explanation on Macaulay's duration). Re risk and relatively Low credit risk.	uration of th er Page No.	ne portfolio is 11 of SID for	An open ended debt scheme predominar above rated corporate bonds. A relatively high interest rate risk and re	, .	
Investment Objective	To provide a reasonable income throug fixed income securities such that the portfolio is between 4 years to 7 year that the investment objective of the So	Macaulay du rs. There is i	no assurance	To generate regular return by investing and above rated debt and money market assurance that the objective of the Sch the Scheme does not assure or guarant	instruments neme will be	realised and
Asset Allocation Pattern of the	Under normal circumstances, it is an allocation of the Scheme will be as foll	•	at the asset	Under normal circumstances, it is an allocation of the Scheme will be as follo		at the asset
scheme	Instruments	Indicative Allocations (% of Total Assets)		Instruments	Indicative Allocations (% of Total Assets)	
		Minimum	Maximum		Minimum	Maximum
	Debt & Money market instruments such that Macaulay duration * of the portfolio	0	100	AA + and above rated corporate debt instruments including TREPS	80	100
	is between 4 years# to 7 years			Debt and Money market instruments	0	20
	Asset allocation under anticipate			other than above		
	Debt & Money market instruments such that Macaulay duration* of the portfolio is between 1 year# to 7 years	0	100	Net assets shall be excluding the exter liquid assets as per extant SEBI and / circulars as specified from time to time	or AMFI gu	•

Features	HSBC MEDIUM TO LONG DURATION FUND	HSBC CORPORATE BOND FUND
	<ul> <li>*The Macaulay duration is the weighted average term to maturity of the cash flows from a bond/instrument. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.</li> <li># The fund manager, in the interest of investors, may reduce the portfolio duration up to one year, in case the fund manager has a view on interest rate movements in light of anticipated adverse situation. Hence, Portfolio Macaulay duration under such anticipated adverse situation would be between 1 year to 7 years.</li> </ul>	Subject to the applicable rating norms specified by SEBI, the Scheme may participate in instruments with special features including Additional Tier 1 bonds and Additional Tier 2 bonds as prescribed under para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and any other guidelines issues by SEBI from time to time. As per the extant regulatory guidelines, the Scheme shall not invest- a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and
	Whenever the portfolio Macaulay duration is reduced below the specified floors of 4 years, the AMC shall record the reasons for the same with adequate justification and maintain the same for inspection. The written justifications shall also be placed before the Board of Directors of Trustee Company in the subsequent Trustee meeting.	<ul> <li>b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.</li> <li>Pending deployment of funds, the Scheme may invest them into deposits of scheduled commercial banks as permitted under the extant Regulations.</li> </ul>
	Pending deployment of funds, the Scheme may invest them into deposits of scheduled commercial banks as permitted under the extant Regulations.	Investments will be made in line with the asset allocation of the Scheme and the applicable SEBI guidelines as specified from time to time.
	Investments will be made in line with the asset allocation of the Scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.	The Scheme may invest in repos of corporate bonds up to 10% of its total assets, subject to applicable SEBI regulations. The Scheme may also enter into "Repo" and Stock Lending.
	The scheme may invest in repo in corporate bonds of public sector or private sector undertakings. The Scheme may also enter into "Repo" and Stock Lending. The Scheme may invest in securitized	The Scheme may invest in securitized debt upto 40% of its total assets.
	debt upto 40% of its total assets. The Scheme will not make investments in foreign securities. The Scheme may invest in derivatives up to 50% of the total assets of the Scheme for the purpose of hedging and portfolio balancing purposes. Further, in line with para 12.25.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the scheme is permitted to imperfectly hedge their portfolio or a part of their portfolio by using Interest Rate Futures. These may include instruments such as interest rate swaps, interest rate futures,	The Scheme may invest in derivatives up to 50% of the total assets of the Scheme for the purpose of hedging and portfolio balancing purposes. Further, in line with para 12.25.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Scheme is permitted to imperfectly hedge its portfolio or a part of its portfolio by using Interest Rate Futures. These may include instruments such as interest rate swaps, interest rate futures, credit default swaps, forward rate agreements, etc The Scheme will not invest in Foreign Securities. The Scheme may engage in short selling and securities lending.
	credit default swaps, forward rate agreements, etc. The Scheme may engage in short selling and securities lending. In this regard, the Scheme may take exposure to securities lending up to 20% of net assets and not more than 5% of the net assets of the Scheme shall be deployed in securities lending to any single counter- party/intermediary. The cumulative gross exposure through, debt, derivative positions including fixed income derivatives, repo transactions and credit	The Scheme may eligible in short serining and secontres tending. The Scheme may also take exposure to stock lending up to 20% of net assets of the Scheme and not more than 5% of the net assets of the Scheme shall be deployed in stock/securities lending to any single counter-party/intermediary. The cumulative gross exposure through, debt, derivative positions including fixed income derivatives, repo transactions and credit default swaps in corporate debt securities, and such other securities/assets as may be permitted by SEBI from time to
	default swaps in corporate debt securities, and such other securities/assets as may be permitted by SEBI from time to time, subject to approvals, if any, shall not exceed 100% of the net assets of the Scheme. The scheme may participate in Credit Default Swap (CDS) transactions in line with the guidelines issued by SEBI/RBI from time to time. As per the extant regulatory guidelines, the exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the scheme. The total exposure related to premium paid for all derivative positions, including CDS, shall not	time, subject to approval, if any, shall not exceed 100% of the net assets of the Scheme. The Scheme may participate in Credit Default Swap (CDS) transactions in line with the guidelines issued by SEBI/RBI from time to time. As per the extant regulatory guidelines, the exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme. The total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme.
	<ul> <li>exceed 20% of the net assets of the scheme.</li> <li>The Scheme may participate in instruments with special features including Additional Tier 1 bonds and Additional Tier 2 bonds as prescribed under para 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and any other guidelines issues by SEBI from time to time. As per the extant regulatory guidelines, the Scheme shall not invest –</li> <li>more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and</li> <li>more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.</li> <li>All investment shall be Subject to compliance with 'Restrictions on Investment in debt instruments having Structured Obligations/Credit Enhancements' as prescribed under para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and any other guidelines issued by SEBI from time to time. As</li> </ul>	All investments shall be subject to compliance with 'Restrictions on Investment in debt instruments having Structured Obligations/Credit Enhancements' as prescribed under para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and any other guidelines issued by SEBI from time to time. As per extant regulatory guidelines, the Scheme shall not invest more than 10% of its net assets in following instruments: a. Unsupported rating of debt instruments (i.e. without factoring- in credit enhancements) is below investment grade and b. Supported rating of debt instruments (i.e. after factoring- in credit enhancement) is above investment grade. For Investment by Mutual Fund Schemes and AMCs in the units of CDMDF refer Note 1 of Common Features of the Scheme(s).
	<ul> <li>per extant regulatory guidelines, the scheme shall not invest more than 10% of its net assets in following instruments:</li> <li>Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and</li> <li>Supported rating of debt instruments (i.e. after factoring-in</li> </ul>	
	<ul> <li>Supported failing of debt institutions (i.e. after factoring-information credit enhancement) is above investment grade.</li> <li>For Investment by Mutual Fund Schemes and AMCs in the units of CDMDF refer Note 1 of Common Features of the Scheme(s).</li> </ul>	

Features	Н	SBC MEDIUM TO	O LONG DU	RATION FUND		HSBC CORPO	RATE BO	ND FUND		
		ative Table (Actual ins		tages may vary subject		ative Table (Actual instru oplicable SEBI circulars)	ument/percent	ages may vary subject		
	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024		
	1.	Securities Lending	Permissible Upto 20%	Clause 12.11	1.	Securities Lending	Permissible Upto 20%	Clause 12.11		
	2.	Debt Derivatives for non- hedging purposes	Permissible Upto 50% of total debt portfolio	Clause 12.25	2.	Debt Derivatives for non- hedging purposes	Permissible Upto 50% of total debt portfolio	Clause 12.25		
	3.	Securitized Debt	Permissible Upto 40%	Clause 12.15	3.	Securitized Debt	Permissible Upto 40%	Clause 12.15		
	4.	Overseas Securities	Not Permissible	Clause 12.19	4.	Overseas Securities	Not Permissible	Clause 12.19		
	5.	ReITS and InVITS	Not Permissible	Clause 12.21	5.	ReITS and InVITS	Not Permissible	Clause 12.21		
	6.	AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds	Permissible Upto 10% of the NAV of the debt portfolio	Clause 12.2	6.	AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds	Permissible Upto 10%	Clause 12.2		
	7.	Any other instrument a. Structured Obligations / Credit Enhancements'	Permissible Upto 10%	Clause 12.3	7.	Any other instrument a. Structured Obligations / Credit Enhancements'	Permissible Upto 10%	Clause 12.3		
		b. Units of Corporate Debt Market Development	Permissible 25 bps of AUM	Clause 16A.2		b. Units of Corporate Debt Market Development Fund	Permissible 25 bps of AUM Permissible	Clause 16A.2 Clause 12.18		
		Fund d. Deposits in Scheduled commercial bank	Permissible	Clause 12.16		c. Repo transactions in Corporate Debt Securities d. Deposits in	Upto 10%	Clause 12.16		
		e. Interest Rate Swaps	Permissible	Clause 12.25.5		Scheduled commercial bank				
		f. Interest Rate Futures	Permissible	Clause 12.25.9		e. Interest Rate Swaps f. Interest Rate Futures	Permissible Permissible	Clause 12.25.5 Clause 12.25.9		
		g, Interest Rate Forwards	Permissible			g. Credit default Swap	Permissible upto 10%	Clause 12.28 read with SEBI Circular		
		h. Forward rate agreement i. Credit Default	Permissible Permissible	Clause 7.6.1 Clause 12.28 read			upto 10 %	dated September 20, 2024 as amended from time to time		
		Swaps	upto 10%	with SEBI Circular dated September 20, 2024 as amended from time to time		h. Forward rate agreement	Permissible	Clause 7.6.1		
		•			alancing in case of short term defensive consideration & Portfolic on Features of the Scheme(s).					
Investment Strategy	Investment Approach and Risk Control					Investment Approach and Risk Control				
	The Scheme aims to provide investors with in appropriate liquidity, and therefore will invest in a and money market instruments, over varying maturi The AMC's view of interest rate trends will be refit type and the maturity dates of instruments in whice invested. In pursuing such a policy, it should be rec- the best overall returns are achieved by anticipating of interest rate changes rather than aiming for the high interest rates at all times. The best resultant overall return is therefore achieved to capital appreciation and income, which may result in lower yields than might otherwise normally appear obti-					<ul> <li>rated corporate bond instruments with an aim to general matching the investment objective. The fund's portfor carry relatively low credit risk by virtue of its focus on predominantly in AA + and above rated instruments. The portfolio structuring would aim at controlling risk at level. Security specific risk will be minimised by inversion the secompanies that have been thoroughly resear house. Risk will also be managed through broad diversion the portfolio within the framework of the Scheme's in objective and policies.</li> <li>berivative products are leveraged instruments and car disproportionate gains as well as disproportionate loss.</li> </ul>				
	the r activ and With of th out l inclu the p the s AMC CRIS	elevant securities. The vely managed portfolio money market instrum the aim of controlling r in instruments propo- by the Investment Tea ides a study of the op past track record as we short as well as long-to C will also be guided by	Scheme aims to s of interest beat ents. isks, rigorous in- sed to be inves am of the AMC. erating environu ill as the future p erm financial he v the ratings of r	depth credit evaluation depth credit evaluation sted in will be carried . The credit evaluation ment of the company, prospects of the issuer, alth of the issuer. The ating agencies such as ag agency as approved	of th and o invol be p will asso poss secu	stor. Execution of such le fund manager to ident execution of the strategie lve uncertainty and decis rofitable. No assurance be able to identify or of ciated with the use of ibly greater than, the risk rities and other traditiona erivative strategies, plea	ify such oppo es to be pursue ion of fund ma can be given execute such f derivatives s associated w I investments.	rtunities. Identification ad by the fund manager anager may not always that the fund manager strategies. The risks are different from or <i>i</i> th investing directly in <i>For detailed disclosure</i>		

Features	HSBC	) MEDIU	M TO LONG	DURATIO	ON FUND		HSBC (	CORPORATE	BOND FU	ND
			estment Team or		,		iting Activ			
	environme The AMC direction o to take ad	ent and fa would use of interest dvantage o	nditions, includir ctors affecting lie this analysis to a rates and position f the same.	quidity and ttempt to pr the portfoli	interest rates. redict the likely o appropriately	augment from SEE such acti at any ti	its income 31 and othe vity. The te me shall n	undertake underw e. The Fund will er concerned auth otal underwriting o ot exceed the to	get necessa norities befo bligations of tal value of	ry permissions re undertaking the Scheme(s) the net assets
	issued by governme by the abi sovereign	corporates nt securitie lity to borro guarantee	a part of the portfo and / or state and as may include sec ow from the treasu or of the state go (GOI) / state gove	l central gov urities which iry or suppor overnment o	ernment. Such n are supported rted only by the r supported by	commitm in that pa and prude in aggreg	ent shall be irticular see ential guide ate, as me	s). The decision to a made as if the Sc curity and as such elines relating to in ntioned in the SEB le, apply to underv	heme(s) is ac , all investm vestments, i I Regulations	tually investing ent restrictions ndividually and s shall, in so far
	limited, t maturities portion of	the AMC wariou for variou the portfo	lity of fixed incon will try to provid s instruments, as Ilio in more liquid ney market securi	le liquidity well as hold government	by staggering ing a sufficient	may be u	ndertaken	under the Scheme	ə(s).	
	AMC or ir in conform in terms o	n the scher nity with th of the preva	nvest in other So mes of any other he investment obj illing Regulations. nent fees will be ch	mutual fund ectives of th As per the F	, provided it is ne Scheme and Regulations, no					
	disproport investor. of the fun and execu involve un be profita will be at associate possibly g securities	tionate gai Execution d manager ition of the neertainty a ble. No as ble to ider d with the reater than and other t	are leveraged ins ns as well as disp of such strategies to identify such of strategies to be puind decision of fun surance can be giv tify or execute se e use of derivati , the risks associat raditional investme ties, please refer S	proportionate s depends u poportunities ursued by the id manager r ven that the such strates ves are diff red with inve ents. For det	e losses to the pon the ability s. Identification a fund manager nay not always fund manager jies. The risks ferent from or sting directly in <i>ailed disclosure</i>					
Risk Profile	Mutual Fund investments are subject to market risks, read a risk mitigation measures, refer Note 2 of Common Features of Plana under the Scheme							,		
Plans / Options	Plans under the Scheme:					Plans und	ler the Sch	neme:		
		t Plan					ct Plan			
	•	lar Plan Nana hawa	following options			, i	ılar Plan	following option		
	• Grow		following options	-		• Grov		e following options	5 -	
			tion cum Capital V	Withdrawal	Option (IDCW)			ution cum Capital	Withdrawal	Option (IDCW)
	Sub-optio	ns under II	DCW:			Sub-optic	ons under l	DCW:		
		ut of IDCW				· ·	out of IDCV			
		estment o					vestment o			
		y of IDCW:		mont) or at	auch intervale		y of IDCW		<b>+</b> 1	
			out and Reinvestr ided by the Boar					out & Reinvestmer avout & Reinvestr		
	Comp	pany.	,			<ul> <li>Semi-annual (Payout &amp; Reinvestment)</li> <li>Annual (Payout &amp; Reinvestment) or at such intervals be decided by the Board of Directors of Trustee Co</li> </ul>				,
	Scheme a Sub Optio	and Quarte on.	shall be default Op rly Reinvestment	of IDCW s	hall be default	Scheme a	and Reinve	shall be default O stment of IDCW s	hall be defa	ult Sub Option.
			e details the Pla eme and its divide	•	•			le details the Pla eme and its divide		
	Plans	Options	Sub-Options	Frequency of dividend declaration	Record Date	Plans	Options	Sub-Options	Frequency of dividend declaration	Record Date
	Regular	Growth	-	-	-	Regular and	Growth	-	-	-
	and Direct	IDCW	Quarterly IDCW (Payout & Reinvestment)	Quarterly	25th of every calendar	Direct	IDCW	Quarterly IDCW (Payout & Reinvestment)	Quarterly	25th of every Calendar Quarter end <sup>^</sup>
		,	holiday, then the		Quarter end			Semi-Annual IDCW (Payout & Reinvestment)	Semi -Annual	25th of every half year end <sup>^</sup>
	immediate	ely succeed	ding Business Day	·.				Annual IDCW (Payout & Reinvestment)	Annual	As may be decided by the Trustees
								holiday, then the ding Business Day		e shall be the
	If the actu	ual amount	of Payout of IDC\	N is less tha	n Rs. 100/-, the		•	be compulsorily an		ally re-invested
	by issuing	additional	units on the exdi	vidend date	at applicable N	AV.				
	•									

Features	HSBC MEDIUM TO L	ONG I	DURA <sup>-</sup>	TION	FUND	HSBC CORPOR	RATE E	BOND FL	ND	
Applicable NAV (after the scheme opens for subscriptions and redemptions)	For Applicability of NAV to the	e respect	tive sche	eme(s)	refer Note 3	of Common Features of the So	cheme(s)			
Minimum Application Amount/Number of Units	For Minimum Application Amo	ount refei	r Note 4	of Con	nmon Featu	res of the Scheme(s).				
Despatch of Redemption Request	For Despatch of Redemption F	Request r	refer Not	e 5 of	Common Fe	eatures of the Scheme(s)				
Benchmark Index	As per AMFI Tier I benchmar Duration Debt Index A-III.	k Index ·	– NIFTY	Mediu	m to Long	As per AMFI Tier I benchma Index A-II	rk Index	– NIFTY (	orpor	ate Bond
IDCW (Dividend) Policy	For detailed IDCW (Dividend)	Policy ret	fer Note	6 of C	ommon Fea	tures of the Scheme(s).				
Name of the Fund Manager	Kapil Punjabi (Fixed Income), S	Shriram R	amanath	ian (Fix	ed Income)	Kapil Punjabi (Fixed Income), S	Shriram R	amanathan	(Fixed	l Income)
Name of the Trustee Company	For Name of the Trustee Com	pany refe	er Note i	7 of Co	mmon Feat	ures of the Scheme(s)				
Performance of the	Scheme performance as on	Novemb	oer 30, 1	2024		Scheme performance as on	Novemb	ber 30, 20	24	
Scheme			eme		chmark			ieme		hmark
	Compounded Annualised		ns %		urns %	Compounded Annualised		rns %		rns %
	Returns	Regular				Returns	Regular		egular	
		Plan	Plan	Plan			Plan		Plan	Plan
	Returns for the last 1 year	8.37	9.71	9.44		Returns for the last 1 year	8.34		7.72	7.72
	Returns for the last 3 years	4.28	5.42	5.69	5.69	Returns for the last 3 years	5.38	5.74	5.79	5.79
	Returns for the last 5 years	4.77	5.81	6.68	6.68	Returns for the last 5 years	6.44	6.80	6.28	6.28
	Returns since inception	6.54	6.97	6.91	7.48	Returns since inception	7.25	7.65	NA	7.55
	Date of Inception: Regular Plan – December 1 Direct Plan – January 1, 20					Date of Inception: Regular Plan – March 31, 7 Direct Plan – January 1, 20				
	Absolute Returns for each f	vear for	t 5 vears	Absolute Returns for each f	inancial	vear for the	last §	5 vears		
	Past performance may or may not be sustained in the future. Performance of the benchmark is calculated as per the Total Return Index (TRI). Returns are of growth option. The returns for the respective periods are provided as on last business day of November 2024. Returns 1 year and above are Compounded Annualized. Standard benchmark is prescribed by SEBI and is used for comparison purposes.								. Returns	
	Different plans shall have a dif	fferent ex	xpense s	structur	re.					
Additional Scheme	i. Scheme's portfolio holdin	gs top 1	0 holdin	gs by is	ssuer and fu	nd allocation towards various s	ectors.			
Related Disclosures	Refer to the weblink (Top	10 hold	ings and	Fund a	allocation to	wards various sectors) for Sch	eme's po	ortfolio hold	ngs.	
	ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description – Not applicable for this scheme									
	iii. The Portfolio Turnover Ra	tio of the	e schem	e – <i>No</i>	t Applicable	in case of debt schemes.				
Expenses of the Scheme	Continuous Offer Exit Load: For Exit Load refer	Note 8 o	of Comm	on Fea	tures of the	Scheme(s).				
Load Structure										
Recurring Expenses	For Scheme Recurring Expense	es refer l	Note 9 n	f Com	non Feature	s of the Scheme(s).				
	Actual expenses for the previo 2024 are as under:					Actual expenses for the previo	ous finan	cial year er	ded N	larch 31,
	Plan	Tot	tal Exper	ises	% to Net	Plan	Т	otal Expens	es 🤆	% to Net
			(in Rs.)		Assets		.	(in Rs.)		Assets
	HSBC Medium to Long Duration Fund – Regular Plan		,288,20	8.26	1.91%	HSBC Corporate Bond Fund Regular Plan	- 143	3,409,533.	61	0.64%
		1	100 40	E 2E	0.000/		100			
	HSBC Medium to Long Duration       1,158,455.35       0.68%       HSBC Corporate Bond Fund –       130,984,840.10       0.30%         Fund – Direct Plan       Direct Plan       Direct Plan       0.30%									

Features	HSBC MEDIUM TO LONG DURATION FUND	HSBC CORPORATE BOND FUND
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Add	itional Information and also independently refer to your tax advisor.
Daily Net Asset Value (NAV) Publication	For Daily publication of NAV refer Note 10 of Common Features	of the Scheme(s)
For Investor Grievances please contact	For details of Investor Grievances refer Note 11 of Common Feat	ures of the Scheme(s)
Unitholders' Information	For Unitholder's Information refer Note 12 of Common Features of	f the Scheme(s).

Features	HSBC MEDIUM DURA	TION FUI	ND	HSBC GILT FUND				
Type of Scheme	An open ended medium-term debt schen such that the Macaulay duration of th years to 4 years (please refer to page no on Macaulay's Duration). Relatively h moderate credit risk.	ne portfolio i p. 12 in the S	s between 3 SID for details	An open ended debt scheme investing across maturity. A relatively high intere low credit risk.				
Investment Objective	To seek to generate income by invest money market securities. There is no as of the Scheme will be realised and the or guarantee any returns.	surance that	the objective	Government Securities. There is no assurance that the of the Scheme will be realised and the Scheme does n or guarantee any returns.				
Asset Allocation Pattern of the	Under normal circumstances, it is an allocation of the Scheme will be as foll		at the asset	Under normal circumstances, it is anticipate allocation of the Scheme will be as follows:				
scheme	Instruments		Allocations al Assets)	Instruments	Indicative Allocations (% of Total Assets)			
		Minimum	Maximum		Minimum	Maximum		
	Debt Instruments	0	100	Government Securities including Treasury Bills and TREPS	80	100		
	Money market instruments	0	100	Money market instruments	0	20		
	dated June 27, 2024, under normal circ duration of the portfolio will be betwee the fund manager, in the interest of ir portfolio duration of the Scheme upto of view on interest rate movements in lig situation. Whenever the portfolio durat specified floor of 3 years, the AMC si the reasons for the same with adequate the same for inspection. The wsritte placed before the Board of Directors of subsequent meeting. Further, the Boar Company shall also review the portfoli their Half Yearly Trustee Report to SEB	In 3 to 4 yea nvestors, ma one year, in o ht of anticip tion is reduc- hall be requi justification n justification f Trustee Co d of Directo io and report	rs. However, y reduce the case he has a ated adverse ed below the red to record and maintain ons shall be mpany in the rs of Trustee	Pending deployment of funds, the Sche deposits of scheduled commercial bank extant Regulations. Investments will be made in line with the Scheme and the applicable SEBI guid time to time. The Scheme may also enter into Stock The Scheme will not invest in securitize not participate in credit default swaps a securities.	ed under the cation of the ecified from Scheme will			
	Pending deployment of funds, the Sche deposits of scheduled commercial bank extant Regulations. Investments will be made in line with t Scheme and the applicable SEBI guid time to time. The Scheme may invest in repos of co of its total assets, subject to applicable The Scheme may also enter into "Repo Scheme may invest in securitized del assets. The Scheme may invest in derivatives assets of the Scheme for the purpose balancing purposes. Further, in line w Master Circular on Mutual Funds dar Scheme is permitted to imperfectly he of its portfolio by using Interest Rate Fu instruments such as interest rate swa credit default swaps, forward rate agree The Scheme will not invest in Foreign may engage in short selling and securi may also take exposure to stock lending	ks as permitt he asset allo lelines as sp rporate bond e SEBI regula " and Stock bt upto 40% of hedging ith para 12 ted June 27 dge its portf utures. These ups, interest eements, etc o Securities. ties lending.	ed under the cation of the becified from as up to 10% tions. Lending. The of its total of the total and portfolio 25.9 of SEBI 7, 2024, the olio or a part e may include rate futures, The Scheme	The Scheme may invest in derivatives assets of the Scheme for the purpose balancing purposes. Further, in line wi Master Circular on Mutual Funds dat Scheme is permitted to imperfectly her of its portfolio by using Interest Rate Fu instruments such as interest rate swa forward rate agreements, etc. The Scheme will not invest in Foreign S The cumulative gross exposure through, including fixed income derivatives, an assets as may be permitted by SEBI fr to approval, if any, shall not exceed 10 the Scheme. For Investment by Mutual Fund Sch units of CDMDF refer Note 1 of Co Scheme(s).	and portfolio 25.9 of SEBI , 2024, the blio or a part may include rate futures, tive positions or securities/ time, subject net assets of AMCs in the			

	HSBC MEDIL	IM DURATI	ON FUND		HSBC	GILT FUN	D
inclu preso Fund SEBI	ding Additional Tier 1 cribed under para 12. Is dated June 27, 202	bonds and Add 2 of SEBI Mast 24 and any othe s per the extant	s with special features litional Tier 2 bonds as ter Circular on Mutual er guidelines issues by t regulatory guidelines,				
1	more than 10% of its N in such instruments; a		portfolio of the scheme				
1	more than 5% of its Na in such instruments is:		portfolio of the scheme e issuer.				
on I Oblig of SI and per e	Investment in debt gations/Credit Enhance EBI Master Circular on any other guidelines is	instruments ements' as present Mutual Funds ssued by SEBI lines, the schem	ance with 'Restrictions having Structured cribed under para 12.3 dated June 27, 2024 from time to time. As he shall not invest more struments:				
	Unsupported rating of c in credit enhancement		s (i.e. without factoring- estment grade and				
	Supported rating of de credit enhancement) is		i.e. after factoring-in nent grade.				
inclu defa secu subje	ding fixed income der ult swaps in corpora rities/assets as may be	ivatives, repo t ate debt securi e permitted by S	ebt derivative positions rransactions and credit ities, and such other SEBI from time to time, ceed 100% of the net				
trans time to a s of th prem	sactions in line with th to time. As per the ext single counterparty in C ne net assets of the S	e guidelines iss ant regulatory g CDS transactions cheme. The tot tive positions, ir	Default Swap (CDS) sued by SEBI/RBI from uidelines, the exposure s shall not exceed 10% tal exposure related to ncluding CDS, shall not eme.				
units Sche	s of CDMDF refer Neme(s).		nes and AMCs in the mon Features of the				
			tages may vary subject		ative Table (Actual instru	iment/percent	tages may vary subje
to ap	oplicable SEBI circulars	;)		to ap	oplicable SEBI circulars)	-	
		\$)				Percentage of exposure (% of net assets)	Circular references clause references of SEBI Master Circula on Mutual Funds
to ap Sr.	oplicable SEBI circulars	Percentage of exposure (%	Circular references/ clause references of SEBI Master Circular on Mutual Funds	to ap	oplicable SEBI circulars)	Percentage of exposure (% of net	Circular references clause references of SEBI Master Circula on Mutual Funds
to ap Sr. No.	pplicable SEBI circulars	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024	to ap Sr. No.	Securities Lending Debt Derivatives for non- hedging purposes	Percentage of exposure (% of net assets) Permissible Upto 50% of total debt portfolio	Circular references clause references of SEBI Master Circula on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25
to ap Sr. No.	pplicable SEBI circulars Type of Instrument Securities Lending Debt Derivatives for non- hedging	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11	to ap Sr. No. 1. 2. 3.	Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt	Percentage of exposure (% of net assets) Permissible Upto 50% of total debt portfolio Not Permissible	Circular references clause references of SEBI Master Circula on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.15
to ap Sr. No. 1. 2.	pplicable SEBI circulars         Type of Instrument         Securities Lending         Debt Derivatives for non- hedging purposes	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25	to ap Sr. No. 1. 2. 3. 4.	Type of Instrument         Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt         Overseas Securities	Percentage of exposure (% of net assets) Permissible Permissible Upto 50% of total debt portfolio Not Permissible Not Permissible	Circular references clause references SEBI Master Circul on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19
to ap Sr. No. 1. 2. 3.	pplicable SEBI circulars         Type of Instrument         Securities Lending         Debt Derivatives for non- hedging purposes         Securitized Debt	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Not	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15	to ap Sr. No. 1. 2. 3. 4. 5.	Type of Instrument         Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS	Percentage of exposure (% of net assets) Permissible Permissible Upto 50% of total debt portfolio Not Permissible Not Permissible Not Permissible	Circular references clause references of SEBI Master Circula on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21
to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4.	pplicable SEBI circulars         Type of Instrument         Securities Lending         Debt Derivatives for non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT1 (Additional	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Not Permissible Permissible	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19	to ap Sr. No. 1. 2. 3. 4.	Type of Instrument         Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt         Overseas Securities	Percentage of exposure (% of net assets) Permissible Permissible Upto 50% of total debt portfolio Not Permissible Not Permissible Not	Circular references clause references SEBI Master Circul on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19
to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	picable SEBI circulars         Type of Instrument         Securities Lending         Debt Derivatives for non-hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds	Percentage of exposure (% of net assets) Permissible Upto 20% of total debt portfolio Permissible Upto 40% Not Permissible Not Permissible	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21	to ap Sr. No. 1. 2. 3. 4. 5.	Type of Instrument         Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds         Any other instrument         a. Deposits in Scheduled	Percentage of exposure (% of net assets) Permissible Upto 50% of total debt portfolio Not Permissible Not Permissible Not Permissible	Circular references clause references of SEBI Master Circula on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21
to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5.	Type of Instrument         Type of Instrument         Securities Lending         Debt Derivatives for non-hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds         Any other instrument         a. Structured	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Not Permissible Upto 10% of the NAV of the debt portfolio	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21	to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	Type of Instrument         Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds         Any other instrument	Percentage of exposure (% of net assets) Permissible Upto 50% of total debt portfolio Not Permissible Not Permissible Not Permissible	Circular references clause references of SEBI Master Circula on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21
to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	Type of Instrument         Type of Instrument         Securities Lending         Debt Derivatives for non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds         Any other instrument	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Not Permissible Permissible Permissible Upto 10% of the NAV of the debt portfolio	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21	to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	Type of Instrument         Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds         Any other instrument         a. Deposits in Scheduled commercial bank         b. Interest Rate Swaps         c. Interest Rate Futures	Percentage of exposure (% of net assets) Permissible Upto 50% of total debt portfolio Not Permissible Not Permissible Permissible Permissible Permissible	Circular references clause references SEBI Master Circul on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.21 Clause 12.2 Clause 12.25 Clause 12.25 Clause 12.25.5 Clause 12.25.9
to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	Type of Instrument         Type of Instrument         Securities Lending         Debt Derivatives for non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds         Any other instrument         a. Structured Obligations / Credit Enhancements'         b. Units of Corporate D e b t	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Upto 10% of the NAV of the debt portfolio Permissible Upto 10% of the NAV of the debt portfolio Permissible Upto 10%	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21	to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	Type of Instrument         Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds         Any other instrument         a. Deposits in Scheduled commercial bank         b. Interest Rate Swaps         c. Interest Rate Futures         d. Forward rate agreement	Percentage of exposure (% of net assets) Permissible Upto 50% of total debt portfolio Not Permissible Not Permissible Permissible Permissible Permissible Permissible Permissible	Circular references clause references of SEBI Master Circula on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.19 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.2 Clause 12.2 Clause 12.2 Clause 12.25 Clause 12.25.5 Clause 12.25.9 Clause 7.6.1
to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	Type of Instrument         Type of Instrument         Securities Lending         Debt Derivatives for non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds         Any other instrument         a. Structured Obligations/Credit Enhancements'         b. Units of Corporate De bt Mark et Development Fund         c. Exposure in repos	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Upto 10% of the NAV of the debt portfolio Permissible Upto 10% of the NAV of the debt portfolio Permissible Upto 10% Permissible Upto 10% Permissible Detation Permissible 25 bps of AUM	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.2	to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	Type of Instrument         Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds         Any other instrument         a. Deposits in Scheduled commercial bank         b. Interest Rate Swaps         c. Interest Rate Futures         d. Forward rate	Percentage of exposure (% of net assets) Permissible Upto 50% of total debt portfolio Not Permissible Not Permissible Permissible Permissible Permissible	Circular references clause references SEBI Master Circul on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.21 Clause 12.2 Clause 12.25 Clause 12.25 Clause 12.25.5 Clause 12.25.9
to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	Type of Instrument         Type of Instrument         Securities Lending         Debt Derivatives for non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds         Any other instrument         a. Structured Obligations / Credit Enhancements'         b. Units of Corporate D e b t         De b t         Mark et Development Fund	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Upto 10% of the NAV of the debt portfolio Permissible Upto 10% of the NAV of the debt portfolio Permissible Upto 10% Permissible Upto 10%	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.2 Clause 12.2 Clause 12.2	to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	Securities Lending         Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds         Any other instrument         a. Deposits in Scheduled commercial bank         b. Interest Rate Swaps         c. Interest Rate Futures         d. Forward rate agreement         e. Repo transactions in Corporate Debt	Percentage of exposure (% of net assets) Permissible Upto 50% of total debt portfolio Not Permissible Not Permissible Permissible Permissible Permissible Permissible Permissible Permissible	Circular referencess clause references of SEBI Master Circula on Mutual Funds dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.19 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.22 Clause 12.25.5 Clause 12.25.9 Clause 12.25.9 Clause 12.25.9 Clause 12.28 read with SEBI Circular dated September
to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	piplicable SEBI circulars         Type of Instrument         Securities Lending         Debt Derivatives for non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds         Any other instrument         a. Structured Obligations/Credit Enhancements'         b. Units of Corporate Debt Mark et Development Fund         c. Exposure in repos of corporate bonds         d. Deposits in Scheduled	Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Upto 10% of the NAV of the debt portfolio Permissible Upto 10% Permissible Upto 10% Permissible Upto 10% Permissible 25 bps of AUM Permissible Upto 10%	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.25 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.2 Clause 12.2 Clause 12.3 Clause 16A.2 Clause 12.18	to ap <b>Sr.</b> <b>No.</b> 1. 2. 3. 4. 5. 6.	Type of Instrument         Securities Lending         Debt Derivatives for         non- hedging purposes         Securitized Debt         Overseas Securities         ReITS and InVITS         AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds         Any other instrument         a. Deposits in Scheduled commercial bank         b. Interest Rate Swaps         c. Interest Rate Futures         d. Forward rate agreement         e. Repo transactions in Corporate Debt Securities	Percentage of exposure (% of net assets) Permissible Permissible Vot 20% of total debt portfolio Not Permissible Not Permissible Permissible Permissible Permissible Permissible Permissible Permissible	Circular referencess clause referencess of SEBI Master Circula on Mutual Funds (dated June 27, 202 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.22 Clause 12.25.5 Clause 12.25.9 Clause 12.25.9 Clause 12.25.9 Clause 12.28 read with SEBI Circular

Features	HSBC MEDIU	JM DURATIO	ON FUND	HSBC GILT FUND
	Sr. Type of Instrument No.	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024	
	g. Interest Rate Forwards	Permissible		
	h. Forward rate agreement	Permissible	Clause 7.6.1	
	i. Credit Default Swaps	Permissible upto 10%	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time	
	•		ern and Portfolio re-bal	ancing in case of short term defensive consideration & Portfolio Features of the Scheme(s).
Investment Strategy	Investment Approach and The portfolio will be constru	d Risk Control		Investment Approach and Risk Control The Fund Management team endeavors to meet the investment
	<ul> <li>specified Macaulay duration</li> <li>the investment objective as accommodate funds mover</li> <li>take an active view of the quantitative research, to investment objective as active views/decisions will be as individual exposures and a estimate the direction of ir will be taken, inter alia, on</li> <li>a) Prevailing interest rate</li> <li>b) Returns offered relative</li> <li>c) Quality of the securit health of the issuer)</li> <li>d) Maturity profile of the</li> <li>e) Liquidity of the securit f) Any other factors confund management team</li> </ul>	and to maintain ment. The fund r interest rate mo clude various pa opments in globa a combination nalysis of macro the basis of the scenario to alternative im y/instrument y sidered relevant	adequate liquidity to management team will ovement supported by rameters of the Indian al markets. Investment of credit analysis of o-economic factors to d level of liquidity and following parameters: vestment opportunities including the financial	<ul> <li>objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Scheme shall be actively managed and the Fund Management team shall formulate active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions inter alia may be taken on the basis of the following parameters:</li> <li>Prevailing interest rate scenario</li> <li>Returns offered relative to alternative investment opportunities.</li> <li>Quality of the security/instrument (including the financial health of the issuer)</li> <li>Maturity profile of the instrument</li> <li>Liquidity of the security</li> <li>Any other factors considered relevant in the opinion of the Fund</li> </ul>
	The Scheme management team, supported by credit research group will generally adopt a combination of top down and bottom up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies. Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, default risk, reinvestment risk etc Whilst such risks cannot be eliminated, they may be minimized by diversification and effective use of hedging techniques. Further the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market. Derivative products are leveraged instruments and can provide			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 pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager 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. For detailed disclosure on derivative strategies, please refer SID of the scheme.
	disproportionate gains as a investor. Execution of such of the fund manager to idea and execution of the strateg involve uncertainty and dec be profitable. No assurance will be able to identify or associated with the use possibly greater than, the ris securities and other tradition on derivative strategies, plu	well as dispropo h strategies dep ntify such oppor gies to be pursue cision of fund ma e can be given t execute such of derivatives asks associated w nal investments.	rtionate losses to the bends upon the ability tunities. Identification d by the fund manager mager may not always hat the fund manager strategies. The risks are different from or ith investing directly in For detailed disclosure	
	Underwriting Activity The Scheme may undertal augment its income. The from SEBI and other conc such activity. The total und at any time shall not exce under the Scheme(s). The commitment shall be made a in that particular security a and prudential guidelines re in aggregate, as mentioned as may be applicable, apply may be undertaken under t on derivative strategies, pla	Fund will get n erned authoritic erwriting obligat eed the total va decision to take as if the Scheme nd as such, all ir lating to investn in the SEBI Reg y to underwriting the Scheme(s).	ecessary permissions as before undertaking tions of the Scheme(s) lue of the net assets a up any underwriting (s) is actually investing nvestment restrictions nents, individually and ulations shall, in so far g commitments which For detailed disclosure	
Risk Profile	Mutual Fund investments	are subject to m	narket risks, read all so	heme related documents carefully. For detailed Risk Factors and escheme(s) and refer to Scheme Information Document (SID).

tions under I yout of IDCW investment of rcy of IDCW CW and Aniervals as m ustee Compa bowth Option e and Reinve Ilowing tab le in the Sch Options ar Growth IDCW	following of ition cum C DCW: V of IDCW : nual (Payou ay be deciony. shall be def stment of If e details t eme and its Sub-Op IDCW (Payout & Reinvesti Annual IC (Payout & Reinvesti	Capital V ut and I ded by fault Op DCW sł the Plai s divider <b>otions</b>	Withdrawal Reinvestm the Board tion under nall be defa ns / Optior	Record Da	ch of che on.	Both the F Grow Incom Sub-option Payou Reinv Frequency Quart be de The Grown Scheme an	t Plan ar Plan <b>Plans have</b> th ne Distribut ns under II ut of IDCW estment of of IDCW: erly (Payou cided by t th Option s and Reinves wing tabl	following o tion cum C DCW: / f IDCW	Sapital W stment) f Directo fault Opt DCW sh che Plan dividen	Vithdrawa or at such ors of Tru tion under all be def ns / Optio	intervals stee Cor the Plar ault Sub ns / Sub- ncies:	s as may mpany. ns of the o Option.
gular Plan e Plans have owth come Distribu- tions under I yout of IDCV investment of ncy of IDCW CW and An- ervals as m ustee Compa bowth Option e and Reinve Ilowing tab le in the Sch Options ar Growth IDCW	Ition cum C DCW: V if IDCW : nual (Payou ay be deciony. shall be def stment of II e details t eme and its Sub-Op IDCW (Payout & Reinvesti Annual II (Payout & Reinvesti	Capital V ut and I ded by fault Op DCW sł the Plai s divider <b>otions</b>	Withdrawal Reinvestm the Board tion under nall be defa ns / Optior nd frequen <b>Frequence</b> of dividen declaratio  From time	ent) or at su of Directors the Plans of ult Sub Option s / Sub-option cies: <b>Record Da</b> the cord <b>Da</b> the cord <b>Da</b>	ch of che on.	<ul> <li>Regul</li> <li>Both the F</li> <li>Grow</li> <li>Incom</li> <li>Sub-option</li> <li>Payou</li> <li>Reinv</li> <li>Frequency</li> <li>Quart be de</li> <li>The Grown</li> <li>Scheme and</li> <li>The follow</li> <li>available in</li> </ul>	ar Plan <b>Plans have</b> th ne Distribut ns under II ut of IDCW estment of of IDCW: erly (Payou cided by t th Option s and Reinves wing table	tion cum C DCW: / f IDCW he Board o shall be def stment of II e details t eme and its	Sapital W stment) f Directo fault Opt DCW sh che Plan dividen	Vithdrawa or at such ors of Tru tion under all be def ns / Option id frequer	intervals stee Cor the Plar ault Sub ns / Sub- ncies:	s as may mpany. ns of the Option. -options
e Plans have owth some Distribu- tions under I yout of IDCV investment of ney of IDCW CW and Ani- ervals as m ustee Compa bowth Option e and Reinve Ilowing tab le in the Sch Options ar Growth IDCW	Ition cum C DCW: V if IDCW : nual (Payou ay be deciony. shall be def stment of II e details t eme and its Sub-Op IDCW (Payout & Reinvesti Annual II (Payout & Reinvesti	Capital V ut and I ded by fault Op DCW sł the Plai s divider <b>otions</b>	Withdrawal Reinvestm the Board tion under nall be defa ns / Optior nd frequen <b>Frequence</b> of dividen declaratio  From time	ent) or at su of Directors the Plans of ult Sub Option s / Sub-option cies: <b>Record Da</b> the cord <b>Da</b> the cord <b>Da</b>	ch of che on.	Both the F Grow Incom Sub-option Payou Reinv Frequency Quart be de The Growt Scheme and The follow	Plans have th ne Distribu ns under II ut of IDCW estment o of IDCW: erly (Payou cided by t th Option s nd Reinves wing table	tion cum C DCW: / f IDCW he Board o shall be def stment of II e details t eme and its	Sapital W stment) f Directo fault Opt DCW sh che Plan dividen	Vithdrawa or at such ors of Tru tion under all be def ns / Option id frequer	intervals stee Cor the Plar ault Sub ns / Sub- ncies:	s as may mpany. ns of the Option. -options
owth come Distribu- tions under I yout of IDCV investment of ney of IDCW CW and An- ervals as m ustee Compa- bowth Option e and Reinve Ilowing tab le in the Sch Options ar Growth IDCW	Ition cum C DCW: V if IDCW : nual (Payou ay be deciony. shall be def stment of II e details t eme and its Sub-Op IDCW (Payout & Reinvesti Annual II (Payout & Reinvesti	Capital V ut and I ded by fault Op DCW sł the Plai s divider <b>otions</b>	Withdrawal Reinvestm the Board tion under nall be defa ns / Optior nd frequen <b>Frequence</b> of dividen declaratio  From time	ent) or at su of Directors the Plans of ult Sub Option s / Sub-option cies: <b>Record Da</b> the cord <b>Da</b> the cord <b>Da</b>	ch of che on.	<ul> <li>Grow</li> <li>Incom</li> <li>Sub-option</li> <li>Payou</li> <li>Reinv</li> <li>Frequency</li> <li>Quart be de</li> <li>The Growt Scheme and</li> <li>The follow</li> <li>available in</li> </ul>	th ne Distribut ns under II at of IDCW estment of of IDCW: erly (Payou cided by t th Option s nd Reinves wing table	tion cum C DCW: / f IDCW he Board o shall be def stment of II e details t eme and its	Sapital W stment) f Directo fault Opt DCW sh che Plan dividen	Vithdrawa or at such ors of Tru tion under all be def ns / Option id frequer	intervals stee Cor the Plar ault Sub ns / Sub- ncies:	s as may mpany. ns of the Option. -options
come Distributions under I yout of IDCV investment of ney of IDCW CW and Annervals as m ustee Compa bowth Option e and Reinve Ilowing tab le in the Sch Ilowing tab le in the Sch IDCW	DCW: V of IDCW inual (Payou ay be decic ny. shall be def stment of II e details t e details t e details t eme and its Sub-Op IDCW (Payout & Reinvesti Annual II (Payout & Reinvesti	ut and I ded by fault Op DCW sł the Plau s divider <b>otions</b> & ment) DCW &	Reinvestm the Board tion under nall be defa ns / Optior nd frequen <b>Frequence</b> of dividen declaratio – From time	ent) or at su of Directors the Plans of ult Sub Option s / Sub-option cies: <b>Record Da</b> the cord <b>Da</b> the cord <b>Da</b>	ch of che on.	<ul> <li>Incorr Sub-optior</li> <li>Payou</li> <li>Reinv</li> <li>Frequency</li> <li>Quart be de</li> <li>The Growt Scheme at</li> <li>The follow available in</li> </ul>	ne Distribut ns under II ut of IDCW estment of of IDCW: erly (Payou cided by t th Option s and Reinves wing table n the Sche	DCW: f IDCW t & Reinvea he Board o shall be def stment of Il e details t eme and its	stment) f Directo ault Opt DCW sh the Plan dividen	or at such ors of Tru tion under all be def ns / Option d frequer	intervals stee Cor the Plar ault Sub ns / Sub- ncies:	s as may mpany. ns of the Option. -options
tions under I yout of IDCW investment of rcy of IDCW CW and Aniervals as m ustee Compa bowth Option e and Reinve Ilowing tab le in the Sch Options ar Growth IDCW	DCW: V of IDCW inual (Payou ay be decic ny. shall be def stment of II e details t e details t e details t eme and its Sub-Op IDCW (Payout & Reinvesti Annual II (Payout & Reinvesti	ut and I ded by fault Op DCW sł the Plau s divider <b>otions</b> & ment) DCW &	Reinvestm the Board tion under nall be defa ns / Optior nd frequen <b>Frequence</b> of dividen declaratio – From time	ent) or at su of Directors the Plans of ult Sub Option s / Sub-option cies: <b>Record Da</b> the cord <b>Da</b> the cord <b>Da</b>	ch of che on.	Sub-optior Payou Reinv Frequency Quart be de The Growt Scheme at The follow available in	ns under II at of IDCW estment o of IDCW: erly (Payou cided by t th Option s nd Reinves wing table	DCW: f IDCW t & Reinvea he Board o shall be def stment of Il e details t eme and its	stment) f Directo ault Opt DCW sh the Plan dividen	or at such ors of Tru tion under all be def ns / Option d frequer	intervals stee Cor the Plar ault Sub ns / Sub- ncies:	s as may mpany. ns of the Option. -options
yout of IDCV investment of ncy of IDCW CW and Ani ervals as m ustee Compa bowth Option e and Reinve llowing tab le in the Sch <b>Options</b> ar Growth IDCW	V of IDCW inual (Payou ay be decion ny. shall be def stment of II e details t e details t e details t <b>Sub-Op</b> IDCW (Payout & Reinvesti Annual II (Payout & Reinvesti	ded by fault Op DCW st the Plai s divider <b>ptions</b> & ment) DCW &	the Board tion under hall be defa ns / Optior nd frequen <b>Frequency</b> of dividen declaratio - From time	of Directors the Plans of ult Sub Opti s / Sub-optic cies:	of the on.	<ul> <li>Payou</li> <li>Reinv</li> <li>Frequency</li> <li>Quart be de</li> <li>The Grown</li> <li>Scheme and</li> <li>The follow</li> <li>available in</li> </ul>	at of IDCW estment o of IDCW: erly (Payou cided by t th Option s nd Reinves wing table n the Sche	f IDCW f IDCW he Board o shall be def stment of II eme and its	f Directo ault Opt DCW sh the Plan dividen	ors of Tru tion under hall be def ns/Option nd frequer	stee Cou the Plar ault Sub ns / Sub- ncies:	mpany. ns of the o Option. -options
Acc of IDCW CW and Ani ervals as m ustee Compa bowth Option e and Reinve llowing tab le in the Sch Options ar Growth IDCW	Lual (Payou ay be decid ny. shall be def stment of II e details t eme and its <b>Sub-Op</b> IDCW (Payout & Reinvesti Annual II (Payout & Reinvesti	ded by fault Op DCW st the Plai s divider <b>ptions</b> & ment) DCW &	the Board tion under hall be defa ns / Optior nd frequen <b>Frequency</b> of dividen declaratio - From time	of Directors the Plans of ult Sub Opti s / Sub-optic cies:	of the on.	Frequency • Quart be de The Growt Scheme al The follow available in	of IDCW: erly (Payou cided by t th Option s nd Reinves wing table n the Sche	ut & Reinves he Board o shall be def stment of II e details t eme and its	f Directo ault Opt DCW sh the Plan dividen	ors of Tru tion under hall be def ns/Option nd frequer	stee Cou the Plar ault Sub ns / Sub- ncies:	mpany. ns of the Option
CW and Ani ervals as m ustee Compa- bowth Option a and Reinvee llowing tab le in the Sch Options ar Growth IDCW	Annual (Payou ay be deciony. shall be def stment of li e details t eme and its <b>Sub-Op</b> IDCW (Payout & Reinvesti Annual II (Payout & Reinvesti	ded by fault Op DCW st the Plai s divider <b>ptions</b> & ment) DCW &	the Board tion under hall be defa ns / Optior nd frequen <b>Frequency</b> of dividen declaratio - From time	of Directors the Plans of ult Sub Opti s / Sub-optic cies:	of the on.	Quart be de The Growt Scheme at The follov available in	erly (Payou cided by t th Option s nd Reinves wing table n the Sche	ut & Reinve he Board o shall be def stment of II e details t eme and its	f Directo ault Opt DCW sh the Plan dividen	ors of Tru tion under hall be def ns/Option nd frequer	stee Cou the Plar ault Sub ns / Sub- ncies:	mpany. ns of the Option. -options
ervals as m ustee Compa owth Option e and Reinve llowing tab le in the Sch <b>Options</b> ar Growth IDCW ch day is a ately succes	ay be decid ny. shall be def stment of II e details t eme and its Sub-Op IDCW (Payout & Reinvesti Annual II (Payout & Reinvesti	ded by fault Op DCW st the Plai s divider <b>ptions</b> & ment) DCW &	the Board tion under hall be defa ns / Optior nd frequen <b>Frequency</b> of dividen declaratio - From time	of Directors the Plans of ult Sub Opti s / Sub-optic cies:	of the on.	be de The Growt Scheme au The follov available in	cided by t th Option s nd Reinves wing tabl n the Sche	he Board o shall be def stment of II e details t eme and its	f Directo ault Opt DCW sh the Plan dividen	ors of Tru tion under hall be def ns/Option nd frequer	stee Cou the Plar ault Sub ns / Sub- ncies:	mpany. ns of the o Option. -options
owth Option e and Reinver llowing tab le in the Sch Options ar Growth IDCW	shall be def stment of II e details t eme and its Sub-Op IDCW (Payout & Reinvesti Annual II (Payout & Reinvesti	DCW sh the Pla s divider <b>stions</b> & ment) DCW &	nall be defa ns / Optior nd frequen of dividen declaratio - From time	ult Sub Opti s / Sub-optic cies: <b>Record Da</b> 1 - As may	on. Ins	Scheme an The follow available in	nd Reinves wing tabl n the Sche	e details t e details t eme and its	DCW sh the Plan dividen tions	all be def ns/Option nd frequer	ault Sub ns / Sub- ncies:	Option.
e in the Sch Options ar Growth IDCW	Sub-Op         Sub-Op         IDCW         (Payout & Reinvesti         Annual II         (Payout & Reinvesti         Annual II         Reinvesti	s divider ptions & ment) DCW &	nd frequen Frequency of dividen declaratio – From time	Record Da		available i	n the Sche	eme and its	dividen tions	nd frequer	ncies:	
ar Growth IDCW	IDCW (Payout & Reinvestr Annual II (Payout & Reinvestr	& ment) DCW &	of dividen declaratio – From time	d n As may	te	Plans	Options	Sub-Opt		Frequenc	v Beco	rd Date
IDCW ch day is a ately succee	(Payout & Reinvestr Annual II (Payout & Reinvestr	ment) DCW &								of divider declaratio	d	
ch day is a ately succee	(Payout & Reinvestr Annual II (Payout & Reinvestr	ment) DCW &				Regular	Growth			_		-
ately succee	(Payout & Reinvesti	&		decided the Trustee	oy 🛛	and Direct	IDCW	Quarterly (Payout & Reinvestm		Quarterly	cale	of every e n d a r ter end^
ately succee	Reinvestment)     the Trustees       If such day is a holiday, then the record date shall be the							holiday, th ding Busine			ate shal	l be the
immediately succeeding Business Day. If the actual amount of Payout of IDCW is less than Rs. 100/-, then such dividend will be compulsorily and automatically re-invested												
ing additionation	l units on t lend reinves	he exdiv sted wil	vidend dat II be net of	e at applicab applicable ta	e NA ixes.	AV.	lend will b	e compulso	orily and	automati	cally re-	invested
				ns, kindly re								
For Applicability of NAV to the respective scheme(s) refer Note 3 of Common Features of the Scheme(s).												
imum Applie	ation Amo	unt refe	r Note 4 o	f Common F	atur	es of the S	cheme(s).					
spatch of Re	demption R	equest	refer Note	5 of Commo	n Fea	atures of th	e Scheme	(s)				
AMFI Tier I dex A-III.	benchmark	Index	– NIFTY N	edium Durat	ion	As per AM Index	1FI Tier 1	benchmark	Index -	Nifty Al	Duratio	n G-Sec
ailed IDCW (	Dividend) P	Policy re	fer Note 6	of Common	Feat	ures of the	Scheme(s	.).				
n Ramanatha	r (Fixed Inc	ome), K	apil Punjab	i (Fixed Incor	ne)	Shriram R Income)	amanatha	n (Fixed In	ncome),	Mohd. A	sif Rizw	/i (Fixed
For Name of the Trustee Company refer Note 7 of Common Fea						ires of the S	Scheme(s)					
	nce as on l	Noveml	ber 30, 20	24		Scheme p	erforman	ce as on N	Novemb	oer 30, 2	024	
e performa		Sch	eme	Benchmark					Sch	eme	Bench	nmark
e performa				Returns %			ided Annu	-			Retur	
ounded Anni						Returns						Direct Plan
ounded Anni					_	Returns f	or the last	1 vear				11.02
ounded Annu			6.54						4.96	6.24	6.42	6.42
ounded Annu is is for the las	t 1 year	5.72	7.19		_				5.46	6.74	6.80	6.80
ounded Annu is is for the las is for the las	t 1 year t 3 years	5.72 6.30							7.78	8.76	NA	7.48
ounded Annu is is for the las is for the las is for the las	t 1 year t 3 years t 5 years		Returns since inception6.977.88NANADate of Inception: February 2, 2015						Returns since inception     7.78     8.76     NA     7.48       Date of Inception:     Regular Plan – March 29, 2000			
1		ns for the last 1 year	Regular Plan           hs for the last 1 year         8.49           hs for the last 3 years         5.72           hs for the last 5 years         6.30	NSRegular PlanDirect PlanRns for the last 1 year8.499.259ns for the last 3 years5.726.549ns for the last 5 years6.307.199ns since inception6.977.889	NSRegular PlanDirect PlanRegular PlanDirect Planns for the last 1 year8.499.258.518.51ns for the last 3 years5.726.545.465.46ns for the last 5 years6.307.196.646.64ns since inception6.977.88NANA	NSRegular PlanDirect PlanRegular PlanDirect Planns for the last 1 year8.499.258.518.51ns for the last 3 years5.726.545.465.46ns for the last 5 years6.307.196.646.64ns since inception6.977.88NANA	Regular PlanDirect PlanRegular PlanDirect PlanReturns Planns for the last 1 year8.499.258.518.51ns for the last 3 years5.726.545.465.46ns for the last 5 years6.307.196.646.64ns since inception6.977.88NANA	Regular PlanDirect PlanRegular PlanDirect PlanRegular PlanDirect Planns for the last 1 year8.499.258.518.518.51ns for the last 3 years5.726.545.465.46ns for the last 5 years6.307.196.646.64ns since inception6.977.88NANA	Regular PlanDirect PlanRegular PlanDirect PlanRegular PlanDirect Planns for the last 1 year8.499.258.518.51Returns for the last 1 yearns for the last 3 years5.726.545.465.46ns for the last 5 years6.307.196.646.64ns since inception6.977.88NANA	Regular PlanDirect PlanBirect PlanDirect PlanBirect PlanRegular PlanDirect Planns for the last 1 year8.499.258.518.518.51ns for the last 3 years5.726.545.465.46ns for the last 5 years6.307.196.646.64ns since inception6.977.88NANAof Inception: February 2, 20155.455.465.46	Regular PlanDirect PlanRegular PlanDirect PlanReturnsRegular PlanDirect Planns for the last 1 year8.499.258.518.518.51ns for the last 3 years5.726.545.465.46ns for the last 5 years6.307.196.646.64ns since inception6.977.88NANAof Inception: February 2, 20150.100.100.10	Regular PlanDirect PlanRegular PlanDirect PlanRegular PlanDirect PlanRegular PlanDirect PlanRegular PlanRegular Planns for the last 1 year8.499.258.518.518.51Returns for the last 1 year9.1210.4511.02ns for the last 3 years5.726.545.465.46Returns for the last 3 years4.966.246.42ns since inception6.977.88NANAReturns since inception7.788.76NA

Features	HSBC MEDIUM D	URATION FUN	D	HSBC GIL	T FUND					
	Absolute Returns for each fina	ncial year for the la	st 5 years	Absolute Returns for each fina	ncial year for the las	t 5 years				
	HSBC Medium Duration Fun (Regular Growth) 12% - 9% 8.27 7.27 6% - 3% - 0% 2019-20 2020-21 2022	Debt Index A-III	2007 2007 2007 2007 2007 2007 2007 2007	HSBC Gilt Fund (Regular Growth) 15% - 12% - 9% - 9% - 3% - 3% - 2019-20 2020-21 20		9.17				
	•	s calculated as per t e returns for the resp ded Annualized. Sta	<b>he Total Ret</b> i bective period ndard bench	l u <b>rn Index (TRI).</b> ds are provided as on last business of mark is prescribed by SEBI and is	•					
Additional Scheme Related Disclosures	Refer to the weblink ( <u>Top 10</u> ii. Disclosure of name and exp	D holdings and Fund osure to Top 7 issue ex funds through a	allocation to ers, stocks, g functional w	und allocation towards various sect owards various sectors) for Scheme groups and sectors as a percentage vebsite link that contains detailed o e in case of debt schemes.	e's portfolio holdings of NAV of the sche	eme in case				
Expenses of the Scheme Load Structure	Continuous Offer Exit Load: For Exit Load refer No	te 8 of Common Fe	atures of the	Scheme(s).						
Recurring Expenses	For Scheme Recurring Expenses	refer Note 9 of Con	nmon Feature	es of the Scheme(s).						
	Actual expenses for the previous 2024 are as under:	financial year ende	, Actual expenses for the previous financial year ended March 3 2024 are as under:							
	Plan	Total Expenses (in Rs.)	% to Net Assets	Plan	Total Expenses (in Rs.)	% to Net Assets				
	HSBC Medium Duration Fund	51,820,809.45	1.10%	HSBC Gilt Fund – Regular Plan	30,907,349.33	1.70%				
	- Regular Plan HSBC Medium Duration Fund - Direct Plan	9,764,495.88	0.40%	HSBC Gilt Fund – Direct Plan	1,735,474.31	0.48%				
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section - Annual Scheme Recurring Expenses" in the SID.									
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the	he details in the Stat	ement of Add	ditional Information and also indeper	ndently refer to your	tax advisor.				
Daily Net Asset	For Daily publication of NAV refe	er Note 10 of Comm	on Features	of the Scheme(s)						
Value (NAV) Publication For Investor Grievances please contact	For details of Investor Grievance	s refer Note 11 of C	common Feat	tures of the Scheme(s)						

Features	HSBC CREDIT RISK FUND		
Type of Scheme	An open ended debt scheme predominantly investing in AA and below rated corport bonds). A relatively high interest rate risk and relatively high credit risk.	orate bonds (excluding	AA + rated corporate
Investment Objective	To generate regular returns and capital appreciation by investing predominantly in government securities and money market instruments. There is no assurance that the the Scheme does not assure or guarantee any returns.		•
Asset Allocation	Under normal circumstances, it is anticipated that the asset allocation of the Schem	e will be as follows:	
Pattern of the scheme	Instruments	Indicative Allocation	s (% of Total Assets)
		Minimum	Maximum
	Debt Instruments and Money market instruments only in AA and below rated corporate bonds (excludes AA + rated corporate bonds)	65	100
	Debt and Money market instruments other than above	0	35
	Units issued by REITs and InvITs	0	10
	Net assets shall be excluding the extent of minimum stipulated liquid assets as p circulars as specified from time to time.	per extant SEBI and/c	or AMFI guidelines and

HSBC CREDIT RISK FUND							
	er normal circumstances, the Scheme will prec						
Pen	that are rated AA and below (also including TREPS). This could undergo a change in future in accordance with SEBI regulations. Pending deployment of funds, the Scheme may invest them into deposits of scheduled commercial banks as permitted under the extant Regulations.						
extant Regulations. Investments will be made in line with the asset allocation of the Scheme and the applicable SEBI guidelines as specifie							
The	e to time. Scheme may invest in repo in corporate bonds o eme may also enter into "Repo" and Stock Leno						
	Scheme may invest in derivatives up to 50%	с ,					
balancing purposes. Further, in line with para 12.25.9 of SBBI Master Circular on Mutual Funds dated June 27, 2024, the Schem is permitted to imperfectly hedge their portfolio or a part of their portfolio by using Interest Rate Futures. These may inclu- instruments such as interest rate swaps, interest rate futures, credit default swaps, forward rate agreements, etc. The Scheme w participate in derivative transactions in accordance with the SEBI Regulations. The Scheme will not invest in Foreign Securities							
The Scheme may engage in short selling and securities lending. The Scheme may also take exposure to stock lending up t of net assets of the Scheme and not more than 5% of the net assets of the Scheme shall be deployed in stock/securities to any single counter-party/intermediary.							
	Scheme may participate in instruments with s	pecial features including Additional Tie	er 1 bonds and Additional Tier 2 bonds				
- I - '	rescribed under para 12.2 of SEBI Master Circu I from time to time. As per the extant regulator		, , , , , , , , , , , , , , , , , , , ,				
	more than 10% of its NAV of the debt portfoli						
•	more than 5% of its NAV of the debt portfolio						
and	The cumulative gross exposure through, debt, REITs, InvITs, derivative positions including fixed income derivatives, repo transactions and credit default swaps in corporate debt securities, and such other securities/assets as may be permitted by SEBI from time to time, subject to approval, if any, shall not exceed 100% of the net assets of the Scheme.						
The Scheme may participate in Credit Default Swap (CDS) transactions in line with the guidelines issued by SEBI/RBI from tin to time. As per the extant regulatory guidelines, the exposure to a single counterparty in CDS transactions shall not exceed 10 of the net assets of the Scheme. The total exposure related to premium paid for all derivative positions, including CDS, shall n exceed 20% of the net assets of the Scheme.							
	gations/Credit Enhancements' as prescribed un	der para 12.3 of SEBI Master Circular	on Mutual Funds dated June 27, 2024				
thar a. b. For Sch	any other guidelines issued by SEBI from time to a 10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). Cative Table (Actual instrument/percentages ma	ithout factoring-in credit enhancement factoring-in credit enhancement) is at AMCs in the units of CDMDF refer	s) is below investment grade and pove investment grade. Note 1 of Common Features of the				
thar a. b. For Sch	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). Cative Table (Actual instrument/percentages ma Type of Instrument	ithout factoring-in credit enhancement factoring-in credit enhancement) is at AMCs in the units of CDMDF refer	s) is below investment grade and bove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual				
thar a. b. For Sch India	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). Cative Table (Actual instrument/percentages ma Type of Instrument	ithout factoring-in credit enhancement factoring-in credit enhancement) is at AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net	s) is below investment grade and pove investment grade. Note 1 of Common Features of the lars) Circular references/clause references				
thar a. b. For Sch India Sr. No.	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). Cative Table (Actual instrument/percentages ma Type of Instrument	ithout factoring-in credit enhancement factoring-in credit enhancement) is at AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets)	s) is below investment grade and bove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024				
thar a. b. For Sch India Sr. No.	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). Cative Table (Actual instrument/percentages ma Type of Instrument Securities Lending	ithout factoring-in credit enhancement factoring-in credit enhancement) is at AMCs in the units of CDMDF refer v vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt	s) is below investment grade and bove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11				
thar a. b. For Sch India Sr. No. 1. 2.	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). Cative Table (Actual instrument/percentages ma Type of Instrument Securities Lending Debt Derivatives for non- hedging purposes	ithout factoring-in credit enhancement factoring-in credit enhancement) is at AMCs in the units of CDMDF refer by vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio	s) is below investment grade and bove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25				
thar a. b. For Sch India Sr. No. 1. 2. 3. 4. 5.	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). cative Table (Actual instrument/percentages ma Type of Instrument Securities Lending Debt Derivatives for non- hedging purposes Securitized Debt Overseas Securities ReITS and InVITS	ithout factoring-in credit enhancement factoring-in credit enhancement) is at AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Permissible Upto 10%	s) is below investment grade and bove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.15 Clause 12.19 Clause 12.21				
thar a. b. For Sch India Sr. No. 1. 2. 3. 4.	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). Cative Table (Actual instrument/percentages ma Type of Instrument Securities Lending Debt Derivatives for non- hedging purposes Securitized Debt Overseas Securities ReITS and InVITS AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds	ithout factoring-in credit enhancement factoring-in credit enhancement) is at AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible	s) is below investment grade and bove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19				
thar a. b. For Sch India Sr. No. 1. 2. 3. 4. 5.	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). cative Table (Actual instrument/percentages ma Type of Instrument Securities Lending Debt Derivatives for non- hedging purposes Securitized Debt Overseas Securities ReITS and InVITS AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds Any other instrument	ithout factoring-in credit enhancement factoring-in credit enhancement) is al AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Permissible Upto 10% Permissible Upto 10% of the NAV of the debt portfolio	s) is below investment grade and bove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21				
thar a. b. For Sch India Sr. No. 1. 2. 3. 4. 5. 6.	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). Cative Table (Actual instrument/percentages ma Type of Instrument Securities Lending Debt Derivatives for non- hedging purposes Securitized Debt Overseas Securities ReITS and InVITS AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds	ithout factoring-in credit enhancement factoring-in credit enhancement) is at AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Permissible Upto 10% Permissible Upto 10%	s) is below investment grade and bove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.15 Clause 12.19 Clause 12.21				
thar a. b. For Sch India Sr. No. 1. 2. 3. 4. 5. 6.	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). cative Table (Actual instrument/percentages ma Type of Instrument Securities Lending Debt Derivatives for non- hedging purposes Securitized Debt Overseas Securities ReITS and InVITS AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds Any other instrument a. Structured Obligations/Credit	ithout factoring-in credit enhancement factoring-in credit enhancement) is al AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Permissible Upto 10% Permissible Upto 10% of the NAV of the debt portfolio	s) is below investment grade and bove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21				
thar a. b. For Sch India Sr. No. 1. 2. 3. 4. 5. 6.	10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s). cative Table (Actual instrument/percentages ma Type of Instrument Securities Lending Debt Derivatives for non- hedging purposes Securitized Debt Overseas Securities ReITS and InVITS AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds Any other instrument a. Structured Obligations/Credit Enhancements' b. Units of Corporate Debt Market	ithout factoring-in credit enhancement factoring-in credit enhancement) is al AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Permissible Upto 10% Permissible Upto 10% of the NAV of the debt portfolio	s) is below investment grade and pove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.2				
thar a. b. For Sch India Sr. No. 1. 2. 3. 4. 5. 6.	<ul> <li>10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s).</li> <li>cative Table (Actual instrument/percentages ma Type of Instrument</li> <li>Securities Lending</li> <li>Debt Derivatives for non- hedging purposes</li> <li>Securitized Debt</li> <li>Overseas Securities</li> <li>ReITS and InVITS</li> <li>AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds</li> <li>Any other instrument</li> <li>a. Structured Obligations/Credit Enhancements'</li> <li>b. Units of Corporate Debt Market Development Fund</li> </ul>	ithout factoring-in credit enhancement factoring-in credit enhancement) is al AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Permissible Upto 10% Permissible Upto 10% of the NAV of the debt portfolio Permissible Upto 10% Permissible Upto 10% Permissible 25 bps of AUM	s) is below investment grade and pove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.2 Clause 12.2				
thar a. b. For Sch India Sr. No. 1. 2. 3. 4. 5. 6.	<ul> <li>10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s).</li> <li>cative Table (Actual instrument/percentages ma Type of Instrument</li> <li>Securities Lending</li> <li>Debt Derivatives for non- hedging purposes</li> <li>Securitized Debt</li> <li>Overseas Securities</li> <li>ReITS and InVITS</li> <li>AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds</li> <li>Any other instrument</li> <li>a. Structured Obligations / Credit Enhancements'</li> <li>b. Units of Corporate Debt Market Development Fund</li> <li>c. Deposits in Scheduled commercial bank d. Repo transactions in Corporate Debt</li> </ul>	ithout factoring-in credit enhancement factoring-in credit enhancement) is al AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Permissible Upto 10% Permissible Upto 10% Of the debt portfolio Permissible Upto 10% Permissible Upto 10% Permissible 25 bps of AUM Permissible	s) is below investment grade and pove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.2 Clause 12.2 Clause 12.2				
thar a. b. For Sch India Sr. No. 1. 2. 3. 4. 5. 6.	<ul> <li>10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s).</li> <li>cative Table (Actual instrument/percentages ma Type of Instrument</li> <li>Securities Lending</li> <li>Debt Derivatives for non- hedging purposes</li> <li>Securitized Debt</li> <li>Overseas Securities</li> <li>ReITS and InVITS</li> <li>AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds</li> <li>Any other instrument</li> <li>a. Structured Obligations/Credit Enhancements'</li> <li>b. Units of Corporate Debt Market Development Fund</li> <li>c. Deposits in Scheduled commercial bank</li> <li>d. Repo transactions in Corporate Debt Securities</li> </ul>	ithout factoring-in credit enhancement factoring-in credit enhancement) is al AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Permissible Upto 10% Permissible Upto 10% Permissible Upto 10% Permissible Upto 10% Permissible 25 bps of AUM Permissible Permissible Upto 10%	s) is below investment grade and pove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.2 Clause 12.2 Clause 12.3 Clause 12.3 Clause 16A.2 Clause 12.18				
thar a. b. For Sch India Sr. No. 1. 2. 3. 4. 5. 6.	<ul> <li>10 of its net assets in following instruments: Unsupported rating of debt instruments (i.e. w Supported rating of debt instruments (i.e. after Investment by Mutual Fund Schemes and A eme(s).</li> <li>cative Table (Actual instrument/percentages ma Type of Instrument</li> <li>Securities Lending</li> <li>Debt Derivatives for non- hedging purposes</li> <li>Securitized Debt</li> <li>Overseas Securities</li> <li>ReITS and InVITS</li> <li>AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds</li> <li>Any other instrument</li> <li>a. Structured Obligations/Credit Enhancements'</li> <li>b. Units of Corporate Debt Market Development Fund</li> <li>c. Deposits in Scheduled commercial bank</li> <li>d. Repo transactions in Corporate Debt Securities</li> <li>e. Interest Rate Swaps</li> </ul>	ithout factoring-in credit enhancement factoring-in credit enhancement) is al AMCs in the units of CDMDF refer y vary subject to applicable SEBI circu Percentage of exposure (% of net assets) Permissible Upto 20% Permissible Upto 50% of total debt portfolio Permissible Upto 50% of total debt portfolio Permissible Upto 40% Not Permissible Permissible Upto 10% Permissible Upto 10% Permissible Upto 10% Permissible 25 bps of AUM Permissible Upto 10% Permissible Upto 10% Permissible Upto 10%	s) is below investment grade and pove investment grade. Note 1 of Common Features of the lars) Circular references/clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024 Clause 12.11 Clause 12.25 Clause 12.15 Clause 12.19 Clause 12.21 Clause 12.21 Clause 12.21 Clause 12.2 Clause 12.2 Clause 12.3 Clause 12.3 Clause 16A.2 Clause 12.18 Clause 12.25.5				

Features	HSBC CREDIT RISK FUND								
Investment Strategy	Strategy         Investment Approach and Risk Control           The Scheme seeks to generate regular returns and capital appreciation by investing in debt (including securitized d and money market securities.           The actual percentage of investment in various fixed income securities will be decided after considering the econor (including interest rates and inflation), the performance of the corporate sector and general liquidity, prevailing p and other considerations in the economy and markets. Also, the Fund Manager will generally be guided by, but is the ratings announced by various rating agencies on the assets in the portfolio.								
	All investm	All investments made by the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996.							
	only on the	se companies		lerate level. Security specific risk will be minimised by investing house. Risk will also be managed through broad diversification objective and policies.					
	The AMC will follow a structured investment process in order to identify the best securities for investment and has developed internal research framework for consistently examining all securities.								
	The Scheme will invest in "Non-Convertible Debentures", which are rated by at least one rating agency. Please refer to "Investments in Derivatives" and "Guidelines for Investments in Securitized Debt.								
	Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identif and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager m always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing of in securities and other traditional investments. <i>For detailed disclosure on derivative strategies, please refer SID of the school</i>								
	Underwriting Activity The Scheme may undertake underwriting activities in order to augment its income. The Fund will get necessary permissions from SEBI and other concerned authorities before undertaking such activity. The total underwriting obligations of the Scheme(s) at any time shall not exceed the total value of the net assets under the Scheme(s). The decision to take up any underwriting commitment shall be made as if the Scheme(s) is actually investing in that particular security and as such, all investment restrictions and prudential guidelines relating to investments, individually and in aggregate, as mentioned in the SEBI Regulations shall, in so far as may be applicable, apply to underwriting commitments which may be undertaken under the Scheme(s).								
Risk Profile	Mutual Fund investments are subject to market risks, read all scheme related documents carefully. For detailed Risk Factors and risk mitigation measures, refer Note 2 of Common Features of the Scheme(s) and refer to Scheme Information Document (SID).								
Plans / Options	<ul> <li>Direct</li> <li>Regula</li> <li>Both the Pl</li> <li>Growt</li> <li>Incom</li> <li>Sub-option</li> <li>Payou</li> <li>Reinve</li> <li>Frequency</li> <li>Annua</li> <li>The Growt</li> </ul>	ar Plan lans have follo th e Distribution as under IDCW t of IDCW estment of ID of IDCW: al (Payout & R h Option shall	owing options - cum Capital Withdrawal Option (IDCW) /: CW deinvestment) or at such intervals as may be default Option under the Plans of the S	Scheme and Reinvestment	of IDCW shall be default Sub Option.				
		-	ils the Plans/Options/Sub-options availab						
	Plans	Options	Sub-Options	Frequency of dividend declaration	Record Date				
	Regular and	Growth	-	-	-				
	Direct	IDCW	IDCW (Payout & Reinvestment)	From time to time#	As may be decided by the Trustees As may be decided by the Trustees				
	Annual IDCW (Payout & Reinvestment) Annual As may be								
	<ul> <li>If such day is a holiday, then the record date shall be the immediately succeeding Business Day.</li> <li># Investors are requested to note that currently the Board of Trustee Company has decided the frequency as Monthly diviunder Dividend Sub- Option of the Scheme. The Board of Trustee Company reserves the right to change the frequency of the Dividend Sub-Option of the Scheme. Dividends could be distributed out of investors capital (Equalization Reserve), which is of sale price that represents realized gains</li> <li>If the actual amount of Payout of IDCW is less than Rs. 100/-, then such dividend will be compulsorily and automatically re-inveby issuing additional units on the exdividend date at applicable NAV.</li> <li>The amount of dividend reinvested will be net of applicable taxes.</li> <li>For detailed disclosure on default plans and options, kindly refer SAI.</li> </ul>								
Applicable NAV (after the scheme opens for subscriptions and redemptions)	For detailed disclosure on default plans and options, kindly refer SAI.         For Applicability of NAV to the respective scheme(s) refer Note 3 of Common Features of the Scheme(s).								
Minimum Application Amount/Number of	For Minimum Application Amount refer Note 4 of Common Features of the Scheme(s).								
Units									
	For Despat	ch of Redem	otion Request refer Note 5 of Common Fe	atures of the Scheme(s)					
Units Despatch of			otion Request refer Note 5 of Common Fea chmark Index – NIFTY Credit Risk Bond In						

Features	HSBC CREDIT RISK FUND								
Name of the Fund Manager	Shriram Ramanathan (Fixed Income), Kapil Punjabi (Fixed Income)								
Name of the Trustee Company	For Name of the Trustee Con	npany refe	er Note	7 of Com	mon Fea	tures of tl	ne Scheme(s)		
Performance of the Scheme	Scheme performance as on November 30, 2024					Absolute Returns for each financial year for the last 5 years			
	Compounded Annualised Returns	Scheme Returns %		Benchmark Returns %			HSBC Credit Risk Fund (Regular Growth) NIFTY Credit Risk Bond Index B-II		
		Regular Plan	Direct Plan	Regular Plan	Direct Plan	12% -	10.29		
	Returns for the last 1 year	7.24	8.10	7.96	7.96	9% -	9.31 8.16	7.01 6.71	
	Returns for the last 3 years	5.46	6.31	7.49	7.49	6%-	5.78	4.03	
	Returns for the last 5 years	5.46	6.35	7.94	7.94	3%-	2.62 3.14	4.03	
	Returns since inception	6.89	7.25	8.62	8.59				
	Date of Inception:         0%         2019-20         2020-21         2021-22         2022-23         2023-24           Direct Plan – January 1, 2013         0         0         0%         2019-20         2020-21         2021-22         2022-23         2023-24								
	Past performance may or may not be sustained in the future. Performance of the benchmark is calculated as per the Total Return Index (TRI).								
	Returns are of growth option. The returns for the respective periods are provided as on last business day of November 2024. Returns 1 year and above are Compounded Annualized. Standard benchmark is prescribed by SEBI and is used for comparison purposes. Different plans shall have a different expense structure.								
Additional Scheme	i. Scheme's portfolio holdings top 10 holdings by issuer and fund allocation towards various sectors.								
Related Disclosures	Refer to the weblink (Top 10 holdings and Fund allocation towards various sectors) for Scheme's portfolio holdings.								
	<ul> <li>Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description – Not applicable for this scheme</li> </ul>								
	iii. The Portfolio Turnover R	atio of the	e schem	ne – Not .	Applicable	e in case (	of debt schemes.		
Expenses of the Scheme	Continuous Offer								
Load Structure	Exit Load: For Exit Load refer	Note 8 o	f Comm	ion Featu	res of the	e Scheme	(s).		
Recurring Expenses	For Scheme Recurring Expenses refer Note 9 of Common Features of the Scheme(s).								
,	Actual expenses for the previous financial year ended March 31, 2024 are as under:								
	Actual expenses for the prev.	ous mian			larch 31,	, 2024 are			
	Actual expenses for the previ				/larch 31,	, 2024 are	Total Expenses (in Rs.)	% to Net Assets	
	Plan				/larch 31,	, 2024 are	Total Expenses (in Rs.)		
		gular Plan			/larch 31,	, 2024 are	Total Expenses (in Rs.) 53,013,753.57	% to Net Assets 1.65% 0.86%	
	Plan HSBC Credit Risk Fund – Re	gular Plan ect Plan ing expen	ses that		charged 1	to the Sch	Total Expenses (in Rs.)           53,013,753.57           5,540,876.27           neme would be as per Regular	1.65% 0.86% lation 52 of the SEBI (MF)	
Tax treatment for the Investors (Unitholders)	Plan HSBC Credit Risk Fund – Re HSBC Credit Risk Fund – Dir The maximum limit of recurri	gular Plan ect Plan ing expen are reques	ses that sted to r	ead "Sec	charged t tion - Ani	to the Sch nual Sche	Total Expenses (in Rs.) 53,013,753.57 5,540,876.27 neme would be as per Regul me Recurring Expenses" in t	1.65% 0.86% lation 52 of the SEBI (MF) he SID.	
	Plan HSBC Credit Risk Fund – Re HSBC Credit Risk Fund – Dir The maximum limit of recurri Regulation, 1996. Investors a	gular Plan ect Plan ing expen are reques o the deta	ses that sted to r ils in the	ead "Sec Stateme	charged t tion - Ani nt of Add	to the Sch nual Sche itional Info	Total Expenses (in Rs.) 53,013,753.57 5,540,876.27 heme would be as per Regul me Recurring Expenses" in t prmation and also independen	1.65% 0.86% lation 52 of the SEBI (MF) he SID.	
Investors (Unitholders) Daily Net Asset Value	Plan HSBC Credit Risk Fund – Re HSBC Credit Risk Fund – Dir The maximum limit of recurr Regulation, 1996. Investors a Investors are advised to refer t	gular Plan ect Plan ing expen are reques o the deta refer Note	ses that sted to r ils in the e 10 of	ead "Sec Stateme Common	charged 1 tion - Ani nt of Add Features	to the Sch nual Sche itional Info of the Sc	Total Expenses (in Rs.) 53,013,753.57 5,540,876.27 neme would be as per Regul me Recurring Expenses" in t prmation and also independen cheme(s)	1.65% 0.86% lation 52 of the SEBI (MF) he SID.	

Features	HSBC CRISIL IBX 50:50 GILT PLUS SDL APR 2028 INDEX FUND	HSBC CRISIL IBX GILT JUNE 2027 INDEX FUND
Type of Scheme	An open ended Target Maturity Index Fund tracking CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028. A Relatively high interest rate risk and relatively low credit risk.	An open ended Target Maturity Index Fund tracking CRISIL-IBX Gilt Index - June 2027. A Relatively high interest rate risk and relatively low credit risk.
Investment Objective	The investment objective of the Scheme is to provide returns corresponding to the total returns of the securities as represented by the CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028 before expenses, subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be achieved.	The investment objective of the Scheme is to provide returns corresponding to the total returns of the securities as represented by the CRISIL-IBX Gilt Index - June 2027 before expenses, subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be achieved.

Features	HSBC CRISIL IBX 50:50 GII 2028 INDEX F		SDL APR	HSBC CRISIL IBX GILT JUNE 2027 INDEX FUND				
Asset Allocation Pattern of the	Under normal circumstances, it is an allocation of the Scheme will be as followed as a second structure of the second structur	•	at the asset	t Under normal circumstances, it is anticipated that the asse allocation of the Scheme will be as follows:				
scheme	Instruments	(% of Tot	Allocations al Assets)	Instruments Indicative Allocations (% of Total Assets)				
	Construction forming part of the	Minimum	Maximum	Minimum Maximum				
	GSecs securities forming part of the GSec portion of CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028#	95	100	#G-Sec & T-Bills forming part of CRISIL- IBX Gilt Index - June 2027         95         100           Money Market instruments including         0         5				
	SDLs securities forming part of the SDL portion CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028#			cash and cash equivalents (Treasury Bills, Government Securities with residual maturity of upto 1 year and				
	Money Market instruments including cash and cash equivalents (Treasury Bills, Government Securities with residual maturity of upto 1 year and Tri-Party Repos)@	0	5	Tri-Party Repos)@ @ Excluding money in transit before deployment/payout.				
	@ Excluding money in transit before do	eployment/p	ayout.	# Pursuant to para 3.5 of SEBI Master Circular on Mutual Fund				
	<ul> <li># Pursuant to para 3.5 of SEBI Master dated June 27, 2024, the portfolio considered to be replicating the index s for permissible deviation in duration:</li> <li>Where the residual maturity of the</li> </ul>	of the Sche subject to foll	eme shall be lowing norms	<ul> <li>considered to be replicating the index subject to following norm for permissible deviation in duration:</li> <li>Where the residual maturity of the portfolio is greater than</li> </ul>				
	years: Either +/- 6 months or +/- 1 is higher.			r is higher.				
	• Where the residual maturity of the Either +/- 3 months or +/- 10% higher.			Bither +/- 3 months or +/- 10% of duration, whichever i higher.				
	However, at no point of time, the security forming part of the port target maturity date of the Schem	folio shall be		<ul> <li>However, at no point of time, the residual maturity of an security forming part of the portfolio shall be beyond th target maturity date of the Scheme.</li> </ul>				
	Further, any transactions undertaken i meet the redemption and subscription while ensuring that post such transa portfolio with the index is maintained a	obligations a actions replic	shall be done cation of the	meet the redemption and subscription obligations shall be don				
	<ul> <li>In an event where the credit ray below the investment grade or rat methodology, rebalancing by the So a period of 5 working days.</li> </ul>	ing mandated	d in the index	specified in para 3.5 of SEBI Master Circular on Mutual Fund dated June 27, 2024:				
	Further, the Scheme shall adhere to specified in para 3.5 of SEBI Master dated June 27, 2024:							
	a. The constituents of the index sha level for the purpose of determin			r least on half-yearly basis).				
	<ul> <li>single issuer, group, sponsor, etc.</li> <li>b. Constituents of the index shall be least on half worky havin)</li> </ul>	e periodically	reviewed (at	d. The rating of the constituents of the index shall be investmen grade and above.				
	least on half-yearly basis). c. Single issuer limit shall not be app			e. The constituents of the index shall have a defined credit ratin and defined maturity as specified in the index methodology				
	<ul> <li>d. The rating of the constituents of the grade and above.</li> <li>The constituents of the index shall be a set of the set of the index shall be a set of the index shall be set of t</li></ul>			market instruments will be in line with the asset allocation table				
	<ul> <li>The constituents of the index shall h and defined maturity as specified in During normal circumstances, the School</li> </ul>	in the index r	methodology.	the reinvestment will be in line with the index methodology.				
	market instruments will be in line with However, in case of maturity of securitie	the asset all es in the Sche	eme portfolio,	<ul> <li>market instruments including TREPS &amp; reverse repo in governmer</li> <li>securities and such other securities/assets as may be permitte</li> </ul>				
	the reinvestment will be in line with th The cumulative gross exposure throug market instruments including TREPS & r securities and such other securities/as by the SEBI from time to time shall not assets of the Scheme.	gh G-Secs, T everse repo i ssets as may	-bills, money n government be permitted	<ul> <li>The Scheme will neither invest in derivatives, securitized debt, debinstruments having structured obligations or credit enhancements</li> <li>credit default swaps, Commodity Derivatives, foreign securitie</li> <li>nor will it engage in short selling, securities lending or repoint</li> </ul>				
	The Scheme will neither invest in derivat instruments having structured obligation credit default swaps, Commodity Deri nor will it engage in short selling, sec corporate debt securities. Also, the S debt instruments with special features (v (absorbs losses before equity capital) ar upon trigger of a pre-specified event for Tier I bonds and Tier 2 bonds issued u etc.) as referred to in para 12.2 of SEBI	ns or credit er vatives, fore curities lendin cheme shall viz. subordina nd / or conver loss absorpti under Basel li	hancements, ign securities ng or repo in not invest in ation to equity tible to equity on, additional Il framework,	<ul> <li>(absorbs losses before equity capital) and /or convertible to equit</li> <li>(absorbs losses before equity capital) and /or convertible to equit</li> <li>upon trigger of a pre-specified event for loss absorption, additional</li> <li>Tier I bonds and Tier 2 bonds issued under Basel III framework</li> <li>etc.) as referred to in para 12.2 of SEBI Master Circular on Mutual</li> <li>Funds dated June 27, 2024.</li> <li>Under normal circumstances, the scheme shall be replicating th</li> <li>underlying index in the manner as specified under para 3.5 or</li> </ul>				

Features	H	SBC CRISIL IBX 9 2028	50:50 GILT INDEX FUN			HSBC CRISIL IE	3x gilt j ex fund	UNE 2027
	unde SEB ame The onge the tracl 2%. maje error of tl actio	r may exceed 2% and t he Board of Directors ons taken by the AMC,	anner as specif lutual Funds da e. he Tracking Erro keek to minimize ble. Under norm t one year rolling e circumstances I the control of he same shall b of Trustee Cor if any.	ied under para 3.5 of ted June 27, 2024 as or of the Scheme on an the the Tracking Error to nal circumstances, the g data shall not exceed is in the nature of force the AMC, the tracking the brought to the notice mpany with corrective	an ou to th the t exce of fo track the r corre	AMC would monitor the ngoing basis and would he maximum extent post tracking error based on ed 2%. In case of unave rice majeure, which are li- king error may exceed 2 <sup>4</sup> hotice of the Board of I exclive actions taken by t	seek to minir sible. Under past one yea oidable circur beyond the ci % and the sa Directors of 1 he AMC, if an	nize the Tracking Error normal circumstances, r rolling data shall not nstances in the nature ontrol of the AMC, the me shall be brought to Frustee Company with ny.
		pplicable SEBI circulars		tages may vary subject		ative Table (Actual instru oplicable SEBI circulars)	iment/percen	tages may vary subject
	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024	Sr. No.	Type of Instrument	Percentage of exposure (% of net assets)	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024
	1.	Securities Lending	Not permissible	Clause 12.11	1.	Securities Lending	Not permissible	Clause 12.11
	2.	Debt Derivatives for non- hedging	Not permissible	Clause 12.25	2.	Debt Derivatives for non- hedging purposes	Not permissible	Clause 12.25
	3.	purposes Securitized Debt	Not	Clause 12.15	3.	Securitized Debt	Not permissible	Clause 12.15
	4.	Overseas Securities	permissible Not	Clause 12.19	4.	Overseas Securities	Not permissible	Clause 12.19
	5.	ReITS and InVITS	permissible Not	Clause 12.21	5.	ReITS and InVITS	Not permissible	Clause 12.21
	6.	AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds	permissible Not permissible	Clause 12.2	6.	AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds	Not permissible	Clause 12.2
	7.				7.	Any other instrument a. Structured	Not	Clause 12.3
		a. Structured Obligations/Credit Enhancements'	Not permissible	Clause 12.3		Obligations/Credit Enhancements'	permissible	
		b. Credit default Swap	Not permissible	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time		b. Credit default Swap	Not permissible	Clause 12.28 read with SEBI Circular dated September 20, 2024 as amended from time to time
		c. Commodity Derivatives	Not permissible	Clause 12.26		c. Commodity Derivatives	Not permissible	Clause 12.26
		d. Repo transactions in Corporate Debt Securities	Not permissible	Clause 12.18		d. Repo transactions in Corporate Debt Securities	Not permissible	Clause 12.18
		e. Debt Instrument with Special features	Not permissible	Clause 12.2		e. Debt Instrument with Special features	Not permissible	Clause 12.2
		•		ern and Portfolio re-bal efer Note 1 of Commor		in case of short term res of the Scheme(s).	defensive co	nsideration & Portfolio
Investment Strategy		estment Approach an		d which will any 1		stment Approach and		
	inve IBX seek June is no adhe Circ Guic	ot able to replicate the ere to the requirements ular on Mutual Funds lelines/Circulars issued	hed to track the dex – April 202 lying index in the aster Circular o I from time to the underlying ind stipulated in pa dated June 27, I from time to t	performance of CRISIL 28. The scheme would he manner as specified in Mutual Funds dated me. Where the scheme ex, the scheme would ara 3.5 of SEBI Master 2024 and other SEBI ime.	an ir CRIS replic para 27, is no adhe Circu Guid	Scheme is a target mat investment approach des silL- IBX Gilt Index - June cate the underlying inde 3.5 of SEBI Master Cir 2024 as amended from table to replicate the u ire to the requirements si ular on Mutual Funds da elines / Circulars issued f	signed to trace 2027. The x in the man roular on Mut time to tim nderlying ind tipulated in p ted June 27, rom time to t	ck the performance of scheme would seek to ner as specified under tual Funds dated June e. Where the scheme ex, the scheme would ara 3.5 of SEBI Master , 2024 and other SEBI time.
	exis rede	Scheme will follow Bur ting securities will be he emptions, payment of mizing portfolio constru	eld till maturity IDCW, rebala	unless sold for meeting	exist rede	Scheme will follow Buy & ing securities will be held mptions, payment of I nizing portfolio construc	l till maturity DCW, rebala	unless sold for meeting

Features	HSBC CRISIL IBX 50:50 GILT PLUS SDL APR 2028 INDEX FUND	HSBC CRISIL IBX GILT JUNE 2027 INDEX FUND
	The underlying index shall comply with the restrictions in line with para 3.6.3 of the SEBI Master Circular dated June 27, 2024.	The underlying index shall comply with the restrictions in line with para 3.6.3 of the SEBI Master Circular dated June 27, 2024.
	<b>Tracking Error</b> Tracking error is defined as the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Scheme. Theoretically, the corpus of the Scheme has to be fully invested in the securities so as to replicate the underlying Index in the same proportion of weights as the securities have in the underlying Index. However, deviations from the stated Index replication may occur due to reason that the Scheme has to incur expenses, corporate actions, regulatory policies which may affect AMC's ability to achieve close correlation with the underlying Index of the Scheme, delay in purchase or non- availability of underlying securities forming part of the Index, etc.	<b>Tracking Error</b> Tracking error is defined as the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Scheme. Theoretically, the corpus of the Scheme has to be fully invested in the securities so as to replicate the underlying Index in the same proportion of weights as the securities have in the underlying Index. However, deviations from the stated Index replication may occur due to reason that the Scheme has to incur expenses, corporate actions, regulatory policies which may affect AMC's ability to achieve close correlation with the underlying Index of the Scheme, delay in purchase or non- availability of underlying securities forming part of the Index, etc.
	<ol> <li>Tracking Error may arise due to the following reasons:</li> <li>Delay in purchase or non-availability of underlying securities forming part of the Index.</li> </ol>	<ol> <li>Tracking Error may arise due to the following reasons:</li> <li>Delay in purchase or non-availability of underlying securities forming part of the Index.</li> </ol>
	<ol> <li>Delay in liquidation of securities which have been removed from the Index.</li> </ol>	<ol> <li>Delay in liquidation of securities which have been removed from the Index.</li> </ol>
	<ol> <li>Difference in valuation of underlying securities by the Index provider and AMC's valuation providers.</li> <li>Fees and expenses of the Scheme.</li> <li>Cash balance held by the Scheme due to coupon flows, redemption, etc.</li> <li>Halt in trading.</li> <li>Corporate actions.</li> <li>The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities.</li> <li>Interest/Dividend Payout.</li> <li>Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.</li> <li>The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, the tracking error based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMC, the tracking error may exceed 2% and the same shall be brought to the notice of the Board of Directors of Trustee Company with corrective actions taken by the AMC, if any. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the underlying Index.</li> </ol>	<ol> <li>Difference in valuation of underlying securities by the Index provider and AMC's valuation providers.</li> <li>Fees and expenses of the Scheme.</li> <li>Cash balance held by the Scheme due to coupon flows, redemption, etc.</li> <li>Halt in trading.</li> <li>Corporate actions.</li> <li>The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities.</li> <li>Interest/Dividend Payout.</li> <li>Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.</li> <li>The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, the tracking error may exceed 2% and the same shall be brought to the notice of the Board of Directors of Trustee Company with corrective actions taken by the AMC, if any. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the underlying Index.</li> </ol>
	The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of the AMC and AMFI.	The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of the AMC and AMFI.
	<b>Tracking Difference</b> Along with tracking error, tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme shall also be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 year and since the date of allotment of units.	<b>Tracking Difference</b> Along with tracking error, tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme shall also be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 year and since the date of allotment of units.
	Further, the annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of the Board of Directors of Trustee Company with corrective actions taken by the AMC, if any. <i>For more details, refer SID.</i>	Further, the annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of the Board of Directors of Trustee Company with corrective actions taken by the AMC, if any. <i>For more details, refer SID.</i>
Risk Profile	Mutual Fund investments are subject to market risks, read all so risk mitigation measures, refer Note 2 of Common Features of the	cheme related documents carefully. For detailed Risk Factors and e Scheme(s) and refer to Scheme Information Document (SID).
Plans / Options	<ul> <li>Plans under the Scheme:</li> <li>Direct Plan</li> <li>Regular Plan</li> <li>Both the Plans have following options -</li> <li>Growth</li> </ul>	
	<ul> <li>Income Distribution cum Capital Withdrawal Option (IDCW)</li> <li>Sub-options under IDCW:</li> <li>Payout of IDCW</li> <li>The Growth Option shall be default Option under the Plans of the</li> </ul>	Scheme and Reinvestment of IDCW shall be default Sub Option.

Features	HSBC CR	ISIL IBX 50 2028 II			JS SDL	APR		HSBC CRISIL IN	. IBX GILT IDEX FUN		E 2027	1
	The following	table details th	e Plans/C	)ptions/	Sub-optic	ons availal	ble in tl	he Scheme and its di	vidend frequ	encies:		
	Plans	Options		Sul	b-Options	;		Frequency of dividend declaration		Record	Date	
	Regular and Direct	Growth IDCW	Pavout of	IDCW &	– Reinvest	tment of I	DCW	– From time to time	As may be	- decided	bv the Tr	ustees^
	f such day is		,								-,	
	<sup>^</sup> If such day is a holiday, then the record date shall be the immediately succeeding Business Day. If the actual amount of Payout of IDCW is less than Rs. 100/-, then such dividend will be compulsorily and automatically re-invested by issuing additional units on the exdividend date at applicable NAV.											
	The amount of											
Annliaghla	For detailed dis				-			mmon Footuroo of th	a Sahama(a)			
Applicable NAV (after the scheme opens for subscriptions and redemptions)		IY OF NAV 10 U	ne respect	ive sche	eme(s) re	ier note 3		mmon Features of th	e Scheme(s)			
Minimum Application Amount/Number of Units	For Minimum A	Application Am	iount refer	r Note 4	of Comr	non Featu	res of 1	the Scheme(s).				
Despatch of Redemption Request	For Despatch of	of Redemption	Request r	efer Not	te 5 of C	ommon Fe	eatures	of the Scheme(s)				
Benchmark Index	As per AMFI T SDL Index – A		k Index - C	CRISIL IE	BX 50:50	Gilt Plus		er AMFI Tier I bencl 2027	nmark Index	- CRISI	L-IBX Gil	t Index
IDCW (Dividend) Policy	For detailed ID	CW (Dividend)	Policy ref	fer Note	6 of Cor	nmon Fea	tures o	f the Scheme(s).				
Name of the Fund Manager	Kapil Punjabi (I	Fixed Income),	Mahesh (	Chhabria	a (Fixed Ir	ncome)	Kapil	Punjabi (Fixed Incom	ne), Mahesh (	Chhabria	a (Fixed Ir	ncome)
Name of the Trustee Company	For Name of the Trustee Company refer Note 7 of Common Features of the Scheme(s) Scheme performance as on November 30, 2024											
Performance of the Scheme	Scheme performance as on November 30, 2024 Scheme performance as on November 30, 2024											
Scheme	Compounded Returns	Compounded Annualised			Retur Regular		Compounded Annualise Returns		Retur Regular		Retur Regular	
	Returns for th	ie last 1 vear	Plan 8.71	Plan 8.93	9.17	Plan 9.17	Retu	Irns for the last 1 yea	Plan ar 8.20	Plan 8.50	Plan 8.68	Plan 8.68
	Returns since		6.39	6.60	6.72	6.72		Irns since inception	7.58	7.88	7.99	7.99
	Date of Incep	tion: March 31	, 2022				Date	e of Inception: March	23, 2023			
	Absolute Ret	turns for each	financial y	year for	the last 2	2 years	Ab	solute Returns for ea	ch financial	year for	the last 2	2 years
		CRISIL IBX 50-50 Gil 028 Index Fund – Gro		RISIL IBX 5 DL Index - A		5	HSBC CRISIL IBX Gilt June 2027 Index Fund (Regular Growth) CRISIL IBX Gilt Index - June 2027					
	10% - 5% - 0% -	4.19 4.32		7.28	3 7.81		8%			7.	.17 7.65	
	-5%						09	0.33 0.24				
	+	2022-23		20	123-24			2022-23	I	2	023-24	
	Past performar		v not he s			uture.						
	Performance of		•				urn Inde	ex (TRI).				
		ove are Compo	ounded Ar	nnualize	d. Standa	ard benchi		rovided as on last bu prescribed by SEBI				
	· ·						fund al	llocation towards va	rious sectors	– Not a	applicable	e for this
	i. Scheme's scheme.											
	scheme. ii. Disclosure of debt ar	of name and and equity ETFs	/index fun	nds thro	ugh a fur	nctional w	ebsite	and sectors as a pero link that contains de ty ETF/index Funds)				
Additional Scheme Related Disclosures	scheme. ii. Disclosure of debt ar <u>issuers, st</u>	of name and ad equity ETFs cocks, groups a	/index fun and sector	nds throu s details	ugh a fur s in case	nctional w of debt ar	ebsite nd equi					
	scheme. ii. Disclosure of debt ar <u>issuers, st</u>	e of name and nd equity ETFs cocks, groups a plio Turnover R ffer	/index fun and sector atio of the	nds throm s details e schem	ugh a fur <u>s in case</u> ne - <i>Not A</i>	nctional w of debt ar Applicable	ebsite nd equi	link that contains de ty ETF/index Funds) e of debt schemes.				

Features	HSBC CRISIL IBX 50:50 2028 INDE		DL APR	HSBC CRISIL IBX GILT JUNE 2027 INDEX FUND							
Recurring Expenses	For Scheme Recurring Expenses refer Note 9 of Common Features of the Scheme(s).										
	Actual expenses for the previous 2024 are as under:	financial year endeo	d March 31,	Actual expenses for the previous fi 2024 are as under:	nancial year endec	March 31,					
	Plan	Total Expenses (in Rs.)	% to Net Assets	Plan	Total Expenses (in Rs.)	% to Net Assets					
	HSBC CRISIL IBX 50:50 Gilt Plus SDL April 2028 Index	40,673,147.07	0.43%	HSBC CRISIL IBX Gilt June 2027 Index Fund – Regular Plan	9,854,810.83	0.45%					
	Fund – Regular Plan HSBC CRISIL IBX 50:50 Gilt Plus SDL – April 2028 Index Fund – Direct Plan	26,961,609.62	0.23%	HSBC CRISIL IBX Gilt June 2027 Index Fund – Direct Plan	591,338.41	0.17%					
	The maximum limit of recurring			to the Scheme would be as per Re nual Scheme Recurring Expenses" in		SEBI (MF)					
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to th	e details in the State	ement of Add	litional Information and also independ	ently refer to your	tax advisor.					
Daily Net Asset Value (NAV) Publication	For Daily publication of NAV refe	r Note 10 of Comm	on Features	of the Scheme(s)							
For Investor Grievances please contact	For details of Investor Grievances	refer Note 11 of C	ommon Feat	tures of the Scheme(s)							
Unitholders' Information	For Unitholder's Information refer	Note 12 of Commo	on Features	of the Scheme(s).							

Features	HSBC GLOBAL EMERGING	MARKET	S FUND	HSBC BRAZIL F	UND				
Type of Scheme	An open ended fund of fund scheme Investment Funds - Global Emerging M			An open ended fund of fund scheme i Investment Funds - Brazil Equity Fund.	investing in	HSBC Global			
Investment Objective	The primary investment objective of t long term capital appreciation by inv units/shares of HSBC Global Investment Markets Equity Fund. The Scheme m proportion of its corpus in money ma units of liquid mutual fund schemes, requirements from time to time. Ho assurance or guarantee that the invest scheme would be achieved.	vesting pred at Funds - Glo nay also inv arket instrum in order to u wever, ther	ominantly in obal Emerging est a certain nents and/or meet liquidity e can be no	To provide long term capital appreciation by invest predominantly in units/shares of HSBC Global Investment Fu (HGIF) - Brazil Equity Fund. The Scheme may, at the discretio the Investment Manager, also invest in the units of other sin overseas mutual fund schemes, which may constitute a signific part of its corpus. The Scheme may also invest a certain propor of its corpus in money market instruments and/or units of lit mutual fund schemes, in order to meet liquidity requirements f time to time. However, there can be no assurance or guarar that the investment objective of the scheme would be achieved					
Asset Allocation Pattern of the	Under normal circumstances, it is ar allocation of the Scheme will be as foll	ows:		Under normal circumstances, it is an allocation of the Scheme will be as follo	ows:				
scheme	Instruments		Allocations al Assets)	Instruments		Allocations al Assets)			
Ir N T		Minimum	Maximum		Minimum	Maximum			
	Units issued by HSBC Global Investment Funds – Global Emerging Markets Equity Fund	95	100	Units/shares of HGIF Brazil Equity Fund	95	100			
	Money Market instruments (including TREPS & reverse repo) and units of	0	5	Money Market instruments (including TREPS & reverse repo) and / or units of liquid mutual fund schemes	0	5			
	domestic liquid mutual funds.			Investment in units/shares of overseas n than HGIF Brazil Equity Fund, will be con fundamental attribute of the Scheme an under the SEBI (Mutual Funds) Regulat amendments thereto, would be complied option to investors for a period of 30 day NAV of the Scheme, without being cha	sidered as a d all applicat ions, 1996 r d with, includ /s, to exit at	change in the ble provisions ead with any ling giving an the prevailing			
				HSBC Brazil Fund will not invest in the Un invest more than 10% of their net asset or equity related instruments.					
				HGIF Brazil Equity Fund and/or the o mutual fund schemes where the Sch compliant with all provisions of para 12. on Mutual Funds dated June 27, 2024	eme will inv 19 of SEBI M	est shall be			

Features	H	SBC GLOBAL EMER	rging M	ARKETS FUND	HSBC BRAZIL FUND					
	Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)       Indicative Table (Actual instrument/percentages to applicable SEBI circulars)         Sr.       Type of Instrument*       Percentage of exposure (% of net (% of	tages may vary subjec								
		Type of Instrument*	of exposure (% of net	clause references of SEBI Master Circular on Mutual Funds		Type of Instrument*	of exposure (% of net	Circular references/ clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024		
		_					4330137	5011C 27, 2024		
		non- hedging purposes				non- hedging purposes	_			
	4.	Overseas Securities ReITS and InVITS	N	ot Applicable	4.	Overseas Securities ReITS and InVITS	- N	ot Applicable		
	6.	AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds			<ul> <li>6. AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds</li> </ul>					
	7.	Any other instrument e underlying fund may inves	t in the above	a montioned acquirition	7.	Any other instrument e underlying fund may inv	act in the obs	we mentioned ecouritie		
	base Expo	od on its defined asset allo osure to Indian securities osure to Indian securities b	cation. s in the ove	erseas underlying sch	base emes	ed on its defined asset al invested in by the Sch	location. eme:			
	Scheme shall not undertake any fresh investment in such overseas underlying schemes and may resume their invest overseas underlying schemes in case the exposure to Indian securities by such overseas underlying schemes falls be 25%. If the portfolio of the overseas underlying schemes is not rebalanced within the 6-month observance period, th liquidate its investments in the concerned overseas underlying scheme(s) within the next 6 months ('liquidation periot the observance period. However, if the exposure to Indian securities by such overseas underlying scheme falls below limit of 25% during the liquidation period, the liquidation requirement shall not be applicable. If the Scheme fails below limit of 25% during the liquidation period, the liquidation requirement shall not be applicable. If the Scheme fails to portfolio in line with the aforesaid requirements, then after the 6- month liquidation period the AMC shall comply with t as specified in SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 4, 2024. If the scheme intend to invest in any other overseas underlying scheme exceeding 25% exposure to In a notice cum addendum will be issued to investors indicating the change in overseas underlying schemes, and such not be considered as fundamental attribute change as per the provisions of SEBI Circular No. SEBI/HO/IMD/IMD-PoC dated November 4, 2024									
		details of Change in Invest alancing in case of passive					defensive co	nsideration & Portfoli		
Investment Strategy	The Glob The in m sche The	oney market instruments mes, in order to meet liquic Scheme may undertake stors from the risk assoc	minantly in bal Emerging a certain pi and/or units lity requirem currency h	units/shares of HSBC g Markets Equity Fund. roportion of its corpus s of liquid mutual fund lents from time to time. edging to protect the	<ul> <li>Brazil Equity Fund. The Scheme may, at the discretion of Investment Manager, also invest in the units of other sim overseas mutual fund schemes, which may constitute a signific part of its corpus. The Scheme may also invest a certain propor of its corpus in money market instruments and/or units of lic mutual fund schemes, in order to meet liquidity, requirement</li> </ul>					
	othe cons	stment in units/shares o r than HGIF Global Emerg idered as a change in the fu all applicable provisions	ging Market undamental	s Equity Fund, will be attribute of the Scheme	provided it is in conformity with the investment objectives of a					
	com of 30 being	ulations, 1996 read with a plied with, including giving 0 days, to exit at the preva g charged any exit load. For regies, please refer SID of	an option t ailing NAV o or detailed o	o investors for a period f the Scheme, without <i>lisclosure on derivative</i>	<ul> <li>As and when the AMC decides to invest in similar over fund schemes other than HGIF, then it shall be en the investment objective, process, philosophy, asset</li> </ul>					
Risk Profile		ual Fund investments are mitigation measures, refer								
Plans / Options	(ii)	ons: Growth Income Distribution cum ( options under IDCW:	Capital With	drawal (IDCW)	(ii)	Growth Income Distribution cum	n Capital Wit	ndrawal (IDCW)		
					Sub-options under IDCW: (i) Payout of IDCW (ii) Reinvestment of IDCW.					
	(ii)	Payout of IDCW Reinvestment of IDCW. rect Plan (with the above O			(ii)					

Features	HSBC GLC	OBAL EME	RGING	MAR	ETS F	UND		HSBC	BRAZIL	FUND		
	The following ta	able details the	e Plans/C	Options/S	Sub-optio	ns availal	ble in th	ne Scheme and its div	vidend frequ	encies:		
	Plans	Options		Su	ub-Option	s		Frequency of dividend declaration		Record	Date	
	Regular and Direct	Growth IDCW	Payout o	of IDCW 8	– & Reinves	stment of	IDCW	– From time to time	As may be	- decided	by the Tru	ustees^
	<sup>1</sup> If such day is	a holiday, the	n the rec	ord date	shall be	the imme	diately	succeeding Business	Day.			
	If the actual amo by issuing addit							dividend will be comp	oulsorily and	l automa	tically re-i	nvested
	The amount of a For detailed disc											
Applicable NAV (after the scheme opens for subscriptions and redemptions)	For Applicability	y of NAV to th	e respec	tive sche	eme(s) ref	er Note 3	of Cor	nmon Features of the	e Scheme(s)			
Minimum Application Amount/Number of Units	For Minimum Aı	pplication Amo	ount refe	r Note 4	of Comm	non Featu	res of t	he Scheme(s).				
Despatch of Redemption Request	For Despatch of	f Redemption I	Request i	refer Not	e 5 of Co	ommon Fe	atures	of the Scheme(s)				
Benchmark Index	As per AMFI Tie	er 1 benchmark	: MSCI E	Emerging	Market lı	ndex TRI	As pe	r AMFI Tier 1 benchma	ark Index : M	SCI Brazi	l 10/40 In	dex TRI.
IDCW (Dividend) Policy	For detailed IDC	CW (Dividend)	Policy re	fer Note	6 of Com	nmon Fea	tures of	f the Scheme(s).				
Name of the Fund Manager	Sonal Gupta (De	edicated Fund	Manager	for overs	seas inve	stments)	Sonal	Gupta (Dedicated Fu	nd Manager	for overs	seas inves	tments)
Name of the Trustee Company	For Name of the	e Trustee Com	pany ref	er Note 7	7 of Com	mon Feat	ures of	the Scheme(s)				
Performance of the Scheme	Scheme perfor	mance as on					Sche	me performance as				
Scheme	Compounded A Returns	Annualised	Retur Regular		Bench Return Regular	ns % Direct	Com Retu	pounded Annualised rns	Retu Regular			ns % Direct
	Returns for the	e last 1 vear	Plan 12.97	Plan 13.75	Plan 13.41	Plan 13.41	Betu	rns for the last 1 yea	Plan r -17.82	Plan -17.36	Plan -17.89	Plan -17.89
	Returns for the	•	-0.91	-0.22	2.69	2.69		rns for the last 3 yea		4.54	8.17	8.17
	Returns for the		4.87	5.61	6.63	6.63		rns for the last 5 yea		-6.38	-1.17	-1.17
		•		4.94	7.23	6.33	Date Re	rns since inception of Inception: gular Plan – May 6, 2		-3.28	1.97	2.05
		urns for each f		vear for t	the last 5	vears		ect Plan – January 1, solute Returns for eac		vear for t	he last 5	vears
	HS	SBC Global Emerging I and – Regular Growth			erging Market	-	AD	HSBC Brazil Fun		-	Brazil 10/40	_
	25% - 20% - 15% - 10% - 5% - 0% -	21.40 21.75			7.22	_	30 15 0 -15	5% - 17.08 19.3 5% - 3% -	38 24.56 11.75	-18.75 -14.8	29.5 21.83	8
	-5% - -10% - -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1	10.50	-7.14 -8.03	-11.16 2022-23	2023-24			0% - 5%36.51 -33.65 2019-20 2020-21	2021-22	2022-23	2023-24	
		the benchmar rowth option. ve are Compo	<b>k is calcu</b> The retur unded Ar	ulated as rns for th nnualized	<b>per the T</b> ie respect d. Standa	<b>Γotal Retι</b> ive perioc	ls are p	ex (TRI). rovided as on last bus prescribed by SEBI a	,			
Additional Scheme			•					cation towards variou				
Related Disclosures	ii. Disclosure of debt and	of name and e d equity ETFs/	xposure	to Top 7	issuers,	stocks, g	roups a	<u>various sectors</u> ) for S and sectors as a perc link that contains det	entage of N	AV of th	e scheme	
	this scheme iii. The Portfoli		tio of the	scheme	- This hoi	ing a Fund	1 of Fun	d scheme, disclosure	of Portfolio	Turnover	is not an	nlicable
Expenses of the Scheme	Continuous Off Exit Load: For E	fer							511 5111010		ιστισταμ	
Load Structure												

Features	HSBC GLOBAL EMERG	GING MARKETS	FUND	HSBC BRAZ	IL FUND			
Recurring Expenses	For Scheme Recurring Expenses	refer Note 9 of Com	mon Feature	es of the Scheme(s).				
	Actual expenses for the previous 2024 are as under:	financial year endeo	l March 31,	Actual expenses for the previous fi 2024 are as under:	nancial year ended	March 31,		
	Plan	Total Expenses (in Rs.)	% to Net Assets	Plan	Total Expenses (in Rs.)	% to Net Assets		
	HSBC Global Emerging Markets Fund – Regular Plan	2,339,015.71	1.52%	HSBC Brazil Fund – Regular Plan HSBC Brazil Fund – Direct Plan	2,069,094.42 2,358,980.97	1.55% 0.94%		
	HSBC Global Emerging Markets Fund – Direct Plan	766,294.00	0.83%	Expenses of underlying scheme is HSBC Brazil Fund (in addition to	0.85% of the ne	t assets of		
	Expenses of Underlying scheme HSBC Global Emerging Markets F of Regular and Direct Plan as st	und (in addition to th		Direct Plan as stated above).				
	, i i i i i i i i i i i i i i i i i i i		0	to the Scheme would be as per Regulation 52 of the SEBI (MF) al Scheme Recurring Expenses" in the SID.				
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the	he details in the State	ement of Add	litional Information and also independ	ently refer to your	tax advisor.		
Daily Net Asset Value (NAV) Publication	For Daily publication of NAV refe	er Note 10 of Comm	on Features	of the Scheme(s)				
For Investor Grievances please contact	For details of Investor Grievances	s refer Note 11 of C	ommon Feat	ures of the Scheme(s)				
Unitholders' Information	For Unitholder's Information refe	r Note 12 of Commo	on Features	of the Scheme(s).				

Г

Features	HSBC MANAGED SOLUTIONS		
Type of Scheme	An open ended Fund of Fund scheme investing in a basket of equity, debt, Gold and	other Exchange Trad	ed Funds.
Investment Objective	Managed Solutions India – Growth		
	The objective of the Plan is to provide long term total return primarily by seeking allocation with diversification commensurate with the risk profile of investments by exchange traded funds (ETFs) and other ETFs, units of offshore mutual funds and more	investing in a baske	et of debt, equity, gold
	Managed Solutions India – Moderate		
	The objective of the fund is to provide long term total return aimed at capital apprecial asset allocation with diversification commensurate with the risk profile of investment gold ETFs and other ETFs, units of offshore mutual funds and money market instrum	nts by investing in a	
	Managed Solutions India – Conservative		
	The objective of the Plan is to provide long term total return aimed at providing inc diversification commensurate with the risk profile of investments by investing in a ETFs and money market instruments.	•	
	The investments into Underlying schemes by each Plan under the Scheme would be allocation pattern and / risk profile of such Plans under the Scheme. However, there is of the Plans under the Scheme will be achieved.	s no assurance that th	
Asset Allocation	Under normal circumstances, it is anticipated that the asset allocation of the Scheme		
Pattern of the scheme	Instruments		s (% of Total Assets)
		Minimum	Maximum
	Managed Solutions India – Growth		
	Units of various Mutual Fund Schemes (Domestic and Offshore funds) out of which:	95	100
	a) Equity Schemes (Units of Domestic Equity and Off-shore Equity)	55	90
	b) Debt Schemes	10	30
	c) Gold and Other Exchange Traded Funds	0	15
	d) Money Market Schemes/Liquid Funds	0	20
	Money market instruments	0	5
	Managed Solutions India – Moderate		
	Units of various Mutual Fund Schemes (Domestic and Offshore funds) out of which	95	100
	a) Equity Schemes (Units of Domestic Equity and Offshore Equity)	30	70
	b) Debt Schemes	30	70
	c) Gold and Other Exchange Traded Funds	0	15
	d) Money Market Schemes/Liquid Funds	0	25
	Money market instruments	0	5
	Managed Solutions India – Conservative		
	Units of various Mutual Fund Schemes (Domestic and Offshore funds) out of which	95	100
	Units of various Mutual Fund Schemes (Domestic and Offshore funds) out of which a) Equity Schemes (Units of Domestic Equity)	95 0	100 15
	a) Equity Schemes (Units of Domestic Equity)	0	15
	<ul><li>a) Equity Schemes (Units of Domestic Equity)</li><li>b) Debt Schemes</li></ul>	0 55	15 100

Features		HSBC MANAGED	SOLUTIONS	
	1	investment by each Plan under the Scheme into the Underly	ing scheme(s) will not e	xceed 20% of the net assets of the
	The S	rlying scheme(s). Scheme will not invest in derivatives, securitised debts or unr sure to these securities and may also undertake short selling, s		
	not ir	nvest in credit default swaps.	-	
		Inderlying scheme shall be compliant with the provisions of pa 2024 including for investments in derivatives or unlisted instru		Circular on Mutual Funds dated June
	Indica	ative Table (Actual instrument/percentages may vary subject 1	o applicable SEBI circular	rs)
	SI. No	Type of Instrument*	Percentage of exposure (% of net assets)	Circular references / clause references of SEBI Master Circular on Mutual Funds dated June 27, 2024
	1.	Securities Lending		
		Equity Derivatives for non- hedging purposes		
		Securitized Debt		
		Overseas Securities ReITS and InVITS	יז	Not Applicable
		AT 1 (Additional Tier 1) and AT 2 (Additional Tier 2) Bonds		
		Any other instrument		
		underlying fund may invest in the above mentioned securities	hased on its defined ass	set allocation
	1 .	sure to Indian securities in the overseas underlying schemes in		
	under asset the S Sche overs of 25 shall end c presc rebal	sure to Indian securities by the overseas underlying schemes in rlying scheme's net assets. If the exposure to Indian securitie is, then an observance period of 6 months from the date of pull scheme to monitor the portfolio rebalancing activity by the ov- me shall not undertake any fresh investment in such overseas seas underlying schemes in case the exposure to Indian securi '0%. If the portfolio of the overseas underlying schemes is not u liquidate its investments in the concerned overseas underlying of the observance period. However, if the exposure to Indian securi ance the portfolio in line with the aforesaid requirements, the the restrictions, as specified in SEBI Circular No. SEBI/HO/IME	es by an overseas underly blicly available information erseas underlying scheme underlying schemes and r ties by such overseas und ebalanced within the 6-m scheme(s) within the nex securities by such overse on requirement shall not n after the 6- month liqu	ying scheme exceeds 25% of its net n of such breach shall be permitted to as. During the observance period, the may resume their investments in such derlying schemes falls below the limit nonth observance period, the Scheme ct 6 months ('liquidation period') from as underlying scheme falls below the be applicable. If the Scheme fails to idation period the AMC shall comply
		letails of Change in Investment Pattern and Portfolio re-balan lancing in case of passive breaches refer Note 1 of Common I	-	
Investment Strategy		stment Approach and Risk Control	eatures of the Scheme(s	ı.
Investment Strategy	The F of thi ETFs	Plans under the Scheme will invest predominantly in the exist ird party domestic mutual funds, units of offshore equity-orier and other ETFs of third parties until such time that the Fund d in proportion of its corpus in money market instruments in orc	ited funds managed by H oesn't have such scheme	SBC Global Asset Management, gold offerings. The Plans may also invest
	1	sset classes where HSBC Mutual Fund has scheme offerings, t tments into units of third party domestic mutual funds shall b		
	• I	Non-availability of a scheme managed by HSBC in certain cate if the investment by the Plan under the Scheme exceeds 20% o the third party domestic mutual fund will be similar to the Under asset allocation pattern and risk profile.	the net assets of the Unc	derlying scheme(s). In such a scenario,
	ensu	e investing in such third party domestic mutual fund scheme red that the investment objective, asset allocation pattern an s under the Scheme.		
		ew inflows will be invested as per the asset allocation pattern rebalanced on a monthly basis at the minimum to bring the a		
	such	the intention of the Fund Manager to stay fully invested in the open-ended schemes offered by the Mutual Fund from time to the me. However, the Fund Manager reserves the right to maintain a	ime subject to the above	asset allocation of the Plans under the
	Infor the a	asset allocation of the Underlying schemes that the fund in mation Document of the respective schemes. It shall always I sset allocation range as disclosed in the asset allocation patte Inderlying scheme(s) will not exceed 20% of the net assets of	be ensured that the actua rn above. The investment	al allocation of all the Funds is within t by each Plan under the Scheme into
	The	Concept of Asset Allocation		
	based ETFs	t allocation strategy is based on the concept of risk diversific d on the risk appetite of the investor. Through asset allocatic and other ETFs, offshore mutual fund units and money mark advantages of asset allocation strategy include:	n, investors can decide o	on the best mix of debt, equity, gold
	• [	Diversification across asset classes and across schemes within	n an asset class.	
	1	Fulfillment based on risk profiles.		
		Ability to maintain the asset allocation by continuous rebalanc	-	
	• / other	Asset allocation reacts differently to the market conditions, a	iuss in one asset class	could be made up by the gain in the
		· letailed disclosure on derivative strategies, please refer SID of	the scheme.	
Risk Profile	Mutu	al Fund investments are subject to market risks, read all sche nitigation measures, refer Note 2 of Common Features of the	me related documents ca	

Features				H	SBC M	ANAGE	D SOL	UTIONS			
Plans / Options	Plan(s)										
	(i) Regular Plan										
	(ii) Direct Plan										
	(i) Growth										
	(ii) Income Dist	tribution curr	n Capital	Withdray	wal (IDC)	V)					
	Sub-options unde	er IDCW:									
	(i) Payout of ID										
	(ii) Reinvestmer					6.0	0.1				
										t of IDCW is the default sub-opt	ion.
	The following tab	ole details th	e Plans/C	Options/	Sub-optic	ons availa	ble in the	Scheme an	nd its c	lividend frequencies:	
	Plans	Options		Sub	-Options			Frequency of dend declar		Record Date	
	Regular and G	rowth			-			_		-	
	Direct ID	DCW P	ayout of	IDCW &	Reinvest	ment of ID	DCW Fro	m time to ti	ime	As may be decided by the Truste	ees^
	^ If such day is a	holiday, the	n the rec	ord date	shall be	the imme	ediately su	cceeding B	usines	s Day.	
	If the actual amou by issuing additio							idend will b	e com	pulsorily and automatically re-inve	ested
	The amount of di	vidend reinv	ested wil	l be net	of applic	able taxes	S.				
	For detailed disclo				-						
Applicable NAV (after the scheme opens for subscriptions and redemptions)	For Applicability o	of NAV to th	ie respec	tive sche	eme(s) re	fer Note 3	3 of Comr	non Feature	es of t	he Scheme(s).	
Minimum Application Amount/Number of Units	For Minimum App	plication Am	ount refe	r Note 4	of Comr	non Featu	ures of the	e Scheme(s	).		
Despatch of Redemption Request	For Despatch of F	Redemption	Request i	refer Not	te 5 of C	ommon Fe	eatures of	f the Schem	ne(s)		
Benchmark Index	Managed Solution	ons India - G	rowth		•	Index co Bond Inde		g 80% of	BSE 2	00 TRI Index and 20% of CR	ISIL
	Managed Solution	ons India – I	Noderate	CF	RISIL Hyb	rid 35+6	5 - Aggre	ssive Index			
	Managed Solution	ons India - C	onservati			Index co Bond Inde		g 10% of	BSE 2	00 TRI Index and 90% of CR	ISIL
IDCW (Dividend) Policy	For detailed IDCW	V (Dividend)	Policy re	fer Note	6 of Cor	nmon Fea	atures of t	he Scheme	(s).		
Name of the Fund	Gautam Bhupal (E	Equity), Che	enu Gupt	a (Equity	/) and So		(Eoroian	o )			
Manager						nal Gupta	r (Foreign	Securities)			
Manager Name of the Trustee Company	For Name of the	Trustee Con	npany ref	er Note	7 of Com				s)		
Name of the Trustee Company Performance of the	Scheme perform	nance as on	Novemb				tures of th	ne Scheme(s		ch financial year for the last 5 ye	ears
Name of the Trustee Company		nance as on	Novemb				tures of th	ne Scheme(s ite Returns	<b>for ea</b>	ed Solutions India Customised	ears
Name of the Trustee Company Performance of the	Scheme perform Managed Solutio	nance as on ons India –	Novemb Growth Sch	per 30, eme	2024 Bencl	mon Feat	tures of th	ne Scheme(s ite Returns	<b>for ea</b>	. ,	ears
Name of the Trustee Company Performance of the	Scheme perform	nance as on ons India –	Novemb Growth Sch Retur	per 30, eme ms %	2024 Benck Retur	mon Feat	tures of th	ne Scheme(s nte Returns IIII HSB( - Gri 45%-	for ea C Manage owth (Re	ed Solutions India g Growth) Customised Benchmark	ears
Name of the Trustee Company Performance of the	Scheme perform Managed Solutio Compounded An	nance as on ons India –	Novemb Growth Sch	per 30, eme	2024 Bencl Retur	mon Feat	tures of th Absolu	te Scheme(s te Returns HSB( - Gri 45%- 30%-	<b>for ea</b>	ed Solutions India g Growth) Customised Benchmark	ears
Name of the Trustee Company Performance of the	Scheme perform Managed Solutio Compounded An	nance as on ons India – nnualised	Novemi Growth Sch Retur Regular	eme rns % Direct	2024 Bencl Retur Regular	mon Feat nmark ns % Direct	tures of th Absolu	ne Scheme(s nte Returns IIII HSB( - Gri 45%-	for ea C Manage owth (Re	28.06 31.84 31.97 17.05 19.39	ears
Name of the Trustee Company Performance of the	Scheme perform Managed Solutio Compounded An Returns	nance as on ons India – nnualised last 1 year	Novemi Growth Sch Retur Regular Plan	eme rns % Direct Plan	2024 Bencl Retur Regular Plan	mon Feat nmark ns % Direct Plan	Absolu	te Scheme(s te Returns ■ HSB( - Gri 45%- 30%- 15%-	for ea C Manage owth (Re	28.06 31.84 31.97	ears
Name of the Trustee Company Performance of the	Scheme perform Managed Solutio Compounded An Returns Returns for the I	nance as on ons India – nnualised last 1 year last 3 years	Novemb Growth Sch Retur Regular Plan 23.80	eme ns % Direct Plan 24.94	2024 Bencl Retur Regular Plan 23.01	mon Feat nmark ns % Direct Plan 23.01	tures of th Absolu	And Scheme (s nte Returns 45% - 30% - 15% - 0%	for ea C Manage owth (Re 26.42	28.06 31.84 31.97 17.05 19.39	ears
Name of the Trustee Company Performance of the	Scheme perform Managed Solutio Compounded An Returns Returns for the I Returns for the I	nance as on ons India – nnualised last 1 year last 3 years last 5 years	Novemb Growth Sch Retur Regular Plan 23.80 14.58	eme ns % Direct Plan 24.94 15.38	2024 Bencl Retur Regular Plan 23.01 14.24	mon Feat mark ns % Direct Plan 23.01 14.24	tures of th Absolu	And Scheme (state) te Returns 45% - 30% - 15% - 0% 15% -	for ea C Managu owth (Re 26.42	ed Solutions India g Growth) Customised Benchmark 28.06 31.84 31.97 17.05 19.39 -0.04 -0.18	ears
Name of the Trustee Company Performance of the	Scheme perform Managed Solution Compounded An Returns Returns for the I Returns for the I Returns for the I	nance as on ons India – nnualised last 1 year last 3 years last 5 years ception	Novemt Growth Sch Retur Plan 23.80 14.58 16.81 13.96	erre 30, erre % Direct Plan 24.94 15.38 17.47	2024 Bencl Return Regular Plan 23.01 14.24 16.48	mon Feat mark ns % Direct Plan 23.01 14.24 16.48	tures of th Absolu	te Scheme(s te Returns 45% - 30% - 15% - 0% -20.60 -20.8	for ea C Managu owth (Re 26.42	ed Solutions India g Growth) Customised Benchmark 28.06 31.84 31.97 17.05 19.39 -0.04 -0.18	ears
Name of the Trustee Company Performance of the	Scheme perform Managed Solution Compounded An Returns Returns for the I Returns for the I Returns for the I Returns for the I Returns since im	nance as on ons India – nuualised last 1 year last 3 years last 5 years ception n – April 30	Novemb           Growth           Sch           Regular           Plan           23.80           14.58           16.81           13.96           , 2014	eme ns % Direct Plan 24.94 15.38 17.47 14.43	2024 Bencl Return Regular Plan 23.01 14.24 16.48	mon Feat mark ns % Direct Plan 23.01 14.24 16.48	tures of th Absolu	te Scheme(s te Returns 45% - 15% - 0% - 20.60 - 20.4 2019-20	for ea C Manage owth (Re 26.42	ed Solutions India g Growth) Customised Benchmark 28.06 31.84 31.97 17.05 19.39 -0.04 -0.18	
Name of the Trustee Company Performance of the	Scheme perform Managed Solutio Compounded An Returns Returns for the I Returns for the I Returns for the I Returns since im Date of Inception Managed Solutio	nance as on ons India – nnualised last 1 year last 3 years last 5 years ception n – April 30 ons India - I	Novemb Growth Sch Regular Plan 23.80 14.58 16.81 13.96 , 2014 Moderate Sch	eme ns % Direct Plan 24.94 15.38 17.47 14.43	2024 Bencl Regular Plan 23.01 14.24 16.48 14.54 Bencl	mon Feat mark ns % Direct Plan 23.01 14.24 16.48	tures of th Absolu	ne Scheme(s ite Returns 45% - 15% - 0% - 15% - 2019-20 ite Returns MBE	for ea C Manage owth (Re 26.42 86 1 202 for ea C Manage	ed Solutions India g Growth) Customised Benchmark 28.06 31.84 31.97 17.05 19.39 -0.04 -0.18 -0.04 -0.18	
Name of the Trustee Company Performance of the	Scheme perform Managed Solution Compounded Arr Returns Returns for the I Returns for the I Returns for the I Returns for the I Returns since inc Date of Inception	nance as on ons India – nnualised last 1 year last 3 years last 5 years ception n – April 30 ons India - I	Novemb Growth Sch Regular Plan 23.80 14.58 16.81 13.96 , 2014 Moderate Sch Retur Regular	eme ns % Direct Plan 24.94 15.38 17.47 14.43 eeme ns %	2024 Bencl Regular Plan 23.01 14.24 16.48 14.54 Bencl Retur Regular	mon Feat mark ns % Direct Plan 23.01 14.24 16.48 14.54 14.54	Absolu	ne Scheme(s ite Returns 45% - 15% - 0% - 15% - 2019-20 ite Returns MBE	for ea C Manage 26.42 86 1 202 for ea C Manage C Manage	ad Solutions India       Customised Benchmark         28.06       31.84 31.97         17.05 19.39       0.04 -0.18         -0.04 -0.18       0.04 -0.18         -0.21       2021-22       2022-23       2023-24         Ch financial year for the last 5 year       crisic Hybrid 35 + 65       gressive Index	
Name of the Trustee Company Performance of the	Scheme perform Managed Solution Compounded An Returns for the I Returns for the I Returns for the I Returns for the I Returns since into Date of Inception Managed Solution Compounded An Returns	nance as on ons India – nnualised last 1 year last 3 years last 5 years ception n – April 30 ons India - I nnualised	Novemb Growth Sch Retur Plan 23.80 14.58 16.81 13.96 , 2014 Woderate Sch Retur Regular Plan	eme rns % Direct Plan 24.94 15.38 17.47 14.43 eme rns % Direct Plan	2024 Bencl Regular Plan 23.01 14.24 16.48 14.54 Bencl Retur Regular Plan	mon Feat	Absolu	te Scheme(s te Returns 45% - 30% - 15% - 0% 2019-20 te Returns ↓ HSBC - Mo 45% - 30% - 15% - 2019-20	for ea C Manage owth (Re 26.42 86 1 202 for ea C Manage	ad Solutions India       Customised Benchmark         28.06       31.84 31.97         17.05 19.39       -0.04 -0.18         -0.04 -0.18       -0.04 -0.18         -0.21       2021-22       2022-23       2023-24         Ch financial year for the last 5 year       -Aggressive Index         ad Solutions India       CRISIL Hybrid 35 + 65         eg Growth)       - Aggressive Index	
Name of the Trustee Company Performance of the	Scheme perform Managed Solution Compounded An Returns for the I Returns for the I Returns for the I Returns since into Date of Inception Managed Solution Compounded An Returns for the I	nance as on ons India – nnualised last 1 year last 3 years ception n – April 30 ons India - I nnualised	Novemt Growth Sch Retur Regular Plan 23.80 14.58 16.81 13.96 , 2014 Voderate Sch Retur Regular Plan 20.66	errs % Direct Plan 24.94 15.38 17.47 14.43 erme % Direct Plan 21.92	2024 Bencl Retur Plan 23.01 14.24 16.48 14.54 Bencl Regular Plan 20.39	mon Feat	Absolu	te Scheme(s te Returns 45% - 30% - 15% - 0% 0% 2019-20 te Returns ↓ BBC -20.60 - 20.1 2019-20 te Returns ↓ BBC - Mo	for ea C Manage 26.42 86 1 202 for ea C Manage C Manage	ad Solutions India       Customised Benchmark         28.06       31.84 31.97         17.05 19.39       0.04 -0.18         -0.04 -0.18       0.04 -0.18         -0.21       2021-22       2022-23       2023-24         Ch financial year for the last 5 year       crisic Hybrid 35 + 65       gressive Index	
Name of the Trustee Company Performance of the	Scheme perform Managed Solution Compounded An Returns for the I Returns for the I Returns for the I Returns since inco Date of Inception Managed Solution Compounded An Returns for the I Returns for the I Returns for the I	nance as on ons India – nnualised ast 1 year ast 3 years ception n – April 30 ons India - I nnualised ast 1 year ast 1 year	Novemb Growth Sch Retur Plan 23.80 14.58 16.81 13.96 , 2014 Woderate Sch Retur Regular Plan	eme rns % Direct Plan 24.94 15.38 17.47 14.43 eme rns % Direct Plan	2024 Bencl Regular Plan 23.01 14.24 16.48 14.54 Bencl Retur Regular Plan	mon Feat	Absolu	te Scheme(s te Returns 45% - 30% - 15% - 0% - 2019-20 te Returns 45% - 30% - 2019-20 te Returns MBBC - Mo 45% - 15% - 0% - 15% - 10%	for ea C Manage 26.42 86 for ea C Manage derate (F 21.52	ad Solutions India       Customised Benchmark         28.06       31.84 31.97         17.05 19.39       -0.04 -0.18         -0.04 -0.18       -0.04 -0.18         -0.21       2021-22       2022-23       2023-24         Ch financial year for the last 5 year       ch financial year for the last 5 year         ad Solutions India       CRISIL Hybrid 35 + 65         eg Growth)       CRISIL Hybrid 35 + 65         21.22       26.54 27.27         14.33       15.29	
Name of the Trustee Company Performance of the	Scheme perform Managed Solution Compounded An Returns for the I Returns for the I Returns for the I Returns since into Date of Inception Managed Solution Compounded An Returns for the I	nance as on ons India – nualised ast 1 year ast 3 years ception n – April 30 ons India - I nualised ast 1 year ast 1 year ast 3 years ast 5 years	Novemb Growth Sch Retur Regular Plan 23.80 14.58 16.81 13.96 , 2014 Voderate Sch Retur Regular 20.66 12.64	eme ns % 24.94 15.38 17.47 14.43 eme ns % Direct Plan 21.92 13.62	2024 Bencl Retur Regular Plan 23.01 14.24 16.48 14.54 Bencl Retur Regular Plan 20.39 12.69	mon Feat	Absolu	te Scheme(s te Returns 45% - 30% - 15% - 2019-20 te Returns 45% - 30% - 2019-20 te Returns MBEC - Mo 45% - 0%	for ea C Manage 26.42 86 for ea C Manage derate (F 21.52	ad Solutions India       Customised Benchmark         28.06       31.84 31.97         17.05 19.39       -0.04 -0.18         -0.04 -0.18       -0.04 -0.18         -0.21       2021-22       2022-23       2023-24         Ch financial year for the last 5 year       ch financial year for the last 5 year         ad Solutions India       CRISIL Hybrid 35 + 65         eg Growth)       CRISIL Hybrid 35 + 65         21.22       26.54 27.27         14.33       15.29	

Features	HSBC MANAGED SOLUTIONS								
	Managed Solutions India - Conservative				Absolute Returns for e	each financial y	vear for the last 5 years		
	Compounded Annualised	Scho Retur		Bench Retur			HSBC Managed Solutions India - Conservative (Reg Growth) Customised Benchmark		
	Returns	Regular Plan	Direct Plan	Regular Plan	Direct Plan	30% -			
	Returns for the last 1 year	10.08	10.93	11.14	11.14	20% -	6 73 7 52	9.40 <sup>10.98</sup>	
	Returns for the last 3 years	6.10	6.91	7.03	7.03	10% - 2.45 6.22 4.3 0%	7 6.73 4.75 7.52	2.51 2.90	
	Returns for the last 5 years	6.29	7.10	8.04	8.04	-15% -			
	Returns since inception	7.15	7.71	9.06	9.06				
	Date of Inception – April 30,	2014				2019-20 20	20-21 2021-22	2022-23 2023-24	
	Past performance may or may	not be s	sustaine	d in the f	uture.				
	Performance of the benchmar	k is calcı	lated as	per the	Total Ret	rn Index (TRI).			
	Returns are of growth option Returns 1 year and above are purposes. Different plans shal	e Compou	unded A	nnualized	. Standa	•			
Additional Scheme	i. Scheme's portfolio holdir			•		nd allocation towards va	rious sectors.		
Related Disclosures	Refer to the weblink (Top	0 10 hold	ings and	I Fund all	ocation to	wards various sectors) f	or Scheme's p	ortfolio holdings.	
	<li>Disclosure of name and e of debt and equity ETFs/i this scheme</li>	•					•		
	iii. The Portfolio Turnover Ratio of the scheme - This being a Fund of Fund scheme, disclosure of Portfolio Turnover is not applicable								
Expenses of the Scheme	Continuous Offer								
Load Structure	Exit Load: For Exit Load refer	Note 8 o	f Comm	on Featu	es of the	Scheme(s).			
Recurring Expenses	For Scheme Recurring Expens	es refer l	Note 9 d	of Commo	n Featur	s of the Scheme(s).			
	Actual expenses for the previ	ous finan	cial yea	r ended N	larch 31,	2024 are as under:			
	Plan					Total Expense	ses (in Rs.)	% to Net Assets	
	HSBC Managed Solutions Inc	lia - Grov	vth - Re	gular Plan		3,695,74	18.79	1.01%	
	HSBC Managed Solutions Inc	lia - Grov	vth - Dir	ect Plan		18,085	.87	0.09%	
	HSBC Managed Solutions India - Moderate - Regular Plan					6,343,73	36.01	1.13%	
	HSBC Managed Solutions India - Moderate - Direct Plan					17,894	.03	0.09%	
	HSBC Managed Solutions – Conservative - Regular Plan					2,563,2	74.97	0.86%	
	HSBC Managed Solutions – (	Conservat	tive – D	irect Plan		8,427	.86	0.09%	
	Expenses of Underlying scher	ne(s)					!		
	Plan					Regular	Plan	Direct Plan	
	HSBC Managed Solutions Inc	lia - Grov	vth			1.95	%	1.03%	
	HSBC Managed Solutions Inc					1.96		0.92%	
	HSBC Managed Solutions – (	Conservat	tive			1.29	%	0.52%	
	The maximum limit of recurri Regulation, 1996. Investors a	•							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to	o the deta	ils in the	Stateme	nt of Add	ional Information and also	o independently	v refer to your tax adviso	
Daily Net Asset Value (NAV) Publication	For Daily publication of NAV	refer Note	e 10 of	Common	Features	of the Scheme(s)			
For Investor Grievances please contact	For details of Investor Grievances refer Note 11 of Common Features of the Scheme(s)								
Unitholders' Information	For Unitholder's Information r	efer Note	12 of (	Common	Features	f the Scheme(s).			

Features	HSBC ASIA PACIFIC (EX JAPAN) DIVIDEND YIELD FUND	HSBC GLOBAL EQUITY CLIMATE CHANGE FUND OF FUND
Type of Scheme	An open ended fund of fund scheme investing in HSBC Global Investment Funds - Asia Pacific Ex Japan Equity High Dividend Fund.	An open ended fund of fund scheme investing in HSBC Global Investment Funds – Global Equity Climate Change.
Investment Objective	To provide long term capital appreciation by investing predominantly in units of HSBC Global Investment Funds (HGIF) Asia Pacific Ex Japan Equity High Dividend Fund (HEHDF). The Scheme may also invest a certain proportion of its corpus in money market instruments and/or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time. However, there is no assurance that the investment objective of the Scheme will be achieved.	To provide long term capital appreciation by investing predominantly in units of HSBC Global Investment Funds – Global Equity Climate Change (HGECC). The Scheme may also invest a certain proportion of its corpus in money market instruments and/or units of overnight/liquid mutual fund schemes, in order to meet liquidity requirements from time to time. However, there is no assurance that the investment objective of the Scheme will be achieved.

Features	Н	HSBC ASIA PACIFIC (EX JAPAN) DIVIDEND YIELD FUND Under normal circumstances, it is anticipated that the asset				H	isbc global equi fund (			HANGE	
Asset Allocation Pattern of the	1	er normal circumstances, ation of the Scheme will be		•	nat the asset	1	er normal circumstances, ation of the Scheme will be		•	at the asset	
scheme	Instruments			Indicative Allocations (% of Total Assets)		Instruments			Indicative Allocations (% of Total Assets)		
				Minimum	Maximum				Minimum	Maximum	
	Ex .	ts issued by HGIF Asia P Japan Equity High Dividend HDF)		95	100	Fun	ts issued by HSBC Global Inve ds - Global Equity Climate ( iECC)		95	100	
	TRE sec	ney Market instruments (inc EPS & reverse repo in govern urities) and units of don tual funds	nment	0	5	TRE sec	ney Market instruments (in PS & reverse repo in gove urities) and units of do rnight/liquid mutual funds	rnment	0	5	
	inves Fund sche	er normal circumstances, sted into (HGIF Asia Pacific I). The cumulative exposure me, money market instrume s shall not exceed 100% of	Ex Japa through ents and u	an Equity I units of t units of do	High Dividend he Underlying mestic mutual	inves Clima the U dome	er normal circumstances, s sted into HSBC Global In ate Change. The cumulativ Jnderlying scheme, money estic mutual funds shall no le Scheme.	vestment e gross ex market i	Funds - ( kposure thr nstruments	Blobal Equity ough units of and units of	
	unra <sup>-</sup> expo	Scheme will not invest in ted instruments. However, to sure to these securities and securities lending.	the Unde	rlying sche	me may have	unrat Oblig	Scheme will not invest in ted instruments and in del gations/Credit Enhancement curities lending and short s	bt instrum ts. The Sc	nents havir	g Structured	
	para 27,	Underlying scheme shall be 12.19 of SEBI Master Circu 2024 including for investr uments.	ular on N	lutual Fund	is dated June	of pa	The Underlying scheme shall be compliant with the provord para 12.19 of SEBI Master Circular on Mutual Funds June 27, 2024.				
		ative Table (Actual instrume oplicable SEBI circulars)	ent/perce	ntages ma	y vary subject		Indicative Table (Actual instrument/percentages may vary subj to applicable SEBI circulars)				
	Sr. No.	Type of Instrument*	Percent age of exposur (% of no assets	clause i e SEBI Ma et on Mu	r references/ references of aster Circular itual Funds une 27, 2024	Sr. No.	Type of Instrument*	Percenta of exposur (% of ne assets	clause re SEBIM et on Mu	r references/ references of aster Circular itual Funds une 27, 2024	
	1.	Securities Lending				1.	Securities Lending				
	2. Equity Derivatives for					2.	Equity Derivatives for				
	3.	non- hedging purposes Securitized Debt	_			3.	non- hedging purposes Securitized Debt	-			
	4.	Overseas Securities	-	Not Applic	able	4.	Overseas Securities	-	Not Applia	abla	
	5.	ReITS and InVITS					ReITS and InVITS	Not Applicable		able	
	6.	AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds				6.	AT1(Additional Tier 1) and AT2 (Additional Tier 2) Bonds				
	7.	Any other instrument					Any other instrument				
	1	*The underlying fund may invest in the above mentioned securities based on its defined asset allocation. *The underlying fund may invest in the above mentioned securities based on its defined asset allocation.								ned securities	
	Exposure to Indian securities by the overseas underlying schemes invested in by the Scheme shall not be m underlying scheme's net assets. If the exposure to Indian securities by an overseas underlying scheme et assets, then an observance period of 6 months from the date of publicly available information of such breac the Scheme to monitor the portfolio rebalancing activity by the overseas underlying schemes. During the Scheme shall not undertake any fresh investment in such overseas underlying schemes and may resume the overseas underlying schemes in case the exposure to Indian securities by such overseas underlying schemes 25%. If the portfolio of the overseas underlying scheme(s) within the 6-month observance per liquidate its investments in the concerned overseas underlying scheme(s) within the next 6 months ('liquidati the observance period. However, if the exposure to Indian securities by such overseas underlying scheme fall limit of 25% during the liquidation period, the liquidation requirement shall not be applicable. If the Scheme portfolio in line with the aforesaid requirements, then after the 6- month liquidation period the AMC shall comp as specified in SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 4, 2024. If the scheme intend to invest in any other overseas underlying scheme exceeding 25% expose a notice cum addendum will be issued to investors indicating the change in overseas underlying schemes, not be considered as fundamental attribute change as per the provisions of SEBI Circular No. SEBI/HO/IMD dated November 4, 2024			ne exceeds 25% of its ne preach shall be permitted to the observance period, the e their investments in such mes falls below the limit o cce period, the Scheme shal idation period') from end o e falls below the prescribed heme fails to rebalance the comply with the restrictions ectives as that of existing posure to Indian securities nes, and such change shal							
	re-ba	details of Change in Invest alancing in case of passive I	breaches	refer Note		n Featu	ires of the Scheme(s).			n & Portfolio	
Investment Strategy	1	stment Approach and Ris			ha Undarluin -	1	stment Approach and Ris			unite of the	
	sche of its mutu	Scheme will invest predomina me - HEHDF. The Scheme m s corpus in money market ir Jal fund schemes, in order time to time.	ay also ir nstrumen	ivest a cert ts and/or	ain proportion units of liquid	n Underlying scheme - HGECC. The Scheme may also invest a certain proportion of its corpus in money market instruments				also invest a instruments	

Features	HSBC ASIA PACIFIC (EX JAPAN) DIVIDEND YIELD FUND			) divid	END	HSBC GLOBAL EQUITY CLIMATE CHANGE FUND OF FUND						
	The Scheme m managed by the provided it is in Scheme and in	AMC or in the conformity wi	schemes th the inv	s of any o vestmen	other mut t objectiv	ual fund,	The Scheme may invest in units of overnight/liquid mutual fund schemes managed by the AMC or in the schemes of any othe mutual fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations					ny other restment
	has different expense ratio and different minimum amount for investments. The portfolio of Underlying scheme for all the share classes is common. Currently while the Scheme intends to invest in Share Class S9. The share class is chosen for investments considering various factors, including minimum investment amount requirement of the share classes, expense ratio, etc. The Scheme may be eligible to subscribe to other share classes of Underlying scheme based on its net assets. Accordingly, the Scheme retains flexibility to invest in different share classes of Underlying scheme. <i>For detailed disclosure on derivative strategies, please refer SID</i>				class has different expense ratio and different minimum amount for investments. The portfolio of Underlying scheme for all the share classes is common. Currently, the Scheme is investing in Share Class J. The share class is chosen for investments considering various factors, including minimum investment amount requirement of the share classes, expense ratio, etc. The Scheme may be eligible to subscribe to other share classes of Underlying scheme based on its net assets. Accordingly, the Scheme retains flexibility to invest in different share classes of Underlying scheme.				a amount or all the nvesting stments t amount Scheme nderlying e retains scheme.			
Risk Profile								related documents care me(s) and refer to Sche				
Plans / Options	risk mitigation measures, refer Note 2 of Common Features of the 2 of Common Featur				/) available	Plan(s) (i) Regular Plan (ii) Direct Plan Options: (i) Growth (ii) Income Distribution cum Capital Withdrawal (IDCW) Sub-options under IDCW:						
	for investors w			nootiy v				Payout of IDCW Reinvestment of IDCW.				
								ne and Reinvestment o			ult sub-op	otion.
	Plans         Options         Sub-Options           Plans         Options         Sub-Options					ble in the Scheme and its dividend frequencies:  Frequency of Record Date						
	Regular and	Growth						dividend declaration				
	Direct		Payout o	Payout of IDCW & Reinvestment of I		IDCW From time to time As may be decided by the Trustees <sup>^</sup>				ustees^		
		ount of Payou tional units on dividend reinve	t of IDCV the exdiv ested wil	V is less vidend da Il be net	than Rs. ate at ap of applic	100/-, the plicable N able taxes	n such AV.	succeeding Business D dividend will be compu		automa	tically re-	invested
Applicable NAV (after the scheme opens for subscriptions and redemptions)	For Applicability	For Applicability of NAV to the respective scheme(s) refer Note 3 of Common Features of the Scheme(s).										
Minimum Application Amount/Number of Units	For Minimum A	pplication Am	ount refe	r Note 4	of Comr	non Featu	res of 1	the Scheme(s).				
Despatch of Redemption Request	For Despatch o	f Redemption	Request	refer Not	te 5 of C	ommon Fe	atures	of the Scheme(s)				
Benchmark Index	As per AMFI Tier 1 Benchmark Index : MSCI AC Asia Pacific ex Japan TRI							TRI				
IDCW (Dividend) Policy								f the Scheme(s).				
Name of the Fund Manager	Sonal Gupta (Dedicated Fund Manager for overseas investments) Sonal Gupta (Foreign securities) a						es) and Ka	pil Punja	ibi (Fixed	Income)		
Name of the Trustee Company	For Name of the Trustee Company refer Note 7 of Common Featu					ures of	the Scheme(s)					
Performance of the	Scheme performance as on November 30, 2024		Sche	me performance as o	n Novemb	er 30, 2	2024					
Scheme	Compounded Annualised Scheme Benchmark Returns % Returns %		Com	pounded Annualised	Sch Retur			nmark ms %				
	Returns		Regular Plan	1			Retu		Regular Plan		Regular Plan	
	Returns for the	e last 1 year	19.12	19.56	18.23	18.23	Retu	Irns for the last 1 year	14.83	15.57	27.86	27.86
	Returns for the		5.41	6.04	4.22	4.22		Irns for the last 3 years		-0.52	12.00	12.00
	Returns for the Returns since		7.29	8.01 8.08	7.90	7.90 7.97		Irns for the last 5 years	NA 0.92	NA 1.67	NA 13.36	NA 13.36
	Date of Inceptio				7.07	7.07	Returns since inception         0.92         1.67         13.36         13.36           Date of Inception – March 22, 2021         22.1         20.1         10.1				10.00	
			, _, -, -, -, -, -, -, -, -, -, -, -, -, -,									

Features	HSBC ASIA PACIFIC (EX YIELD FU		END	HSBC GLOBAL EQUITY FUND OF		IANGE		
	Absolute Returns for each financi	al year for the last 5	years	Absolute Returns for each financial year for the last 4 years				
	HSBC Asia Pacific (Ex Japa Dividend Yield Fund – Grow 25% – 24.75 21.71		с	HSBC Global Equity Climat Change Fund of Fund- Gro	e MSCI AC W Index TRI	orld		
	20% - 15% - 10% - 5% - 0% - -5% - -1.79	7.08 6.86 -4.71 -1.46 -4.9 2 2022-23 2023-24		30% - 11.31 20% - 11.31 0%	25.07 7.34 -23 2023-24			
	Past performance may or may not b		ture					
	Performance of the benchmark is can Returns are of growth option. The returns	alculated as per the T eturns for the respecti Annualized. Standar	<b>otal Retu</b> ve period	<b>rn Index (TRI).</b> s are provided as on last business da nark is prescribed by SEBI and is us	,			
Additional Scheme	i. Scheme's portfolio holdings to	o 10 holdings by issu	er and fu	nd allocation towards various sector	s.			
Related Disclosures		•		wards various sectors) for Scheme's				
	of debt and equity ETFs/index this scheme	funds through a fund	ctional w	roups and sectors as a percentage c ebsite link that contains detailed de	scription – <i>Not ap</i>	oplicable for		
<b>F</b>		the scheme - This beir	ng a Fund	of Fund scheme, disclosure of Portfo	blio Turnover is not	t applicable.		
Expenses of the Scheme	Continuous Offer Exit Load: For Exit Load refer Note	8 of Common Feature	es of the	Scheme(s).				
Load Structure								
Recurring Expenses	For Scheme Recurring Expenses ref	er Note 9 of Commo	n Feature	s of the Scheme(s).				
	Actual expenses for the previous fir 2024 are as under:	nancial year ended Ma	arch 31,	Actual expenses for the previous fi 2024 are as under:	nancial year endec	l March 31,		
	Plan		to Net ssets	Plan	Total Expenses (in Rs.)	% to Net Assets		
	HSBC Asia Pacific (Ex-Japan) Dividend Yield Fund – Regular Plan		.35%	HSBC Global Equity Climate Change Fund of Fund – Regular Plan	28,495,635.24	1.46%		
	HSBC Asia Pacific (Ex-Japan) Dividend Yield Fund – Direct Plan		0.82%	HSBC Global Equity Climate		0.75%		
	Expenses of underlying scheme is 0.65% of the net assets of HEHDF (in addition to the expenses of Regular and Direct Plan as stated above).							
			•	o the Scheme would be as per Re al Scheme Recurring Expenses" in t		e SEBI (MF)		
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the	details in the Stateme	nt of Add	itional Information and also independ	ently refer to your	tax advisor.		
Daily Net Asset Value (NAV) Publication	For Daily publication of NAV refer N	lote 10 of Common F	Features o	of the Scheme(s)				
For Investor Grievances please contact	For details of Investor Grievances re	efer Note 11 of Comr	non Feati	ures of the Scheme(s)				
Unitholders'	For Unitholder's Information refer N	ote 12 of Common F	eatures o	f the Scheme(s).				

# NOTE 1 – INVESTMENT IN CDMDF, CHANGE IN INVESTMENT PATTERN AND PORTFOLIO REBALANCING

#### a) Investment by Mutual Fund Schemes and AMCs in the units of CDMDF (applicable to all debt schemes except HSBC Overnight Fund)

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/ CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

# b) Change in Investment Pattern

Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unitholders and meet the objective of the Scheme. Such changes in the investment pattern will be for short term and defensive considerations.

# c) (i) Portfolio re-balancing in case of short term defensive consideration

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

# (ii) Portfolio re-balancing in case of passive breaches

Further, as per para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

# Applicable only for HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund and HSBC CRISIL IBX Gilt June 2027 Index Fund:

# d) (i) Portfolio re-balancing in case of short-term defensive consideration

In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 7 Days. Further, in case the portfolio is not rebalanced within the period of 7 days, justification for the same shall be placed before the investment committee and reasons for the same shall be recorded in writing. The investment committee shall then decide on the course of action.

# (ii) Portfolio re-balancing in case of passive breaches

In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 7 Days. Further, in case the portfolio is not rebalanced within the period of 7 days, justification for the same shall be placed before the investment committee and reasons for the same shall be recorded in writing. The investment committee shall then decide on the course of action.

# NOTE 2 – RISK FACTORS

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:

# Scheme specific risk factors

# A] Risk factors associated with investing in Fixed Income Securities

Subject to the stated investment objective, the Scheme proposes to invest in debt and related instruments and the risk factors pertinent to the same are:

- The performance of Scheme may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems.
- Investments in different types of securities are subject to different levels and kinds of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern.

E.g. investments in corporate bonds carry a higher level of risk than investments in Government securities. Further, even among corporate bonds, bonds which have a higher rating are comparatively less risky than bonds which have a lower rating.

- **Price-Risk or Interest Rate Risk:** As with all debt securities, changes in interest rates may affect the NAV of the Scheme 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.
- The change in value of a security, for a given change in yield, is higher for a security with higher duration and vice versa. Hence portfolios with higher duration will have higher volatility which leads to duration risk.
- Government securities do carry price risk depending upon the general level of interest rates prevailing from time to time. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price of the Government securities (existing and new) is influenced only by movements in interest rates in financial systems.
- 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. In case of a floating rate instrument, this risk is lower as a result of periodic reset of the coupon. During the life of floating rate security or a swap the underlying benchmark index may become less active and may not capture the actual movement in the interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.

*Liquidity 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.

This represents the possibility that the realised price from selling the security might be lesser than the valuation price as a result of illiquid market. If a large outflow from the Scheme is funded by selling some of the illiquid securities, the NAV could fall even if there is no change in interest rates. Illiquid securities are typically quoted at a higher yield than the liquid securities and have higher bid offer spreads. Investment in illiquid securities results in higher current yield for the portfolio. In addition, money market securities, while fairly liquid, lack a well- developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.

The corporate debt market is relatively illiquid vis-a-vis the government securities market. Even though the government securities market is more liquid compared to that of other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

# Liquidity Risk for all Open-Ended Debt Schemes is measured and addressed through the below mentioned liquidity management tools.

Liquidity Management Tools	Brief Description
Potential Risk Matrix (PRC) and Risk-o-meter (RoM)	All debt schemes are bucketed in terms of Potential Risk Class matrix (PRC) based on maximum interest rate risk and credit risk parameters. PRC defines the maximum risk that a scheme will run as per design and RoM is the measurement of that risk on a regular basis. Remedial measures are in place in case any of the design boundaries are breached.
Maintenance of minimum liquid assets in all open- ended debt schemes and monitoring liquid assets through LRRaR and LR- CRaR framework provided by AMFI.	All open-ended debt schemes (except Overnight fund, Liquid fund, Gilt fund and Gilt Fund with 10-year constant duration) shall hold at least 10% of their net assets in liquid assets or liquidity ratio computed basis LR-RaR and LR-CRaR, whichever is higher. Similarly, liquid funds shall comply with the requirement of maintaining liquid assets at 20% of their net assets or liquidity ratio computed basis LR-RaR and LR-CRaR,
	whichever is higher. The Liquidity Risk Management framework defines the Liquidity Risk arising from liability side of the portfolio and covers all potential liquidity risk scenarios upto 99% confidence interval. The AMC measures and monitors liquidity risk on a monthly basis and has laid down action plan in case there is difference between actual outcome and projected outcome.
Stress Testing	Stress Testing is carried out for all open-ended debt schemes (except overnight scheme) on a monthly basis as required by SEBI. The stress testing addresses the asset side risk taking into account the Interest Rate risk, Credit risk and Liquidity risk at an aggregate portfolio level and its impact on NAV. This asset side stress testing complements the liability side stress testing conducted through LR-RaR and CR-CRaR framework. The result of Stress Testing is reported to AMFI, Board of AMC and Trustee Company on an ongoing basis.
Asset Liability Management	Asset Liability Management covers monitoring of liquidity risk addressing asset liability mismatch upto a period of 90 days. The 90- day liability ratio is calculated taking into account investor behavior based on size of their investments and historic redemptions at an industry level. The 90-day liability ratio is compared with the Portfolio Liquidity ratio to ascertain if any asset liability mismatch exits.
Swing Pricing	In case of severe liquidity stress or a severe dysfunction at market level, the Swing Pricing guidelines get triggered which offers the contingency plan in case all else fails. Further, in case of below schemes at present has not triggered swing pricing, however, below schemes has enabling provision to trigger swing pricing under certain circumstances. For details, kindly refer SAI. : • HSBC Liquid Fund • HSBC Money Market Fund • HSBC Low Duration Fund • HSBC Ultra Short Duration Fund • HSBC Short Duration Fund (Not applicable for HSBC Gilt Fund)
Borrowing	A fund may borrow to meet redemption requirements up to the limit allowed by the regulator from time to time

Spread risk: Though the sovereign yield curve might remain constant, investments in corporate bonds are exposed to the risk of spread widening between corporate bonds and gilts. Typically, if this spread widens, the prices of the corporate bonds tend to fall and so could the NAV of the Schemes. Similar risk prevails for the investments in the floating rate bonds, where the benchmark might remain unchanged, but the spread over the benchmark might vary. In such an event, if the spread widens, the price and the NAV of the Schemes could fall.

- 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). A sovereign security carries no default risk since Government raises money to meet its capital and revenue expenditure by issuing these debt or discounted securities. As the payment of interest and principal amount has a sovereign status implying no default, such securities are popularly known as "risk-free security" or "Zero Risk security". Thus Zero-Risk is the lowest risk, even lower than a security with "AAA" rating and hence commands a yield, which is lower than a yield on "AAA" security. 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. Because of this risk, corporate debentures are sold at a yield above those offered on Government Securities, which are sovereign obligations.
- Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme 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. However, declining interest rates normally lead to increase in bond prices which may help cushion the impact of reinvestment risk to some extent.
- 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.
- 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.
- Settlement risk: Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme, to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the portfolio of the Scheme.
- Market risk: Lower rated or unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated or unrated securities also tend to be more sensitive to economic conditions than higher rated securities.
- In addition to the factors that affect the values of securities, the NAV of Units of the Scheme will fluctuate with the movement in the broader fixed income market, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the bond and stock markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges.

#### Risk Factors associated with investments in Money Market instruments

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- The NAV of the Scheme's Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

### Risks associated with investing in securitised debt

Securitised Debt: Securitised debt papers carry credit risk of the Obligors and are dependent on the servicing of the PTC/Contributions etc. However these are offset suitably by appropriate pool selection as well as credit enhancements specified by Rating Agencies. In cases where the underlying facilities are linked to benchmark rates, the securitised debt papers may be adversely impacted by adverse movements in benchmark rates. However this risk is mitigated to an extent by appropriate credit enhancement specified by rating agencies. Securitised debt papers also carry the risks of prepayment by the obligors. In case of prepayments of securities debt papers, it may result in reduced actual duration as compared to the expected duration of the paper at the time of

purchase, which may adversely impact the portfolio yield. These papers also carry risk associated with the collection agent who is responsible for collection of receivables and depositing them. The Investment team evaluates the risks associated with such investments before making an investment decision.

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.

#### Risk factor associated with legal, tax and regulatory Risk

The Schemes 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.

#### **Risks associated with investing in Derivatives**

The Fund may use derivative instruments like interest rate swaps, forward rate agreements or other derivative instruments as permitted under the Regulations and guidelines.

As and when the Scheme 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. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. 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. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.

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.

#### Risk associated with short selling and securities lending by Scheme

**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.

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 and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

# Risks associated with investments in Repo transactions in Corporate $\ensuremath{\mathsf{Bonds}}$

In repo transactions, also known as a repo or sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. The Scheme may invest in repo of corporate debt securities which are subject to the following risks:

- Counterparty Risk: This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price on the contracted date. The Investment Manager will endeavour to manage counterparty risk by dealing only with counterparties, having strong credit profiles, approved by our credit risk analysis team. The exposure to each counterparty will be within the overall approved credit limits. Also, the counterparty risk is to an extent mitigated by taking collateral equivalent in value to the transaction after knocking off a minimum haircut on the intrinsic value of the collateral. In the event of default by the repo counterparty, the scheme shall have recourse to the corporate debt securities.
- Collateral Risk: Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk is mitigated by restricting participation in repo transactions with collateral bearing a minimum rating as prescribed by the regulators (currently AA or equivalent and above rated money market and corporate debt securities). Any rating downgrade will tantamount to either an early termination of the repo agreement or a call for fresh margin to meet the minimum haircut requirement. In addition, the Investment manager may apply a higher haircut on the underlying security than mentioned above to adjust for the illiquidity and interest rate risk on the underlying instrument. The adequacy of the collateral will be monitored on a daily basis by considering the daily market value & applying the prescribed haircut. In the event of shortfall in the collateral, the counterparty shall be asked to replenish the same. If the counterparty is not able to top-up either in form of cash/collateral, it shall tantamount to early termination of the repo agreement
- Settlement Risk: Corporate Bond Repo shall be settled between two counterparties in the OTC segment unlike in the case of Government securities repo transactions where CCIL stands as central counterparty on all transactions which neutralizes the settlement risk. However, the settlement risk pertaining to CDRs shall be mitigated through Delivery versus Payment (DvP) mechanism which is followed by all clearing members.

# Risks associated with transaction in Units through Stock Exchange mechanism

 In respect of transactions in Units of the Scheme routed through the BSE StAR MF platform or any other recognised stock exchange platform as intimated by the AMC, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE, or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by BSE or such other recognised exchange in this regard.

# **Risks associated with Segregated Portfolio**

- Liquidity risk Segregated Portfolio is created to separate debt and money market instruments affected by a Credit Event from the Main Portfolio of the Scheme. The Fund will not permit redemption of the Segregated Portfolio units, but the units will be listed on a recognized stock exchange. The Fund is not assuring any liquidity of such units on the stock exchange. Further, trading price of units on the stock exchange may be significantly lower than the prevailing NAV. Investors can continue to transact (subscribe/redeem) from the Main Portfolio.
- Credit risk While the AMC will put in sincere efforts to recover the securities in the Segregated Portfolio and distribute the same to unit holders, it is likely that such securities may not realize any value leading to losses to investors.

# Risk factors associated with investments in Perpetual Debt Instruments (PDI) including Additional Tier-1 and Tier-2 Bonds (not applicable for Liquid and Overnight Fund)

The Scheme may invest in certain debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and/or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier I bonds and Tier 2 bonds issued under Basel III framework (known as perpetual debt instruments). PDIs are instruments issued by the borrower to strengthen their capital structure and as the name suggests, these instruments do not have a specific maturity date but have an embedded call option instead and maybe less liquid than conventional debt instruments. These bonds are subordinate to all other debt and only senior to equity capital. The issuer may call or redeem the bonds on the call exercise date if they can refinance the issue at a cheaper rate, especially when interest rates are declining. The issuers of such instruments could be banks, NBFCs and corporates. PDIs issued by Banks and NBFCs fall under scope of Reserve Bank of India (RBI)'s guidelines for Basel III capital regulations. These are also referred to as Additional Tier I (AT1 bonds). However, there are no regulatory guidelines for issuance of PDIs by corporates. Since PDIs have special features other than usual non-convertible bonds, there are additional risks associated with such instruments which are listed below -

### Risk related to coupon servicing -

**Banks** - As per the terms of the instruments, Banks may have discretion at all times to cancel distributions/payment of coupons. In the event of non-availability of adequate distributable reserves and surpluses or inadequacy in

terms of capital requirements, RBI may not allow banks to make payment of coupons. These bonds may not be permitted to pay these coupons if the Bank's financial position improves subsequently (non-cumulative).

**NBFCs** - While NBFCs can defer/postpone payment of coupon in case paying the coupon leads to breach of capital ratios, they also have discretion at all times to cancel payment of coupon.

**Corporates** - Corporates usually have discretion to defer the payment of coupon. However, the coupon is usually cumulative and any deferred coupon shall accrue interest at the original coupon rate of the PDI.

#### Risk of write down or conversion to equity

In the event of shortfall in maintenance of capital adequacy ratios and/or Point of Non Viability Trigger (PONV – a point defined by RBI when a bank is deemed to have become non-viable unless appropriate measures are taken to revive its operations or infusion of public sector capital), PDIs issued by Banks could be written down or converted to common equity. This risk does not exist in case of PDIs issued by NBFCs and Corporates.

### Risk of call option not exercised by the issuer

**Banks and NBFCs** - The issuing Banks and NBFCs have an option to call back the instrument after minimum period as per the regulatory requirement from the date of issuance and specified period thereafter, subject to meeting the RBI guidelines. However, if the issuer does not exercise the call on first call date, the Scheme may have to hold the instruments for a period beyond the first call exercise date and hence maybe exposed valuation impacts.

**Corporates** – Unlike Banks and NBFCs there is no minimum period for call date for corporate issuers. However, if the corporate does not exercise the call option, the Scheme may have to hold the instruments for a period beyond the call exercise date and hence maybe exposed to valuation impacts.

**Risk Mitigation** – The Scheme will not invest more than 10% of the NAV of the Scheme in such instruments and will limit exposure to 5% of the NAV of the Scheme for such instruments issued by a single issuer.

# Risks associated with investing in Foreign Securities

- Foreign Securities: It is the AMC's belief that investment in foreign securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.
- Offshore investments will be made subject to any /all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Fund in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceiling of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs.
- To the extent that the assets of the Scheme will be invested in foreign securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.
- Changes to the investment objectives or strategies of the Underlying scheme into which the Scheme invest or any change in the regulations in the country where such Underlying scheme is domiciled may affect the performance of the Scheme which invest into such schemes.

#### Risks Factors associated with investments in REITs & InvITs

- Market Risk: REITs and InvITs Investments are volatile and subject to
  price fluctuations on a daily basis owing to the market conditions and
  factors impacting the underlying assets. AMC/Fund Manager's will do the
  necessary due diligence but actual market movements may be at variance
  with the anticipated trends.
- Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc., the time taken by the Mutual Fund for liquidating the investments in the scheme may be long in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio

risk. As these products are new to the market they are likely to be exposed to liquidity risk.

- Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment
  risk as there could be repatriation of funds by the Trusts in form of buyback
  of units or dividend pay-outs, interest payments etc. Depending upon the
  market conditions, interest rates prevailing on the interest or maturity due
  dates may differ from the original coupon of the bond. As a result, the
  proceeds may get invested at a lower rate.
- Credit Risk: REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.
- Regulatory / Legal Risk: REITs and InvITs being new asset classes, regulatory guidelines may be evolving in nature which may impact the investments in REITs and InvITs.

# Risk factors related to investments in Structured Obligations (SO) / Credit Enhancements (CE):

Structured Obligations (SO) are complex financial instruments issued by entities intending to improve their financing profile with the help of non-conventional financial instruments. Credit Enhancement (CE) rating is assigned by Credit Rating agencies to a debt security based on an identifiable credit enhancement for the security which could be in the form of letter of comfort, guarantee, shortfall undertaking etc. from another entity than the issuer, related or not related to the issuer. CE could additionally include pledging of equity shares listed on a stock exchange with a suitable haircut. Apart from standard risks related to debt instruments, these instruments are further exposed the below risks:

*Liquidity Risk:* SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities generally lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is shallow compared to similar rated conventional debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to exit such debt instruments when required and generate liquidity for the scheme or lead to higher impact cost when such instruments are sold impacting portfolio returns.

**Credit Risk:** Securities which have a structure with a guarantee from the corporate/promoter, may see an adverse effect if there are any signs of stress at the promoter/group level, even though the standalone borrowing entity's debt servicing capability and repayments may not see any material impact, from a future cash flow perspective. CEs are exposed to credit risk pertaining not only to the issuer of the security but also to the entity providing the credit enhancement. The credit risk of debt instruments which are CE rated is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability to sell the underlying collateral or enforce guarantee, etc. Therefore, apart from issuer level credit risk.

CDMDF (Applicable to HSBC Liquid Fund, HSBC Money Market Fund, HSBC Low Duration Fund, HSBC Ultra Short Duration Fund, HSBC Short Duration Fund, HSBC Medium Duration Fund, HSBC Medium to Long Duration Fund, HSBC Banking and PSU Debt Fund, HSBC Credit Risk Fund, HSBC Dynamic Bond Fund and HSBC Corporate Bond Fund)

# Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations") which is launched as a closedended scheme with an initial tenure of 15 years (extendable) from the date of its initial closing. The Investment Manager-cum-Sponsor of CDMDF shall be SBI Funds Management Ltd., the asset management company of SBI Mutual Fund. The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus, this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/ CIR/2024/90 dated June 27, 2024 on Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund, the aforementioned schemes shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

We would further like to bring to the notice of the investors that investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF. Contribution by the Specified open-ended Debt-Oriented Schemes shall be treated as an investment and not an expense, and hence shall form part of Net Asset Value (NAV) of the Specified open ended Debt-Oriented Schemes.

Investors are requested to read disclosure on investment of the schemes in the CDMDF as listed in Part II - "How will the Scheme Allocate its Assets and "Where will the Scheme Invest?".

# Applicable for HSBC Banking and PSU Debt Fund, HSBC Corporate Bond Fund, HSBC Credit Risk Fund, HSBC Dynamic Bond Fund, HSBC Low Duration Fund, HSBC Medium Duration Fund

## **Risks pertaining to Interest Rate Futures**

- Performance risk: Hedging interest rate duration risk in a falling interest rate environment could limit the profits on the bond portfolio if interest rate call of the fund manager goes wrong.
- **Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also referred to as counterparty risk. However, this risk is negligible if the trades are cash settled through a Clearing Corporation.
- **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.
- **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for e.g. mismatch between the maturity date of the futures and the actual selling date of the asset.
- Liquidity Risk: This risk pertains to how saleable a security is in the market. All securities / instruments may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities.

# Risk factors associated with Imperfect Hedging using Interest Rate Futures

- Liquidity/execution risk IRF are relatively new instruments traded on the exchanges and do not have much liquidity as compared to the OTC market in the underlying bond. This could expose the hedge to liquidity risk and associated impact cost.
- Basis risk This is an inherent risk when a trader takes a hedging position using IRF. The basis risk could occur due to a small price difference between the IRF security and portfolio security hedged. When large investment is involved, the basis risk can have a significant impact on realised profit and loss of the position.
- Correlation weakening risk As per the regulation, the IRF must have a 0.90 correlation coefficient with the underlying bond/portfolio, for the past 90 days, to be considered for imperfect hedging. If such correlation does not exist any time, the derivative position needs to be counted under gross exposure. An early winding down hedge position could lead to unnecessary costs (Impact or transaction).
- Spread risk The IRF is based on government securities and treasury bills. Imperfect hedging can be applied on portfolios comprised of corporate bonds as well. Corporate bond yield theoretically comprises of the risk-free rate, liquidity and credit spread. IRF would hedge out only the risk-free rate. Any compression/expansion of credit spread of the underlying portfolio would not be hedged by the IRF.
- Unwinding risk an unexpected change in market conditions may require unwinding the derivative positions at disadvantageous prices during periods of heightened volatility e.g. if the yields slide lower due to a surprise RBI rate cut, participants with short Interest Rate Futures positions would seek to cut their losses and exit, leading to an increase in the price of the IRF, and negative price impact on the hedged portfolio there from.

# Applicable only for HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund and HSBC CRISIL IBX Gilt June 2027 Index Fund:

Tracking Error/Tracking Difference Risk: The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors including but not limited to lot size constraints in bond markets, portfolio liquidity considerations, transaction costs, fees and expenses of the scheme, corporate actions, cash balance, changes to the underlying index, difference in valuation of underlying securities by the index provider and AMC's valuation providers and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. It will be the endeavour of the fund manager to keep the tracking error as low as possible. However, in case of events like, reconstitution/addition/deletion of

securities in the underlying index etc. or in abnormal market circumstances, the tracking error/tracking difference may rise. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error/tracking difference relative to performance of the Index.

- For HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund -Concentration Risk: The Scheme shall predominantly invest in SDLs and G-secs and hence may have limited or no diversification to any other types of fixed income securities within its portfolio. This could have implications on the performance of the scheme. The Scheme may be more sensitive to economic, business, political or other changes that may directly impact the SDL and G-sec spreads etc. and this may lead to considerable fluctuation in the Net Asset Value of the scheme.
- For HSBC CRISIL IBX Gilt June 2027 Index Fund Concentration Risk: The Scheme shall predominantly invest in G-secs and hence may have limited or no diversification to any other types of fixed income securities within its portfolio. This could have implications on the performance of the scheme. The Scheme may be more sensitive to economic, business, political or other changes that may directly impact G-sec spreads etc. and this may lead to considerable fluctuation in the Net Asset Value of the scheme.

#### Risk factors associated with Swing Pricing

This Scheme will enable Swing Pricing and this will be triggered during period of market dislocations as declared by SEBI. Swing price is enable to protect interests of remaining investors during periods of significant inflows and outflows. While swing pricing will be effected only during market dislocations and net outflows from the scheme, transacting during such periods may result in subscriptions/redemptions effected at a NAV adjusted for the swing price.

• Passive Investments: The Scheme is a passively managed scheme. The Scheme shall endeavor to invest in the securities included in its underlying Index regardless of their investment merit. The Scheme may be adversely impacted by a general decline in the Indian markets relating to its underlying Index. The AMC will not attempt to individually select securities or to take defensive positions in declining markets.

#### Risk factors associated with investing in Equity or Equity related Securities

#### Scheme specific risk factors

Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances.

The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

Investments in equity and equity related securities involve a degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

#### **Restructuring / Rescheduling Risk**

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

Applicable only for HSBC Brazil Fund, HSBC Global Emerging Markets Fund, HSBC Asia Pacific (Ex Japan) Dividend Yield Fund and HSBC Global Equity Climate Change Fund (Underlying Scheme - HGIF Brazil Equity Fund, HGIF Global Emerging Markets Equity Fund, HGIF Asia Pacific Ex Japan Equity High Dividend Fund and HGIF Global Equity Climate Change Fund):

- Market Risk: The underlying scheme's investments are subject to the risks inherent in all investments in securities i.e. the value of holdings may fall as well as rise.
- Currency Risk: As the underlying scheme will invest in securities which are denominated in foreign currencies (e.g. US Dollars), fluctuations in the exchange rates of these foreign currencies or any change in exchange control guidelines may have an impact on the income and value of the scheme.
- Hedging Risk: The investment manager to the underlying scheme is permitted, but not obliged, to use hedging techniques to attempt to offset

market and currency risks. There is no guarantee that hedging techniques will achieve the desired result.

- Country Risk: The portfolio shall be exposed to the political, economic and social risks.
- Liquidity Risk: Investments can be negatively impacted by low liquidity, poor transparency and greater financial risks.
- Legal, Tax and Regulatory Risk: The underlying scheme could be exposed to changes (including retrospective) in legal, tax and regulatory regime which may adversely affect it and the investors.
- Settlement Risks: The scheme will be exposed to settlement risk, due to different settlement periods and the procedures.
- Emerging Market Risk: Economies in Emerging Markets generally are heavily dependent upon international trade and, accordingly, have been and may continue to be affected adversely by trade barriers, exchange controls, managed adjustments in relative currency values and other protectionist measures imposed or negotiated by the countries with which they trade.
- Sector Concentration Risk: The portfolio may have a high concentration in natural resources sector. Because these investments are limited to narrow segment of the economy, the performance of the scheme could be sensitive to movements in these sectors.
- Risks associated with Underlying scheme investing in Derivatives: To the extent the underlying scheme is permitted to invest in derivative instruments the Scheme is exposed to the high risk, high return derivative instruments. Derivative products are specialised instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.
- Risk associated with Underlying scheme investing in securitized debt: Securitised debt papers carry credit risk of the Obligors and are dependent on the servicing of the PTC / Contributions etc. However these are offset suitably by appropriate pool selection as well as credit enhancements specified by Rating Agencies.
- Risk associated with Underlying scheme engaging in short selling and securities lending:
  - Short Selling Risk The risk associated with upward movement in market price of security sold short may result in loss. The losses on short position may be unlimited as there is upper limit on rise in price of a security.
  - o Securities Lending Risk The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Underlying scheme and the approved intermediary, wherein the Underlying scheme may not be able to sell lent securities leading to temporary illiquidity.
- Swing Pricing Risk: On account of significant inflows into or outflows from the Underlying scheme and the resultant trading and associated transaction costs which might be detrimental to the existing investors, A swing price as a factor is introduced whereby the NAV of the Underlying scheme is swung/adjusted when a pre-determined net capital activity threshold.

### **Risk factors applicable to HSBC Managed Solutions**

All the risk factors pertaining to HSBC Asia Pacific (Ex Japan) Dividend Yield Fund as mentioned above will be applicable to HSBC Managed Solutions.

# Further, the following risk factors will also apply to HSBC Managed Solutions :

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

#### Risk factors associated with investing in Gold Exchange Traded Funds -Risk of passive investment:

The Underlying scheme may be affected by a general price decline in the gold prices. The Scheme ultimately invests in gold as an asset class regardless of such investment merit. The AMC does not attempt to take defensive positions in declining markets. • Tracking error risk: The performance of the Underlying scheme may not be commensurate with the performance of the benchmark on any given day or over any given period. Such variation, referred to as tracking error may impact the performance of the Scheme. • Trading in units on the exchange may be halted because of market conditions or for reasons that in view of exchange authorities or SEBI, trading in units of the Scheme is not advisable. • Gold Exchange Traded Fund is relatively new product and their value could decrease if unanticipated operational or trading problems arise. • An investment in the Scheme may be adversely affected by competition from

other methods of investing in gold. • The Trustee, in the general interest of the unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. • Any change in the rates of taxation would affect the investor • Returns from Gold as an asset class may underperform returns from general securities market or different asset classes other than gold. Different types of securities tend to go through cycles of underperformance and outperformance in comparison to the general securities markets.

#### Risks associated with investment in third party Schemes

The AMC would have no control over investments done by the underlying third party schemes. The AMC shall not be able to monitor liquidity, credit, concentration and other investment risks like it does for in house schemes. The fund manager shall take these metrics into account while taking exposure to third party schemes

For details on risk factors and risk mitigation measures, please refer SID.

# NOTE 3 - APPLICABLE NAV

# Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins/switch outs)

Cut off timings for subscriptions/redemptions/switch-ins/switch-outs

#### A] For HSBC Liquid Fund and HSBC Overnight Fund

This is the time before which an investor's application (complete in all respects) should reach the official points of acceptance.

The cut off timings for determining applicable NAVs for subscriptions/redemptions/switch-ins/switch-outs to be made at the Investor Service Centres/Designated Collection Centres (designated as 'Official Points of Acceptance' from time to time) are as per the following table:

Subscription	Redemption	Switch In	Switch Out
1:30 p.m.	3.00 p.m.	1.30 p.m.	3.00 p.m.
	·	·	·

Where a request for redemption/switch is received after the cut-off time as mentioned above, the request will be deemed to have been received on the next Business Day.

### (i) Applicable NAV for Sale of Units

Particulars	Applicable NAV
where the application is received upto 1.30 p.m.	the closing NAV of the
on a day and funds are available for utilization	day immediately preceding
before the cut- off time without availing any	the day of receipt of
credit facility, whether, intra-day or otherwise	application
where the application is received after 1.30 p.m. on a day and funds are available for utilization 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,	the closing NAV of the day
where the funds are not available for utilization	immediately preceding the
before the cut- off time without availing any	day on which the funds
credit facility, whether intra-day or otherwise.	are available for utilization

#### (ii) Applicable NAV for Repurchase of Units

Particulars	Applicable NAV
where the application is received upto 3.00 pm	closing NAV of the day of receipt of application
where the application is received after 3.00 pm	closing NAV of the next business day.

The Mutual Fund shall calculate NAV for each calendar day in respect of the Scheme/Plan.

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time, purchase/redemption price, minimum amounts for Purchase/Redemption and the Applicable NAV as applicable to Purchase and Redemption, as mentioned in above paragraph, shall be applied respectively to the 'switch-in' and 'switch-out' applications.

Note: Repurchase/Redemptions including Switch-outs for Segregated Portfolio is not allowed. However, the unit of Segregated Portfolio will be listed on the recognized Stock Exchange.

#### B] Applicable NAV for all the other schemes

This is the time before which an investor's application (complete in all respects) should reach the official points of acceptance.

The cut off timings for determining applicable NAVs for subscriptions/redemptions/switch-ins/switch-outs to be made at the Investor Service Centres/Designated Collection Centres (designated as 'Official Points of Acceptance' from time to time) are as per the following table:

Subscription	Redemption	Switch In	Switch Out
3.00 p.m.	3.00 p.m.	3.00 p.m.	3.00 p.m.

Where a request for redemption/switch is received after the cut-off time as mentioned above, the request will be deemed to have been received on the next Business Day.

#### (i) Applicable NAV for Sale of Units

Particulars	Applicable NAV
where the application is received upto 3:00 p.m. on a day and funds are available for utilization before the cut-off time	closing NAV of the day on which the application is received
where the application is received after 3:00 p.m. on a day and funds are available for utilization on the same day	closing NAV of the next business day

# (ii) Applicable NAV for Repurchase of Units

Particulars	Applicable NAV
where the application is received upto 3.00 pm	closing NAV of the day of receipt of application
where the application is received after 3.00 pm	closing NAV of the next business day.

The Mutual Fund shall calculate NAV for each calendar day in respect of the Scheme/Plan.

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time, purchase/redemption price, minimum amounts for Purchase/Redemption and the Applicable NAV as applicable to Purchase and Redemption, as mentioned in above paragraph, shall be applied respectively to the 'switch-in' and 'switch-out' applications.

**Note:** Repurchase / Redemptions including Switch-outs for Segregated Portfolio is not allowed. However, the unit of Segregated Portfolio will be listed on the recognized Stock Exchange.

# NOTE 4 - MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS

# Minimum amount for purchase/switch-ins/redemption

#### For Lump sum Investments

A] Applicable to all schemes except HSBC Liquid Fund, HSBC Overnight Fund and HSBC Ultra Short Term Fund

Purchase	Additional Purchase	Redemption
Rs. 5,000/- and in multiples of Re. 1/- thereafter. Minimum application amount is applicable for switch-ins as well.	multiples of Re. 1/-	Rs. 500/- and in multiples of Re. 1/- thereafter or 50 units and in multiples of 0.01 unit thereafter.

# B] Applicable for HSBC Liquid Fund and HSBC Overnight Fund

		•
Purchase	Additional Purchase	Redemption
Growth & Monthly IDCW: Rs. 5,000/- per application and in multiples of Re. 1/- thereafter Daily & Weekly IDCW Payout & Reinvestment: Rs. 1,00,000 per application	Rs. 1,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1 thereafter or 1 Unit in multiples of 0.01 units thereafter.
and in multiples of Re. 1.		

Minimum application amount is applicable for switch-ins as well.

C] Applicable to HSBC Ultra Short Duration Fund

Purchase	Additional Purchase	Redemption
Rs. 5,000/- per application and in multiples of Re. 1/- thereafter. Minimum application amount is applicable for switch-ins as well.	application and in multiples of Re. 1/-	multiples of Re. 1/-

#### For SIP Investments applicable for all Debt and Fund of Funds schemes

Frequency	Minimum Installment Amount#	Minimum number of Installments#	SIP Dates
Weekly	Rs. 500/-	Minimum 6 instalments subject to aggregate of Rs. 6,000/-	
Monthly	Rs. 1,000/-	Minimum 6 instalments subject to aggregate of Rs. 6,000/-	Any Dates
Quarterly	Rs. 1,500/-	Minimum 4 instalments subject to aggregate of Rs. 6,000/-	

# in multiples of Re. 1/- thereafter.

Clause 6.10 of SEBI Master circular for Mutual Funds dated June 27, 2024 (Alignment of interest of Designated Employees of Asset Management

Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. The said guidelines came into effect from the October 1, 2021. In accordance with the regulatory requirement, the minimum redemption amount wherever specified in the SID of the Fund will not be applicable for investment made in schemes of the Fund in compliance with the aforesaid circular.

The AMC reserves the right to change the minimum application/purchase amount, the minimum additional investment amount and the minimum amount for Redemption/Switches under the Scheme from time to time.

It may be noted that the AMC has restricted all fresh/additional subscription through any investment mode such as lumpsum investment, switches, etc. and/or fresh enrolment of facilities such as Systematic Investment Plan ("SIP"), Systematic Transfer Plan ("STP"), etc. under HSBC Credit Risk Fund upto a limit of INR 5 lakhs per month per PAN with effect from November 1, 2023 till further notice. The aforesaid restriction will not affect SIP or STP registered prior to the effective date. There shall be no restriction on redemption in the Scheme. Investors are requested to refer to the AMCs website for latest update in this regard.

# NOTE 5 - DESPATCH OF REDEMPTION REQUEST

As per para 14.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Fund shall dispatch/transfer the redemption/repurchase proceeds within 3 working days, from the date of acceptance of redemption request at any of the Investor Service Centres.

Further, as per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments.

# NOTE 6 - IDCW (DIVIDEND) POLICY

#### **IDCW Distribution Policy**

The Board of Directors of Trustee Company propose to follow the below dividend distribution policy:

Declaration of IDCW for HMF is subject to the availability of distributable surplus. Such IDCWs if declared will be paid under normal circumstances, only to those Unit holders who have opted for Payout of IDCW option with specified sub-options. Further, no entry/exit load shall be charged for units allotted under Reinvestment of IDCW option.

However, it must be distinctly understood that the actual declaration of IDCWs under the Scheme and the frequency thereof will, inter-alia, depend upon the distributable surplus of the Scheme, as computed in accordance with SEBI Regulations. The Board of Directors of Trustee Company reserve the right of IDCW declaration and to change the frequency, date of declaration and the decision of the Board of Directors of Trustee Company in this regard shall be final. There is no assurance or guarantee to Unit holders as to the rate of IDCW distribution nor that IDCW will be regularly paid.

The IDCW that may be paid out of the net surplus of the Scheme will be paid only to those Unit holders whose names appear in the register of Unit holders on the notified record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of units held by them in demat form on the Record Date to the Registrars and Transfer Agent of the Mutual Fund. The IDCW will be at such rate as may be decided by the AMC in consultation with the Board of Directors of Trustee Company.

Investors may please note that amounts distributed under Income Distributable cum capital withdrawal options and sub-options, can be made out of investors capital (Equalization Reserve), which is a part of sale price that represents realized gains.

Under the Growth Option, income earned on the Scheme's corpus will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV). Unit holders who opt for this Option will not receive any IDCW in normal circumstances. Under the Income Distribution cum Capital Withdrawal Option (IDCW), it is proposed to distribute IDCWs at regular intervals, subject to availability of distributable profits, as computed in accordance with SEBI Regulations. Investors in the Scheme have the choice of opting for either payout or reinvestment of IDCW, as stated above. Subsequent to the declaration of IDCW, NAV of the Income Distribution cum Capital Withdrawal Option (IDCW) and Growth Option will be different.

#### **IDCW Distribution Procedure**

In accordance with Chapter 11 and para 13.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the procedure for IDCW Distribution would be as under:

- Quantum of IDCW and the record date will be fixed by the Board of Directors of Trustee Company in their meeting. IDCW so decided shall be paid, subject to availability of distributable surplus.
- ii. Within one calendar day of decision by the Board of Directors of Trustee Company, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper

published in the language of the region where the head office of the Mutual Fund is situated.

- iii. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving IDCWs. As para 11.6.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the record date shall be 2 working days from the date of public notice.
- The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Option would fall to the extent of payout and statutory levy (if applicable).
- v. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.
- vi. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.

In case of Liquid/Debt Scheme(s), the requirement of giving notice regarding the quantum and record date of the dividend in two newspapers shall not be compulsory for Scheme(s)/Plan(s)/Option(s) having frequency of dividend distribution from daily up to monthly dividend.

The IDCW proceeds may be paid by way of IDCW warrants/direct credit/Electronic Funds Transfer (EFT)/any other manner through the investor's bank account specified in the Registrar's records. The AMC, at its discretion at a later date, may choose to alter or add other modes of payment. As per para 11.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024 the AMC shall transfer the dividend proceeds within 7 working days from the record date.

If the actual amount of Payout of IDCW is less than Rs. 100/-, then such dividend will be compulsorily and automatically re-invested by issuing additional units on the ex-dividend date at applicable NAV. The amount of dividend reinvested will be net of applicable taxes.

Further, AMC may use modes such as speed post, courier etc. for payments to unitholders in addition to the registered post with acknowledgement due.

Please refer to the Statement of Additional Information (SAI) and instructions under the Key Information Memorandum cum Application form of the scheme for further details.

# NOTE 7 - NAME OF THE TRUSTEE COMPANY

HSBC Trustees (India) Private Limited, a company incorporated under the Companies Act, 2013 with its registered office at 52/60 Mahatma Gandhi Road, Fort, Mumbai - 400001 or any other body corporate acting as Trustee of the Mutual Fund.

# NOTE 8 - EXIT LOAD

#### A] Applicable to HSBC Liquid Fund

Following exit load shall be applicable for investors who exit (by way of redemption / switch-out / transfer) within 7 calendar days from the date of investment.

Investor exit upon subscription	Exit load as % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

The holding period of 7 calendar days, for determination of applicability of exit load, shall be calculated from the value date [i.e. applicable Net Asset Value (NAV)] date) of investment and not from the date of transaction.

- A switch-out or a withdrawal under SWP or transfer under STP may also attract an Exit Load like any Redemption.
- No Exit load will be chargeable in case of switches made between different options of the Scheme.
- No Exit load will be chargeable in case of Units allotted on account of IDCW reinvestments, if any.
- Exit load is not applicable for Segregated Portfolio.

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributors.

It may be noted that purchase transactions under systematic transactions registered prior to October 20, 2019 (Effective Date), shall also be subject to exit load as above.

In case of change in exit load the same shall be implemented prospectively.

B] Applicable to all Debt Funds (including Debt Index Funds) except HSBC Liquid Fund and HSBC Credit Risk Fund Nil

# C] Applicable for HSBC Credit Risk Fund

- Units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 2 years from the date of allotment – Nil.
- Units redeemed or switched out are over and above the limit within 1 year from the date of allotment – 3%.
- Units redeemed or switched on or after 1 year upto 2 years from the date of allotment – 2%.
- Units redeemed or switched on or after 2 years from the date of allotment – Nil.

No Exit load will be chargeable in case of switches made between different options of the Scheme.

No Exit load will be chargeable in case of Units allotted on account of IDCW reinvestments, if any.

Exit load is not applicable for Segregated Portfolio.

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributors.

The exit load set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively.

#### D] Applicable to all Fund of Funds

- In respect of each purchase/switch-in of Units, an Exit Load of 1% is payable if Units are redeemed/switched- out within 1 year from the date of allotment.
- No Exit Load will be charged, if Units are redeemed/switched-out after 1 year from the date of allotment.

No Exit load will be chargeable in case of switches made between different options of the Scheme.

No Exit load will be chargeable in case of Units allotted on account of IDCW reinvestments, if any.

Exit load is not applicable for Segregated Portfolio.

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributors.

The exit load set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively.

### NOTE 9 – ANNUAL SCHEME RECURRING EXPENSES

### A] Applicable for all Debt Funds

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc.

The AMC has estimated that upto 2% of the daily net assets of the scheme will be charged to the scheme as expenses.

The total recurring expenses of the Scheme shall be as per the limits prescribed under sub-regulation 6 and 6A of Regulation 52 of the SEBI Regulations and shall not exceed the limits prescribed there under as a percentage limit of daily net assets in the table below:

As per the Regulation 52(6), the maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily net assets in the table below:

First Rs. 500 Crores	Next Rs. 250 crores	Next Rs. 1,250 Crores	Next Rs. 3,000 Crores	Next Rs. 5,000 crores	Next Rs. 40,000 crores	Balance
2.00%	1.75%	1.50%	1.35%	1.25%	TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof	0.80%

#### B] Applicable for Fund of Funds

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc.

The total recurring expenses of the Scheme shall be as per the limits prescribed under sub-regulation 6 and 6A of Regulation 52 of the SEBI Regulations and shall not exceed the limits prescribed there under as a percentage limit of daily net assets in the table below:

The AMC has estimated that as per the Regulation 52(6)(a)(ii), the total expense ratio that can be charged to the scheme including weighted average of the total expense ratio of underlying scheme(s) shall not exceed 2.25% of daily net assets of the Scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme(s) shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings stated above.

Further, as per current Regulation 52 (6A), the additional recurring expenses that can be charged to Scheme shall be subject to a percentage limit of daily net assets of the scheme.

This being a fund of funds Scheme, the investors should note that the expenses to be borne by the investor include the recurring expenses of the Underlying scheme in which Fund of Funds Scheme makes investments subject to the maximum limits prescribed under sub-regulation 6 & 6A of Regulation 52 of the SEBI Regulations.

#### C] Applicable only for HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund and HSBC CRISIL IBX Gilt June 2027 Index Fund:

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc.

The AMC has estimated that upto 1% of the daily net assets of the scheme will be charged to the scheme as expenses.

The total recurring expenses of the Scheme shall be as per the limits prescribed under sub-regulation 6 and 6A of Regulation 52 of the SEBI Regulations and shall not exceed the limits prescribed there under as a percentage limit of daily net assets.

Further, as per current Regulation 52 (6A), the additional recurring expenses that can be charged to Scheme shall be subject to a percentage limit of daily net assets of the scheme.

For the actual current expenses being charged, the investor should refer to the website of the mutual fund. The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

# NOTE 10 - DAILY PUBLICATION OF NAV

# Applicable for Fund of Fund schemes

NAV of the Scheme / Option(s) shall be made available at all Investor Service Centers of the AMC. The AMC shall update the NAVs under a separate head on the website of the Fund <u>www.assetmanagement.hsbc.co.in</u> and of the Association of Mutual Funds in India - AMFI (<u>www.amfiindia.com</u>) by 10.00 a.m. on the next Business Day. NAV of the Segregated Portfolio, if any, shall be declared on daily basis.

# Applicable for all Debt Schemes

NAV of the Scheme/Option(s) shall be made available at all Investor Service Centers of the AMC. The AMC shall update the NAVs under a separate head on the website of the Fund <u>www.assetmanagement.hsbc.co.in</u> and of the Association of Mutual Funds in India - AMFI (<u>www.amfiindia.com</u>) by 11.00 p.m. on every Business Day. NAV of the Segregated Portfolio, if any, shall be declared on daily basis.

 CDMDF (Applicable to HSBC Liquid Fund, HSBC Money Market Fund, HSBC Low Duration Fund, HSBC Ultra Short Duration Fund, HSBC Short Duration Fund, HSBC Medium Duration Fund, HSBC Medium to Long Duration Fund, HSBC Banking and PSU Debt Fund, HSBC Credit Risk Fund, HSBC Dynamic Bond Fund and HSBC Corporate Bond Fund)

Corporate Debt Market Development Fund ('CDMDF') shall disclose Net Asset Value (NAV) of units of CDMDF by 9:30 PM on all business days on website of its Investment Manager (SBI Funds Management Ltd) and AMFI. For times when CDMDF would have exposure to corporate debt, such NAV shall be disclosed by 11 PM on all business days. In case NAV of CDMDF units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

# NOTE 11 - CONTACT DETAILS FOR INVESTOR GRIEVANCES

# Name and Address of Registrar Name and Address of Mutual Fund

Computer Age Management	Mr. Ankur Banthiya is currently designated
Services Limited (CAMS)	as the Investor Relations Officer. His contact
HSBC Mutual Fund Unit	details are as follows:
Rayala Tower-I, 158, Anna	HSBC Asset Management (India) Private
Salai, Chennai 600002.	Limited
	Address Unit No. 62, 1st Floor, Parade View, Rukmani Lakshmipathi Salai, Egmore, Chennai, Tamil Nadu-600008, India Tel. : 1800-200-2434/1800-4190-200 Email: investor.line@mutualfunds.hsbc.co.in

# NOTE 12 - UNITHOLDERS' INFORMATION

# Account Statement:

- i. The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number (whether units are held in demat mode or in account statement form).
- ii. A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

The default mode for dispatch of Consolidated Account Statement will be email.

- iii. Half-yearly CAS shall be issued at the end of every six months (i.e. September/March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.
- For further details, refer SAI.

# Periodic Disclosure:

# i. Half Yearly Portfolio Disclosures

The AMC shall disclose portfolio of the Scheme (along with ISIN and yield of the instruments) as on the last day of every half year, within 10 days of close of each half-year on its website and on the website of AMFI in a user-friendly and downloadable spreadsheet format.

Kindly refer (weblink -  $\underline{\text{Half Yearly Portfolio}}$ ) for half yearly portfolio disclosures.

#### ii. Half yearly Disclosures: Financial Results

The Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on AMC's website, containing details as specified in Twelfth Schedule of the Regulations and such other details as are necessary for the purpose of providing a true and fair view of the operations of the Fund.

Kindly refer (weblink - Half yearly Results) for half yearly Financial Results.

# iii. Annual Report

A Scheme wise Annual Report / abridged summary thereof shall be provided to all Unitholders as soon as may be but not later than 4 months from 31 March of each year.

The abridged/full Scheme wise Annual Report shall contain such details as are required under the Regulations/Circulars issued thereafter.

The Fund shall provide the Scheme wise annual report/abridged summary thereof as under:

- (i) By hosting the same on the websites of the AMC and AMFI;
- (ii) The physical copy of the scheme wise annual report/abridged summary thereof shall be made available to the investors at the registered office of the AMC. A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund.
- (iii) By e-mailing the same to those Unit holders' whose e-mail address is registered with the Fund.

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

The AMC shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Further, AMC shall provide modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.

Kindly refer (weblink - Scheme Annual Report) for Annual report.

For further details, investors are requested to refer to the SID and SAI.

Notwithstanding anything contained in the SAI, Scheme Information Document and 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 Key Information Memorandum from the Mutual Fund/Investor Service Centres or distributors.

Date: December 14, 2024.

- 1) Please refer to the SID, SAI and the KIM carefully before filling the Application Form.
- Please refer the sections on "Who can invest" and "Who cannot invest" for a list of eligible investors in the 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 (EUIN): Para 15.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024, required creation of a unique identity number of the employee/relationship manager/sales person of the distributors interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This has been recommended by SEBI in order to avoid any instance of mis-selling, particularly in advisory based transactions. This would further help tackle the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor. Due to this regulatory change, all employees of distributors who are involved in sale of mutual fund products are required to obtain an Employee Unique Identification Number (EUIN). Applications received without a valid EUIN and/or valid sub-broker code(should be a valid ARN and not an internal code) are subject to rejection by the fund.

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

As per SEBI circular dated January 24, 2013 read with SEBI Circular dated October 13, 2023, 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.

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

- 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 10% 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.

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

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% 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.

#### C. 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 dated October 13, 2023, for the purpose of identification of beneficial ownership of the client.

# D. KYC requirements

Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

### E. Controlling Person Type [CP/UBO] Codes:

CP/UBO Code	Description	CP/UBO Code	Description
C01	CP of legal person- ownership	C08	CP of legal arrangement- trust-other
C02	CP of legal person- other means	C09	CP of legal arrangement- trust-other-settlor equivalent
C03	CP of legal person- senior managing official	C10	CP of legal arrangement- trust-other-trustee- equivalent
C04	CP of legal arrangement-trust- settlor	C11	CP of legal arrangement- trust-other-protector equivalent
C05	CP of legal arrangement-trust- trustee	C12	CP of legal arrangement- trust-other-beneficiary- equivalent
C06	CP of legal arrange- ment-trust-protector	C13	CP of legal arrangement- trust-other-other- equivalent
C07	CP of legal arrange- ment-trust-beneficiary	C14	Unknown

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

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

A company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the schemes should furnish a certified copy of resolution or authority to make the application as the case may be and a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or Trust Deed and/or Partnership Deed and certificate of registration or any other document as the case may be. In case of a Trust/Fund, it shall submit a certified true copy of the resolution 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.

#### 7) Prevention of Money Laundering and Know Your Client (KYC) Norms

KYC (Know Your Customer) norms are mandatory for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor for transacting in Mutual Funds. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders (including POA holder) have not completed KYC requirements. Investors are requested to note that all investors are required to be KRA (KYC Registration Agency) KYC compliant. Those investors who had obtained MF KYC compliance through CVL (KYC registration authority till 31 December 2011) are required to be in compliance with the uniform KYC requirement laid down by SEBI.

For investors who have not completed KYC compliance through KRA, any application received without the requisite KYC information will be rejected. However, investors who have obtained KRA KYC compliance, as well as existing investors of the Fund who have registered their KYC details with the Fund shall be required to submit the additional KYC information to the Fund, only in the event of change in their occupation or income details. Kindly use the updated application forms or the separate KYC form of the Fund, available at ISCs or on the Fund's website for updating the additional information. The AMC reserves the right to reject the application and refund the application amount, post acceptance of the application, in the event that the required KYC information is not provided or not found adequate.

### 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. New individual investors investing into the Fund are requested to note the following changes, from February 1, 2017.

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

- If any new individual investor uses the old KRA KYC form which does not have all the information needed for registration with CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form.
- 3. 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.

#### 8) 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.ef 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 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.
- 9) 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.

#### 10) 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.

# 11) 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.

#### 12) Nomination Details

- 1. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/ or Guardian of Minor unitholder cannot nominate.
- 3. Nomination is not allowed in a folio of a Minor unitholder.
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- 5. If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis). Nomination shall be optional for jointly held Mutual Fund folios. However if single mode of holding kindly provide nomination or fill in the Opt out form.
- 6. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- 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.
- 9. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- 10. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation/claim settlement shall be made equally amongst all the nominees.
- 11. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio/account.
- 12. Nomination shall stand rescinded upon the transfer of units.
- 13. Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand canceled in the event of the nominee(s) predeceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- 14. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/Mutual Fund/Trustees against the legal heir(s).
- 15. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- 16. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission/claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.
- 17. HSBC Mutual Fund, the AMC reserves the right to seek information and/or obtain such other additional documents/information/due diligence for establishing the identity of the nominee.

# 1. General Information

- The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box ( □), where boxes have been provided.
- (ii) Please do not overwrite. For any correction / changes (if any) made on the application form, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole / all applicants.
- (iii) In view of the RBI Circular DPSS.CO.CHD.No. 1832/01.07.05/2009-10 dated 22nd February 2010, kindly note the following:

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

# 2. Applicant's Information

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

- Name and address must be given in full (P.O. Box Address alone is not sufficient).
- (ii) Name and Date of Birth (DOB) for all the holders (including Guardian incase of Minor) should match with PAN as per Income Tax records.
- (iii) Email ID and Mobile number provided in the application form should be of the primary unit holder for speed and ease of communication. Where email ID and Mobile number is not provided the same will be updated from KRA records.
- (iv) Non-Resident Investors and Foreign Nationals should mandatorily state their complete overseas address in the application form else the application will be rejected. Further, Investors are requested to note that in case information with regard to US Person or Canada Resident is subsequently received from the investor by way of change of address or obtained from KRA database, the AMC at a later date reserves the right to redeem the investments after providing due notification to such investor.
- (v) 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.
- (vi) If the application is on behalf a Minor, the Guardian's Name and date of birth of the Minor should be provided.
- (vii) 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.
- (viii) Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only, else the transaction is liable to get rejected.
- (ix) Existing unit holders are requested to review the Bank Account registered in the folio and ensure that the registered Bank Mandate is in favour of minor or joint with registered guardian in folio. If the registered Bank Account is not in favour of minor or not joint with registered guardian, unit holders will be required to submit the change of bank mandate, where minor is also a bank account holder (either single or joint with registered guardian), before initiation of any redemption transaction in the folio, else the transaction is liable to get rejected.

# 3. Bank Account Details / Multiple Bank Account Registration

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

For NRI investors - Kindly also provide the FIRC letter from your banker (i.e. source of funds confirmation) if your account type is NRE.

Applications without this information will be rejected.

# Multiple Bank Accounts Registration / 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 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 all dividends and redemption. Default Bank Account will be used for all dividends and redemptions payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.

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

For the purpose of changing their bank mandate or updating a new bank mandate. Please visit our website www.assetmanagement.hsbc.co.in for the list of documents for updation of 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. Any request for change of bank mandate details will be entertained only if the Unit Holder provides any of the following documents along with the designated Multiple Bank Account Registration/Deletion form or a standalone separate Change of Bank Mandate form :

Any one of the following document to be provided for Existing (Old) as well as New Bank account :

- Canceled original cheque leaf with first Unit Holder name and bank account number printed on the face of the cheque OR
- Copy of Bank Passbook having the name, address and account number of the account holder OR
- Bank Statement (issued within 3 months for new bank, in case of old bank account the date of statement will not be applicable).

**Important :** The above documents should be either in original or copy to be submitted along with original produced for verification. In case if documents for the existing bank account are not available, kindly visit HSBC/CAMS office for In Person Verification along with PAN Card Copy/Photo Identification Proof for PAN Exempt cases. All documents to be self attested. Kindly carry originals for adding a new bank.

- 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:
  - Canceled original cheque leaf with first Unit Holder name and Bank account number printed on the face of the cheque OR
  - Copy of Bank Passbook having the name, address and account number of the account holder OR
  - Bank Statement (issued within 3 months for new bank, in case of old bank account the date of statement will not be applicable).

**Important :** The above documents should be either in original or copy to be submitted along with original produced for verification. Kindly visit HSBC/CAMS office with originals for verification. All documents to be self attested.

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

# 4. Investment and Payment Details

- (i) The application amounts can be tendered by cheque / demand drafts payable locally at any of the ISCs and designated collection centres. Application Forms accompanied with outstation cheques / stockinvests / postal orders/money orders/cash will not be accepted.
- (ii) All cheques and bank drafts must be drawn in the name of the Scheme and crossed "Account Payee only". If you wish to invest in Multiple schemes under Lumpsum/SIP, please draw the cheque in favour of "HSBC Multi Scheme Collection Account" or "HSBC Multi SIP Collection Account" respectively.

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.

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

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

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

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

#### • Common to all Schemes

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"
Distributor code is Incorrect or left	Units will be allotted under
blank or "Direct"	"Direct Plan"
Growth/IDCW Option / Sub-options	Growth Option / Sub-option
Payout / Reinvestment of IDCW	Reinvestment of IDCW
Mode of holding (in cases where	Joint
there are more than one applicant)	
Status of First Applicant (Individual,	Others#
HUF, Company etc.)	
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.

<sup>#</sup> 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.  Any investments or switch-in requests received in the name of the discontinued Plans will be processed under the available single Plan. For more details please visit our website at <u>www.assetmanagement.hsbc.co.in</u>.

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

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

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

#### • Scheme Specific

Indication not made/incorrectly made	Default
HSBC Short Duration Fund	
Weekly, Monthly and Quarterly IDCW sub-options	Weekly Sub-Option
HSBC Medium to Long Duration Fund and HSBC (	Gilt Fund
Quarterly IDCW sub-options	Quarterly Sub-Option
HSBC Liquid Fund and HSBC Ultra Short Duration	Fund
Daily, Weekly and Monthly IDCW sub-options	Weekly Sub-option
HSBC Dynamic Bond Fund	
Monthly and Annual IDCW sub-options	Monthly Sub-option
HSBC Aggressive Hybrid Fund, HSBC Medium Du Credit Risk Fund	ration Fund and HSBC
Annual IDCW sub-options	Annual Sub-Option
HSBC Overnight Fund, HSBC Money Market Fun & PSU Debt Fund	d and HSBC Banking
Daily, Weekly and Monthly IDCW sub-options	Monthly Sub-Option
HSBC Low Duration Fund	
Monthly and Annual IDCW sub-options	Monthly Sub-Option
HSBC Corporate Bond Fund	
Quarterly, Semi-Annual and Annual IDCW sub-options	Quarterly Sub-Option
HSBC Short Duration Fund	
	1

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

#### PAYMENT MECHANISM

#### A) Lumpsum Investment

a) All cheques and bank drafts must be drawn in the name of the respective Scheme(s) and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application.

# Subscription through RTGS/NEFT:

Subscription through RTGS/NEFT can be done ONLY into the account maintained with HSBC Bank Ltd as per the details provided below:

Branch	52/60, M G Road, Fort, Mumbai
Account Type	Current Account
RTGS IFSC Code	HSBC0400002
NEFT IFSC Code	HSBC0400002

S. No.	Scheme Name	Beneficiary Account Name	Account Number
1	HSBC Liquid Fund	HSBC Liquid Fund - Collection	002-170215-003
2	HSBC Low Duration Fund	HSBC Low Duration Fund - Collection	030-015911-003
3	HSBC Medium to Long Duration Fund	HSBC Medium to Long Duration Fund - Collection	002-170199-003

S. No.	Scheme Name	Beneficiary Account Name	Account Number
4	HSBC Short Duration Fund	HSBC Short Duration Fund - Collection	002-170017-003
5	HSBC Overnight Fund	HSBC Overnight Fund - Collection	006-071690-003
6	HSBC Dynamic Bond Fund	HSBC Dynamic Bond Fund - Collection	002-353381-003
7	HSBC Ultra Short Duration Fund	HSBC Ultra Short Duration Fund - Collection	006-006084-003
8	HSBC Medium Duration Fund	HSBC Medium Duration Fund - Collection	002-119485-004
9	HSBC Banking and PSU Debt Fund	HSBC Banking and PSU Debt Fund - Collection	002-170058-004
10	HSBC Gilt Fund	HSBC Gilt Fund - Collection	002-170215-004
11	HSBC Money Market Fund	HSBC Money Market Fund - Collection	006-071690-004
12	HSBC Corporate Bond Fund	HSBC Corporate Bond Fund - Collection	030-339683-004
13	HSBC Credit Risk Fund	HSBC Credit Risk Fund - Collection	030-770085-004
14	HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	HSBC CRISIL GILT SD IDX CO A - Collection Account	030-015945-902
15	HSBC CRISIL IBX Gilt June 2027 Index Fund	HSBC CRISIL GILT 2027 IDX - Collection	002-170199-901
16	HSBC Global Emerging Markets Fund	HSBC Global Emerging Markets Fund - Collection	019-078708-901
17	HSBC Brazil Fund	HSBC Brazil Fund - Collection	030-770085-003
18	HSBC Managed Solutions India – Growth	HSBC MS Growth - Collection	011-692019-003
19	HSBC Managed Solutions India – Conservative	HSBC MS Conservative - Collection	013-470505-003
20	HSBC Managed Solutions India – Moderate	HSBC MS Moderate - Collection	122-172323-003
21	HSBC Asia Pacific Dividend Yield Fund	HSBC Asia Pacific Dividend Yield Fund - Collection	110-231743-004
22	HSBC Global Equity Climate Change Fund of Fund	HSBC Global Equity Climate Change Fund of Fund - Collection	004-500369-005

# **B) SIP Investment**

a) Unitholders of the Scheme can benefit by investing specific rupee amounts periodically, for a continuous period. SIP allows the investors to invest a fixed amount every month or quarter for purchasing additional Units of the Scheme at NAV based prices. The requirement of 'Minimum Amount for Application' will not be applicable in case of SIPs.

In case an investor wishes to invest through the SIP mode, the investor is required to provide:

• a mandate form to enable SIP debits either through NACH or such other facilities as may be provided by the AMC along with a copy of the canceled cheque leaf with name of the unit holder pre-printed.

For details of the Terms and Conditions for SIP Investment please refer to the Instructions section in the SIP form.

	Minimum	n Installme	nt Amount	Minimum	number of	Installments	
Fre- quency	Equity & Hybrid Schemes <sup>#</sup>	(FoF)	HSBC ELSS Tax Saver Fund & HSBC Tax Saver Equity Fund*	Equity & Hybrid Schemes <sup>#</sup>	(FoF)	HSBC ELSS Tax Saver Fund & HSBC Tax Saver Equity Fund*	SIP Dates
Weekly	Rs 500/-	Rs 500/-	Rs 500/-	Minimum 6 installment to aggrega 6,000/-	ts subject	Minimum 6 installments subject to aggregate of Rs. 3,000/-	Any
Monthly	Rs 500/-	Rs 1000/-	Rs 500/-	Minimum 6 installment to aggrega 6,000/-	ts subject	Minimum 6 installments subject to aggregate of Rs. 3,000/-	Dates∻

	Minimum	n Installme	nt Amount	Minimum	number of l	nstallments	
Fre- quency	Equity & Hybrid Schemes <sup>#</sup>	(FoF)	HSBC ELSS Tax Saver Fund & HSBC Tax Saver Equity Fund*	Equity & Hybrid Schemes <sup>#</sup>	Debt & Fund of Funds (FoF) Schemes <sup>#</sup>	HSBC ELSS Tax Saver Fund & HSBC Tax Saver Equity Fund <sup>*</sup>	SIP Dates
Quarterly	Rs 1500/-	Rs 1500/-	Rs 500/-	Minimum 4 installment to aggrega 6,000/-	s subject	Minimum 6 installments subject to aggregate of Rs. 3,000/-	

# In multiples of Re. 1/- \* In multiples of Rs. 500/-.

As per ELSS guidelines, a mutual fund can have only one open-ended ELSS scheme. In view of the said restriction, subscription into HSBC Tax saver Equity Fund has been closed from business hours on November 25, 2022. Hence, no SIP, STP or switch into HSBC Tax saver Equity Fund is allowed from the close of business hours on November 25, 2022. However, the unitholders will be allowed to hold their existing investments, except that no further investments/subscription would be accepted. Unitholders will be permitted to redeem/ switch out their units post the mandatory lock-in period. The above amendment in minimum SIP amount, number of installments and aggregate amount for SIP shall be applicable only for prospective investors from the Effective Date.

Incase investor has missed to tick the date for Monthly and Quarterly frequency then the default date with be considered as 10th. Similarly, in case of Weekly SIP frequency the Default day will be considered as Wednesday. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next available Business Day. If the choice of date selected is more than one date then the SIP installment will be processed for Saturday, Sunday or any other non-business day.

In case of **HSBC Liquid Fund**, if an investor wishes to invest on a Daily basis, Minimum Investment amount is Rs. 2,00,000.

b) The cheque for the first SIP installment can carry any date. The first installment of the SIP will be processed subject to applicable NAV & load, if any, on the date of receipt of the application form. The second installment in case of monthly SIP will be processed on any date as mentioned by the investor. If the choice of date for the second installment is not indicated by the investor, the second installment of SIP will be processed on the 10th of every month. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next available Business Day.

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) The cheques should be drawn in the name of the Scheme and crossed "Account Payee only" and must be payable at the locations where the applications are submitted at the Investor Service Centres. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected.
- d) 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.
- e) 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.
- f) 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.
- g) In case the Frequency (Weekly / 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.
- h) In case of investments under the SIP, if 3 consecutive payment instructions provided by the investor are dishonored for insufficiency of funds, the AMC reserves the right to discontinue the SIP.
- 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.
- j) Investors can discontinue a SIP at any time by sending a written request to any Official Point of Acceptance or to the registrar CAMS. Please note that effect from December 1, 2024 it would take T + 2 Business days for the SIP to discontinue from the date of receipt of the duly filled request. Any installment due during this period might get debited from the bank account if it falls within T + 2 Business days. The AMC reserves the right to introduce/discontinue SIP/variants of SIP from time to time.

# 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

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

organizations like ESIC / EPFO.

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.

# 5. Smart Systematic Transfer Plan from HSBC Liquid Fund/HSBC Ultra Short Duration Fund/HSBC Overnight Fund to HSBC Midcap Fund

- 1. Application for Smart STP needs to be submitted alongwith fresh investment into HSBC Liquid Fund/HSBC Ultra Short Duration Fund/HSBC Overnight Fund, using the common application form.
- For Investment under HSBC Ultra Short Duration Fund/HSBC Overnight Fund/HSBC Liquid Fund under the IDCW frequencies, daily/ weekly/fortnightly/monthly/quarterly/half-yearly, the units allotted towards the said IDCW as on the NFO closure date will also be considered for the Smart STP facility
- 3 Due to partial redemption/switch or any other reason, if the minimum investment amount (20% of initial investment amount) is not maintained in the Source scheme, the Smart STP will not be registered and the residual amount will be retained in the source scheme.
- 4. Smart STP registration will be considered valid only if the Application Form and the credit received towards the investment in the source scheme are available as per the applicable cut-off times. NAV applicability and cut-off times of the Source and Target Scheme(s) will be as be as per the provision mentioned in respective Scheme Information Document(s) or as per the extant SEBI (Mutual Funds) Regulations.
- For Investors who have not filled the Smart STP section, the facility will not be registered and the residual amount will be retained in the source scheme.
- 6. Unit holders will have the right to deactivate the Smart STP option at any time by submitting a written request to any official point of acceptance of transaction. Notice of such discontinuance shall be made effective within 14 calendar days from the date of receipt of the said request.

# 6. Systematic Transfer Plan

#### For other special features kindly refer individual scheme SID.

- 1. The STP allows the investors to transfer sums of money each month/quarter/half-year/annual basis from his investments in the Scheme.
- 2. If your STP request specifies both amount and units, the STP will be processed on the basis of amount.
- 3. If the scheme/plan/option is not mentioned and there is only one scheme/plan/option available in the folio, the same will be processed.
- 4. If no debit date is mentioned default date would be considered as 10th of every Month/Quarter/Half Year/Annual basis ie. 10th of the subsequent month after SIP registration. Wednesday will be the default day. In case of Fortnightly STP the default dates will be 1st and 15th of the month.
- In case the criterion of the minimum amount for the purpose of transfer of units under the STP facility is not met, the AMC reserves the right to discontinue the STP/cancel the registration for STP.
- The minimum amount for transfer under the STP facility shall be ₹ 500/-. The minimum amount required under the source scheme for registering STP is ₹ 6,000.
- 7. Daily STP is available only for fixed amounts and not available for capital appreciation.
- 8. If unit/balance amount is less than the STP amount, Units available will be transferred to the Target scheme.
- 9. If source scheme has zero balance, STP will be auto ceased.
- 10. If end date is not mentioned, "Until Canceled" will be the Default option.

#### 7. Transaction Charges

In accordance with as para 10.5. of SEBI Master Circular on Mutual Funds dated June 27, 2024 allows the Fund will deduct Transaction Charges from the investment amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges for a specific product type). Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

#### Transaction Charges in case of Investments through SIP:

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

Transaction Charges shall not be deducted:

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

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

Investors are required to be KYC compliant as per the current KYC regimes. For more details please refer our website www.assetmanagement.hsbc.co.in.

#### 8. Mode of Holding

**Demat / Non-Demat Mode:** Investors have the option to hold the units in demat form. Please tick the relevant option of Yes / No for opting / not opting units of the Plan in demat form. If no option is exercised, "No" will be the default option.

Investor can hold units in demat/non-demat mode. In case investor did not provide demat account details or details of DP ID/BO ID, provided by the investor, is incorrect or demat account is not activated or not in active status, the units would be allotted in non demat mode.

The investor can dematerialize his/her holdings in non demat mode. Similarly, investor can rematerialize holdings in demat mode. All expenses in connection with conversion from demat to remat mode or remat to demat mode will have to be incurred by the investors. Allottment letters would be sent to investors who are allotted units in demat mode and Statement of Accounts would be sent to investors who are allotted units in non demat mode.

Unitholders who intend to avail of the facility to trade in units are required to have a Demat Account. Unitholders holding units in SOA form and desires to trade in the units, can do so by dematerialising the SOA through depositories.

For conversion of Mutual Fund units represented by SOA into dematerialized form or vice-a-versa, the unitholders are required to approach depositories. Currently, the units are listed at National Stock Exchange (NSE).

# 9. 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 SID, SAI and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.

	(	CHECKLIS	ST FC	R DOC	UMENTAT	ION					
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						1				
7.	Partnership Deed/Deed of Declaration							✓	✓		
8.	Notarised Power of Attorney										✓
9.	Proof of PAN (including for guardian)	✓	~	✓	✓	✓	✓	✓	✓	✓	✓
10.	Proof of 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	✓	~	✓	✓	✓	✓	$\checkmark$	✓	✓	

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

# OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS

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

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

For details on CAMS Service Centres, please visit <u>www.camsonline.com</u>

# **TOLL FREE NUMBERS**

Description	Toll Free Number	Email ID
Investor related queries	1800-4190-200/1800-200-2434	investor.line@mutualfunds.hsbc.co.in
Distributor related queries	1800-419-9800	partner.line@mutualfunds.hsbc.co.in
Online related queries	1800-4190-200/1800-200-2434	onlinemf@mutualfunds.hsbc.co.in
Investor (Dialing from abroad)	+91 44 39923900	investor.line@mutualfunds.hsbc.co.in



 $\mathbf{x}$ 

×

# **Common Application Form**

(To be Filled in BLOCK LETTERS only)

Brok	cer Name & ARN code / RIA c	ode <sup>^</sup> S	ub-broker ARN code	Sub code	Branch Code	EUIN	App.
							No.:
^ I/V	We hereby confirm that by mentioning	RIA code	e, I/We authorise you to sha	re with the SEBI R	egistered Investment	Adviser (RIA) the	
detai	ls of my/our transactions in the schem	es(s) of I	HSBC Mutual Fund.		-		For Office Use Only
	e hereby confirm that the EUIN box ha lvice by the employee/relationship m						
	opriateness, if any, provided by the em					,	
Sole	/First Applicant/Authorised Signato	y Seco	ond Applicant/Authorised	Signatory Thi	rd Applicant/Autho	orised Signatory	
1	TRANSACTION CHARG	ES (Ple	ease tick any one of the	below. Refer p	oint 7 regarding t	ransaction charg	es applicability under Instructions)
	I AM A FIRST TIME MUT						OR IN MUTUAL FUND
0	(₹ 150 will be deducted as trans						ion charge for per purchase of ₹ 10,000 and more
2			Fill in your folio No. below. I		•		ow (if not provided earlier) and proceed to Section 3]
	Folio No.			Please note t	hat applicant detai	ls and mode of ho	olding will be as per existing Folio Number.
	SOLE/FIRST APPLICANT'S			1	Are you a resident o		7) Yes No <sup>‡‡</sup> ( <sup>‡‡</sup> Default if not ticked)
	Name as per PAN (Mandatory)**	* Mr Ms	s M/s			er PAN CARD	
	Date of Birth/Incorporation §‡ (	Mandato	ry*) D D M M Y			ed by HSC State Bo	
	Gender Male	Fema	le 🗌 Third Gender	KYC Iden	tification No. (KIN	N) ‡‡ [	
	PAN (Mandatory*)				Proof to be enclose	ed (✓) □ PAN car	d Copy
Ì	Nationality‡				Country of Reside	ence	
	GUARDIAN NAME AS PE	r pan	*** (if Sole/First appl	icant is a Minor)	<b>Contact Person</b>	(in case of Non-i	ndividual Investors only)
	Mr Ms M/s		Nam	e as per PAN	CARD		
	Date of Birth of Guardian <sup>‡</sup> (Man	datorv*)	D D M M Y Y	Y Y KYC Id	lentification Numb	er (KIN) ‡‡	
	PAN** (Mandatory*)				Proof to be enclose		d Copy
	Father Mother				ointed Guardian)		
	+ Document evidencing relationship with						nent letter, affidavit etc. to support.
	Status of Sole/1st Applicant ( $\checkmark$ ):	Resid	ent Individual Resident	Minor (through Gu	ardian) Non-Resi	dent (Repatriable)	Non-Resident (Non-Repatriable) Non-Residen e-Proprietor Private Limited Company Public
							d Retirement Fund  Government Body  NGC
	BOI Society LLP PIO						
3	KYC DETAILS [Mandatory	'* (Deta	ils of Guardian in case	the unitholder	is a minor)]		
	Investors are requested to comple	ete the K	<b>CYC section for Joint hold</b>	lers & POA also,	as applicable		
a.	_ • • • • =				0		Housewife Student Doctor Forex Deale
.	Business [Nature of Business]				-		ler Pawn Broker Others [Pl. specify]
b.	Gross Annual Income (Please ✓)	:	Below ₹ 1 Lac ₹ 1-:	5 Lacs ₹ 5-1	0 Lacs ∐ ₹ 10-2	5 Lacs ₹ 25 L	Lacs - ₹ 1 Crore > ₹ 1 Crore
	OR Net-worth in Rupees (Mandat	ory for N	Non-Individuals) ₹	Net-worth shoul	d not be older thar	n 1 year as on (	date) D D M M Y Y Y Y
	For Individuals [Tick (✓) if applie	able] :	For Non-Individual I	· · ·	· · · ·	1 /	
	Politically Exposed Person (PI	· ·	I. Is the company a L (If No, please attac			ed Company or Con	trolled by a Listed Company 🗌 Yes 🗌 No
	Related to a Politically Expose Person (PEP)	d	II. Foreign Exchange	2	/		Yes No
c.	Not Applicable		III. Gaming/Gambling	g/Lottery/Casino	Services		Yes No
			IV. Money Lending/P	0			Yes No
	For Non Individual Investors - Identification of Beneficial Own	ership	Mandatory UBO Dec (Not Required for a Li				ntrolled by a Listed Company) 🗌 Yes 🗌 No
* ]	Mandatory						
	W.e.f. January 1, 2008, PAN number Instructions for filling up the Applicat			ding Joint Holders	, POA holder, Guard	dian in case of Mino	or and NRIs). For Micro SIP Investment please refe
	0 1 11			ective of the amou	nt invested (includin	g switch). W.e.f. Jan	uary 1, 2012, applicants who are not KYC complia
	are required to complete the uniform	KYC pro	cess (for details refer point	8 under Important	Instructions). W.e.f.	February 1, 2017, 1	New individual investors who have never done KY I the new CKYC form while investing with the Fun
ŧ	Please note that information sought he						
	5 5		5	Ų			instructions related to folios held in the name of Mino PAN, else the transaction is liable to get rejected.
	Enective 50 April 2024 Name & DOI	<b>5</b> 01 all li	olders including Ouardian I	ii case of minor si		one fax records of	continued overleaf
	HSBC Mutual Fund			AC	KNOWLEDGEI	MENT SLIP (T	o be filled by the Applicant)
			Т				ormation provided on the form is considered fina
	ived from Mr. Ms. M/s.						<u> </u>
Folio Plan		/Sub-opt	application for Units		Cheque/DD No.		Арр. No.:
Dated	-	on (Bank		aiongwith	Amount (₹)		
	IP Investment STP	· ·	·	nge of Existing <b>N</b>		Cancellation of N	Nomination
	CS (Debit/Direct Debit Facility)		l Amount (₹)				Y Y Y I ISC Stamp, Signature & Date
Pleas	e Note : All purchase are subject to	realisati	ion of instruments. All tra		• •	l verification	
				PUBL	IC		

CONTACT DETAILS AND CORRESPONDENCE ADDR Address for Correspondence <sup>‡</sup> [P.O. Box Address is NOT sufficient]		ha	aa in 121	<b>7</b> A		a)									_	
Address for Correspondence* [P.O. Box Address is NOT sufficient]	(Snould I	be same	as in K	A r	ecore	s)						$\top$	_		$\neg$	$\top$
			C	ity							_					+
State	(	Country								Pin	Code	3			-	+
Overseas Address/Registered Address in case of Non-Individual investo	ors (Mandat	ory in cas	e of NRI/F	Pl ap	plican	in ad	dition t	o mailir	ng add	ress)	(Shou	ld be :	same	as in K	(RA r	eco
																Τ
				Ci	ty											
	ry (Mandat	tory)								Zip	Code	•				
Contact Details Mobile No.			Tal	(D.a.	s./Of											_
	D 1	CL 11		<u>`</u>				1	. 011				<u> </u>			
Mobile belongs to : Self Spouse Guardian (to Minor investment)	Dependant	Childre	n Dep	enda	nt Pai	ents		ID to		-						P
E-mail belongs to: Self Spouse Guardian (to Minor investment)	Dependant	Childre	n 🗌 Den	enda	nt Par	ents										] F
<b>Yes No</b> + $I/We$ , wish to receive scheme wise annual report o										-						_
If unticked, by default the above will be sent on email. I/We confirm the												ner e	iocui	nento	Uy (	
JOINT APPLICANTS, IF ANY AND THEIR DETAILS (	Please tic	k (✓) w	herever	app	licab	le)										
	Default if							e or S								_
NAME OF SECOND APPLICANT AS PER PAN*** (Not appli			Applicat	nt is a	a Min	or an	d Sec	ond Ap	oplica	nt ca	nnot	be a	Mino	or)		
Are you a resident of USA/Canada? (✓) Yes □ No <sup>‡‡</sup> □ ( <sup>‡‡</sup> Default if         Mr Ms M/s       Name as p																
																_
Date of Birth <sup>§‡</sup> (Mandatory*) D D M M Y Y Y Y	Gender	•		Ma	le	Fer	nale	Th	ird G	Bende	er					
PAN** (Mandatory*)	KYC Id	lentificat	tion Nun	ıber	(KIN	) 11										
Proof to be enclosed ( $\checkmark$ ) $\square$ PAN card Copy					<u> </u>											
Nationality	Combin															_
		y of Res				D (		1 🖂		1,	• • •				T.	_
a. Occupation (please ✓): Private Sector Service Public Sector 	Service	Gove	rnment S orex De	ervi aler	ce 🗌	Prof	ession lende	nal 🗌 er 🗌	Agrio Casin	cultu 10 Or	rist [ wner			1 🗌 F s manu		
Student Business [Nature of Business] Gambling services offerer Money lender Pawn Broker	Service Doct	Gove for F Please sp	rnment S orex De ecify]	aler		oney	lend	er 🗌	Casin	10 Or	wner	A	Arms	manı	ufac	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         b.       Gross Annual Income (please ✓):       Below ₹ 1 Lac       ₹ 1-5 I	Service [ Doct Doct Others ]	Gove tor F Please sp ₹ 5-10 L	rnment S orex De ecify] acs	aler ₹ 10	M	oney acs	lende	er 🗌 25 La	Casin cs - ₹	10 Or  5 1 C	wner	A	Arms		ufac	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         b.       Gross Annual Income (please ✓):       Below ₹ 1 Lac       ₹ 1-5 1         c.       Others (please ✓):       Politically Exposed Person (PEP)       Reference	Service Doct Others Lacs	Gove: tor F Please sp ₹ 5-10 L Politica	rnment S forex Des ecify] acs lly Expo	aler ₹ 10 sed I	M -25 L Persor	oney acs 1 (PE	P lender P)	er 🗌 9 25 La ] Not	Casin cs - ₹ t App	10 Ov 5 1 C licab	wner rore de		Arms >₹1	manı	ufac	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         b.       Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-5 I         c.       Others (please ✓) :       Politically Exposed Person (PEP)       Ref         NAME OF THIRD APPLICANT AS PER PAN*** (Not application)       Not application	Service Doct Others  Cacs Selated to a	Gove: tor F Please sp ₹ 5-10 L Politica First Ap	rnment S forex Des ecify] acs lly Expo	aler ₹ 10 sed I	M -25 L Persor	oney acs 1 (PE	P lender P)	er 🗌 9 25 La ] Not	Casin cs - ₹ t App	10 Ov 5 1 C licab	wner rore de		Arms >₹1	manı	ufac	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         B       Gross Annual Income (please ✓):       Below ₹ 1 Lac       ₹ 1-5 1         C.       Others (please ✓):       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicate Are you a resident of USA/Canada? (✓) Yes       No <sup>#</sup> (#Default in the function of the fun	Service Doct Others  Cacs Cacs Cacs Cacs Cache	Gove for F Please sp ₹ 5-10 L Politica First Ap 1.)	rnment S forex Des ecify] acs lly Expo	aler ₹ 10 sed I	M -25 L Persor	oney acs 1 (PE	P lender P)	er 🗌 9 25 La ] Not	Casin cs - ₹ t App	10 Ov 5 1 C licab	wner rore de		Arms >₹1	manı	ufac	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker <b>b.</b> Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-5 I <b>c.</b> Others (please ✓) :       Politically Exposed Person (PEP)       Re <b>NAME OF THIRD APPLICANT AS PER PAN</b> *** (Not applicate Are you a resident of USA/Canada? (✓) Yes       No <sup>‡‡</sup> ( <sup>±1</sup> Default in Mr Ms M/s)	Service Doct Others [F Lacs Selated to a S	Gove tor F Please sp ₹ 5-10 L Politica First Ap 1.)	rnment S forex De- ecify] acs lly Expo pplicant i	aler ₹ 10 sed I s a N	M -25 L Persor linor	oney acs 1 (PE and 1	P lender P) [ Phird	25 La 25 La Not Applic:	Casin cs - ₹ t App ant ca	10 Ov 5 1 C licab	wner rore de		Arms >₹1	manı	ufac	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓):       Below ₹ 1 Lac       ₹ 1-5 I         C.       Others (please ✓):       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicate Are you a resident of USA/Canada? (✓) Yes       No <sup>++</sup> (+*Default in Mr Ms M/s)         Date of Birth <sup>§‡</sup> (Mandatory*)       D       M       M       Y       Y	Service Doct Others  Cacs Cacs Cacs Cacs Cache	Gove tor F Please sp ₹ 5-10 L Politica First Ap 1.)	rnment S forex De- ecify] acs Ily Expo pplicant i	aler ₹ 10 sed I s a N	M -25 L Persor	oney acs 1 (PE and 1	P lender P) [ Phird	er 🗌 9 25 La ] Not	Casin cs - ₹ t App ant ca	10 Ov 5 1 C licab	wner rore de		Arms >₹1	manı	ufac	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Goss Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-5 I         C.       Others (please ✓) :       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicat         Are you a resident of USA/Canada? (✓) Yes       No <sup>‡‡</sup> ( <sup>‡†</sup> Default in         Mr Ms       M/s       Name as p         Date of Birth <sup>§‡</sup> (Mandatory*)       D       M       M       Y       Y         PAN** (Mandatory*)       Image: Second Se	Service Dott Others Lacs elated to a le if Sole / f not tickec er PAN C Gender	Gove tor F Please sp ₹ 5-10 L Politica First Ap 1.) ARD	rnment S forex De ecify]	aler ₹ 10 sed I s a N	M	acs n (PE and T	r lende (P) [ (P) [ (hird ) (hird )	25 La 25 La Not Applic:	Casin cs - ₹ t App ant ca	10 Ov 5 1 C licab	wner rore de		Arms >₹1	manı	ufac	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please $\checkmark$ ):       Below ₹ 1 Lac       ₹ 1-5 1         C. Others (please $\checkmark$ ):       Politically Exposed Person (PEP)       Retermine         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicate         Are you a resident of USA/Canada? ( $\checkmark$ ) Yes       No <sup>++</sup> (""Default in         Mr Ms M/s       Name as person         Date of Birth §‡ (Mandatory*)       D       M       M       Y       Y         PAN** (Mandatory*)       D       M       M       Y       Y         Proof to be enclosed ( $\checkmark$ )       PAN card Copy	Service Dott Others Lacs elated to a le if Sole / f not tickec er PAN C Gender	Gove tor F Please sp ₹ 5-10 L Politica First Ap 1.) ARD	rnment S forex De- ecify] acs lly Expo pplicant i	aler ₹ 10 sed I s a N	M	acs n (PE and T	r lende (P) [ (P) [ (hird ) (hird )	25 La 25 La Not Applic:	Casin cs - ₹ t App ant ca	10 Ov 5 1 C licab	wner rore de		Arms >₹1	manı	ufac	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please $\checkmark$ ):       Below ₹ 1 Lac       ₹ 1-5 1         C.       Others (please $\checkmark$ ):       Politically Exposed Person (PEP)       Reveal         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicate Are you a resident of USA/Canada? ( $\checkmark$ ) Yes       No <sup>++</sup> (""Default in Mr Ms M/s         Date of Birth <sup>§‡</sup> (Mandatory*)       D       M       M       Y       Y         PAN** (Mandatory*)       D       M       M       Y       Y         Proof to be enclosed ( $\checkmark$ )       PAN card Copy       Nationality	Service [ Dotters [] Data of the service of the s	Gove tor F Please sp ₹ 5-10 L Politica First Ap 1.) ARD N Ientificat	rnment S forex De ecify] acs Ily Expo pplicant i  Male tion Nun 	ter and the sed I	-25 L Person linor nale (KIN	oney acs 1 (PE and 1 1 1 1 1 1 1	<sup>r</sup> lende (P) [ (hird ) (hird )	25 La 25 La Not Applic:	Casin cs - ₹ t App ant ca	no Ov	wner rore lle be a		Arms >₹1 or)			
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-5 1         C.       Others (please ✓) :       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicat         Are you a resident of USA/Canada? (✓) Yes       No <sup>++</sup> ( <sup>++</sup> Default in         Mr Ms M/s       Name as person         Date of Birth <sup>§‡</sup> (Mandatory*)       D       M       M       Y       Y         Proof to be enclosed (✓)       PAN card Copy         Nationality	Service [ Doct [ Others [] acs islated to a le if Sole / f not ticked Gender KYC Id Country Service [	Gove tor F Please sp ₹ 5-10 L Politica First Ap 1.) ARD N lentificat y of Res Gove	rnment S forex De ecify]	ther the formation of the formation of	M A A A A A A A A A A A A A A A A A A	oney acs 1 (PE and 1 1 1 1 1 ) ‡‡	P) [ Chird 1 Chird 1 Chird 0 Chird 0	25 La 25 La Not Applic:	Casin ccs - ₹ t App ant ca r	no Or <u>f 1 C</u> licab annot	rore lle be a	Mino	Arms >₹1 or)		re	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please $\checkmark$ ):       Below ₹ 1 Lac       ₹ 1-5 1         C.       Others (please $\checkmark$ ):       Politically Exposed Person (PEP)       Reveal         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicate Are you a resident of USA/Canada? ( $\checkmark$ ) Yes       No <sup>++</sup> (""Default in Mr Ms M/s         Date of Birth <sup>§‡</sup> (Mandatory*)       D       M       M       Y       Y         PAN** (Mandatory*)       D       M       M       Y       Y         Proof to be enclosed ( $\checkmark$ )       PAN card Copy       Nationality	Service [ Dotters [] acs is allated to a le if Sole / F not tickec er PAN C Gender KYC Id Countr Service [	Gove tor F Please sp ₹ 5-10 L Politica First Ap 1.) ARD N Ientificat y of Res Gove	rnment S forex De ecify] acs Ily Expo oplicant i  Male tion Nun iidence rnment S  Forex	ther the formation of the formation of	M A A A A A A A A A A A A A A A A A A	oney acs 1 (PE and 1 1 1 1 1 ) ‡‡	P) [ Chird 1 Chird 1 Chird 0 Chird 0	25 La 25 La Not Applic: Gende	Casin ccs - ₹ t App ant ca r	no Or <u>f 1 C</u> licab annot	rore lle be a	Mino	Arms >₹1 or)		re	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-5 1         C.       Others (please ✓) :       Politically Exposed Person (PEP)       Reversion         NAME OF THIRD APPLICANT AS PER PAN***       (Not applicate Are you a resident of USA/Canada? (✓) Yes       No**       (**Default in Mr Ms M/s)         Date of Birth §‡       (Mandatory*)       D       M       M       Y       Y         PAN** (Mandatory*)       D       M       M       Y       Y       Y         Proof to be enclosed (✓)       PAN card Copy       Nationality	Service Service Cothers Cothers Selated to a Selated to a Selated to a Selated to a Service Country Service Cothers Service Cothers Service Cothers Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Service Cothers Service Cothers Service Cothers Service Cothers Service Cothers Service Service Cothers Service Cothers Service Cothers Service Cothers Service Service Cothers Service Servic	Gove tor F Please sp ₹ 5-10 L Politica First Ap 1.) ARD N Ientificat y of Res Gove Coctor Please sp	rnment S forex De ecify] acs Ily Expo oplicant i  Male tion Nun iidence rnment S  Forex	Aller ₹ 10 Sed I Sed I Sed I Fen Iber ervid Deal	M     M     -25 L     Person     Inor     Inor     (KIN     cee      eer	oney acs 1 (PE and 1 and 1 1 ) ‡‡	P) [ PP] [ PP] [ Pr]	25 La 25 La Not Applica Gende	Casirr cs - ₹ t App ant ca r Agric	no O <sup>v</sup>	vner rore lle be a vrist [ Owne	Mino	Arms >₹1 or) arr		re Hous	e
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-5 1         C.       Others (please ✓) :       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicate Are you a resident of USA/Canada? (✓) Yes       No <sup>##</sup> (#Default in Mr Ms M/s)         Date of Birth <sup>§‡</sup> (Mandatory*)       D       M       M       Y       Y         PAN** (Mandatory*)       D       M       M       Y       Y       Y         Pan** (Mandatory*)       D       D       M       M       Y       Y       Y         Pan** (Mandatory*)       D       D       M       M       Y       Y       Y         Pan** (Mandatory*)       D       D       M       M       Y       Y       Y         Bate of Birth <sup>§‡</sup> (Mandatory*)       PAN card Copy	Service [ Dotters [] Cothers [] Lacs I control cont	Gove tor F Please sp ₹ 5-10 L Politica First Ap d.) ARD ARD M Ientifica y of Res Gove Please sp ₹ 5-10 L Politica	rnment S forex De ecify]	hler ₹ 10 sed I sed I Fen ber ber 2 2 10 10 10 10 10 10 10 10 10 10	M A -25 L Person Iinor Iinor I Ce	oney acs 1 (PE and 1 ] 1 ] 1 ] 1 ] 1 ] 2 ] 1 Mor acs 1 (PE	P) [ PP] [ PP] [ Phird I Phird I Phird I Phird I PP] [ PP] [ PP] [	25 La 25 La Not Applic: Gende	Casiri cs - ₹ t App ant ca r r Agrid Cas cs - ₹	no O' f 1 C licab annot cultu sino ( f 1 C licab	rore le be a rrist [ Owned rore le	Mine Reer	Arms >₹1 or) arr		re Hous	e
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-5 1         C.       Others (please ✓) :       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicate Are you a resident of USA/Canada? (✓) Yes       No <sup>#1</sup> (#Default in Mr Ms M/s)         Date of Birth <sup>§‡</sup> (Mandatory*)       D       M       M       Y       Y         PAN** (Mandatory*)       D       M       M       Y       Y       Y         Proof to be enclosed (✓)       PAN card Copy       Nationality	Service [ Doct [ Others [] acs 3 clated to a le if Sole / f not ticked Gender KYC Id Country Service [ Others [] Others [] clated to a gmade by	Gove tor F Please sp ₹ 5-10 L Politica First Ap 1.) ARD N Ientificat y of Res Gove: Doctor Please sp ₹ 5-10 L Politica y a Const	rnment S forex De ecify]	₹ 10 sed I s a M ber ber ber ber constant	M     M     Persor     Iinor     Iinor     (KIN     Cee [	oney acs 1 (PE and 1 and 1 ) ‡‡ Prof Mor acs 1 (PE ase fi	P) [ PP] [ PP] [ Phird I Phird I Phird I Phird I PP] [ PP] [ PP] [	25 La 25 La Not Applic: Gende	Casiri cs - ₹ t App ant ca r r Agrid Cas cs - ₹	no O' f 1 C licab annot cultu sino ( f 1 C licab	rore le be a rrist [ Owned rore le	Mine Reer	Arms >₹1 or) arr		re Hous	e
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓):       Below ₹ 1 Lac       ₹ 1-5 1         C.       Others (please ✓):       Politically Exposed Person (PEP)       Ro         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicate Are you a resident of USA/Canada? (✓) Yes       No <sup>#*</sup> (#Default in Mr Ms M/s)         Date of Birth <sup>§‡</sup> (Mandatory*)       D       M       M       Y       Y         PAN** (Mandatory*)       D       M       M       Y       Y       Y         Proof to be enclosed (✓)       PAN card Copy       Nationality	Service [ Doct [ Others [] acs 3 clated to a le if Sole / f not ticked Gender KYC Id Country Service [ Others [] Others [] clated to a gmade by	Gove tor F Please sp ₹ 5-10 L Politica First Ap 1.) ARD N Ientificat y of Res Gove: Doctor Please sp ₹ 5-10 L Politica y a Const	rnment S forex De ecify]	₹ 10 sed I s a M ber ber ber ber constant	M     M     Persor     Iinor     Iinor     (KIN     Cee [	oney acs 1 (PE and 1 and 1 ) ‡‡ Prof Mor acs 1 (PE ase fi	P) [ PP] [ PP] [ Phird I Phird I Phird I Phird I PP] [ PP] [ PP] [	25 La 25 La Not Applic: Gende	Casiri cs - ₹ t App ant ca r r Agrid Cas cs - ₹	no O' f 1 C licab annot cultu sino ( f 1 C licab	rore le be a rrist [ Owned rore le	Mine Reer	Arms >₹1 or) arr		re Hous	tu
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-51         C.       Others (please ✓) :       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicat         Are you a resident of USA/Canada? (✓) Yes       No <sup>++</sup> (+*Default in         Mr Ms M/s       Name as person (PEP)       Re         Date of Birth <sup>\$‡</sup> (Mandatory*)       D       M       M Y Y Y Y         PAN** (Mandatory*)       D       M       M Y Y Y Y         Pan*** (Mandatory*)       D       M       M Y Y Y Y         Pan*** (Mandatory*)       D       D       M MY Y Y Y         Pan*** (Mandatory*)       D       D       M MY Y Y Y         Pan*** (Mandatory*)       D       D       M MY Y Y Y         Pan*** (Mandatory*)       D       D       M MY Y Y Y         Pan*** (Mandatory*)       D       D       M MY Y Y Y         Re       Occupation (please ✓) :       Private Sector Service       Public Sector         Student       Business       Nature of Business	Service Doct Others [F] acs a	Gove or F Please sp ₹ 5-10 L Politica First Ap 1.) ARD ARD Y of Res Gove Doctor Please sp ₹ 5-10 L Politica y a Const ARD	rnment S forex De ecify]	<pre>Aler Aler Aler Aler Aler Aler Aler Aler</pre>	M     M     Person     Iinor     Iinor     (KIN     Cee      Cee      -25 L     Person     verson     verson     verson     verson     verson     verson     verson     verson     verson	oney acs 1 (PE and 1 and 1 ) ‡‡ Prof Mor acs 1 (PE	P) [ PP] [ PP] [ Phird I Phird I Phird I Phird I PP] [ PP] [ PP] [	25 La 25 La Not Applic: Gende	Casiri cs - ₹ t App ant ca r r Agrid Cas cs - ₹	no O' f 1 C licab annot cultu sino ( f 1 C licab	rore le be a rrist [ Owned rore le	Mine Reer	Arms >₹1 or) arr		re Hous	tu
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓):       Below ₹ 1 Lac       ₹ 1-5 1         C.       Others (please ✓):       Politically Exposed Person (PEP)       Ro         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicate Are you a resident of USA/Canada? (✓) Yes       No <sup>#*</sup> (#Default in Mr Ms M/s)         Date of Birth <sup>§‡</sup> (Mandatory*)       D       M       M       Y       Y         PAN** (Mandatory*)       D       M       M       Y       Y       Y         Proof to be enclosed (✓)       PAN card Copy       Nationality	Service Cothers [1] acs clated to a clated to a clated to a clated to a clated to a clated to a country Service Country Country Service Country Country Service Country Country Service Country Country Service Country Country Service Service	Gove or F Please sp ₹ 5-10 L Politica First Ap 1.) APD APD N lentificat y of Res Gove Doctor Please sp ₹ 5-10 L Politica x a Const APD APD APD APD APD APD APD APD	rnment S forex De ecify]	aler aler is a N is	M A A A A A A A A A A A A A A A A A A	acs 1 (PE and 1 and 1 1 1 1 1 1 1 1 1 1 1 1 1 1	rinish	25 La 25 La Not Applic: Gende 25 La 25 La Not details	Casiri cs - ₹ t App ant ca r r Agrid Cas cs - ₹	no O' f 1 C licab annot cultu sino ( f 1 C licab	rore le be a rrist [ Owned rore le	Mine Reer	Arms >₹1 or) arr		re Hous	tu
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-51         C.       Others (please ✓) :       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicat         Are you a resident of USA/Canada? (✓) Yes       No <sup>++</sup> (+*Default in         Mr Ms M/s       Name as person (PEP)       Re         Date of Birth <sup>\$‡</sup> (Mandatory*)       D       M       M       Y       Y         PAN*** (Mandatory*)       D       M       M       Y       Y       Y         Pan*** (Mandatory*)       D       M       M       Y       Y       Y         PAN*** (Mandatory*)       D       M       M       Y       Y       Y         Panot to be enclosed (✓)       PAN card Copy       Name as person (PEP)       Re         Mationality	Service [ Doct [ Others [] acs is a lated to a service [ context] of not ticked of not tick	Gove or F Please sp ₹ 5-10 L Politica First Ap 1.) APD APD N lentificat y of Res Gove Doctor Please sp ₹ 5-10 L Politica x a Const APD APD APD APD APD APD APD APD	rnment S forex De ecify]	aler aler is a N is	M A A A A A A A A A A A A A A A A A A	acs 1 (PE and 1 and 1 1 1 1 1 1 1 1 1 1 1 1 1 1	rinish	25 La 25 La Not Applic: Gende 25 La 25 La Not details	Casiri cs - ₹ t App ant ca r r Agrid Cas cs - ₹	no O' f 1 C licab annot cultu sino ( f 1 C licab	rore le be a rrist [ Owned rore le	Mine Reer	Arms >₹1 or) arr		re Hous	tu
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-51         C.       Others (please ✓) :       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicat         Are you a resident of USA/Canada? (✓) Yes       No <sup>++</sup> (+*Default in         Mr Ms M/s       Name as person (PEP)       Re         Date of Birth <sup>\$‡</sup> (Mandatory*)       D       M       M       Y       Y         PAN*** (Mandatory*)       D       M       M       Y       Y       Y         Panof to be enclosed (✓)       PAN card Copy       Name as person       Pawn Broker       D         Student       Business       Nature of Business]	Service [ Doct [ Others [] acs is all ated to a service [ r PAN C Country Service [ Others [] Country Service [ Country Service [ Service [ Country Service [ Service [ Country Service [ Service [	Gove for F Please sp First Ap 1.) AFD AFD AFD AFD AFD AFD AFD AFD AFD AFD	rnment S forex De ecify]	aler aler 10 sed I s a M Fen ber ber 10 consed I torna PAN Deal	M A A A A A A A A A A A A A A A A A A	acs (PE and 1 and 1 ) ‡‡ Prof Mor acs 1 (PE acs 1 (PE) 1 (PE)	r lendo r lendo P) [ rhird 1 rhird 1 rhirh	25 La Not Applica Gende	Casin cs - ₹ t App ant ca ant ca Cas cs - ₹ t App s of Po b cs - ₹	no O' f 1 C licab annot cultu sino 0 f 1 C licab oA h	wner rore le be a l l l l l l l l l l l l l l l l l l l	Image: A state of the stat	Arms >₹1 or) etired Arms		ufact re Hous nufact re	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-5 1         C.       Others (please ✓) :       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicat         Are you a resident of USA/Canada? (✓) Yes       No <sup>++</sup> (+*Default in         Mr Ms M/s       Name as provide the	Service Country Countr	Gove or F Please sp ₹ 5-10 L Politica First Ap 1.) ARD ARD ARD ARD Politica y of Res Gove Please sp ₹ 5-10 L Politica y a Const ARD Politica y a Const ARD ARD ARD ARD ARD ARD ARD ARD	rnment S forex De ecify]	aler aler 10 sed I sed I s a M ber ber 10 sed I cond path ber cond path ber cond path ber cond	M A Control A A A A A A A A A A A A A A A A A A A	acs (PE and 1 and 1 ) ‡‡ Prof Mor acs 1 (PE acs 1 (PE acs 1 (PE acs 1 (PE acs 1 (PE acs 1 (PE b) ‡‡	r lende r lender r len	25 La Not Gende	Casir cs - ₹ t App ant ca ant ca Casir Casir Casir Casir Casir Casir Casir Agric Casir Agric	no O' f 1 C licab annot cultur sino 0 f 1 C licab cultur cultur cultur cultur cultur cultur cultur	wner rore le be a be a control rist [ control	Image: A triangle of the second se	Arms >₹1 or) etired Arms		ufact re Hous nufact re	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-5 I         C.       Others (please ✓) :       Politically Exposed Person (PEP)       Rd         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicat         Are you a resident of USA/Canada? (✓) Yes       No <sup>#1</sup> (#Default if         Mr Ms       M/s       Name as provide the standard of the standa	Service [ Doct [ Others [] Lacs : : clated to a le if Sole / f not ticked Gender KYC Id Countr; Service [ Others [] Others [] Others [] Countr; service [ PAN C Countr; r Service [ Dothers [] Countr; r Service [ Dothers [] Countr; r Service [ Dothers [] Countr; r Service [ Dothers [] Others [] Countr; r Service [ Dothers [] Countr; r Service [ Countr; r	Gove or F Please sp For Star Ap 1.) APD APD APD APD APD APD APD APD	rnment S forex De ecify]	Aler Aler 10 Sed I Sed I Fen ber 10 Control 10 10 10 10 10 10 10 10 10 10	M     M     Perso     Inor     Ino	acs (PE and 1 and 1 ) ‡‡ Prof Mor acs n (PE acs n (PE acs n (PE acs n (PE acs n (PE acs n (PE acs n (PE acs n (PE acs acs n (PE acs acs acs acs acs acs acs acs	r lendo r	25 La Not Applic: Gende	Casin cs - ₹ t App ant ca ant ca cs - ₹ t App Casin cs - ₹ t App Casin Cas	no O' f 1 C licab annot cultu sino 0 f 1 C f 1 C licab oA h cultu sino 0	wner rore le be a be a le le l		Arms >₹1 or) etirect Arm >₹1 Arm	I Cror	ufact re Hous nufa re	
Student       Business       Nature of Business         Gambling services offerer       Money lender       Pawn Broker         Gross Annual Income (please ✓) :       Below ₹ 1 Lac       ₹ 1-5 1         C. Others (please ✓) :       Politically Exposed Person (PEP)       Re         NAME OF THIRD APPLICANT AS PER PAN*** (Not applicate Are you a resident of USA/Canada? (✓) Yes       No <sup>#</sup> (#Default if Mr Ms M/s)         Date of Birth §‡       (Mandatory*)       D       M       M Y Y Y         PAN*** (Mandatory*)       D       M       M Y Y Y       Y         Proof to be enclosed (✓)       PAN card Copy       Nationality	Service Country Countr	Gove or F Please sp ₹ 5-10 L Politica First Ap 1.) APD APD APD APD APD APD APD APD	rnment S forex De ecify]	Aler Aler 10 Sed I Sed I Fen ber 10 Control 10 10 10 10 10 10 10 10 10 10	M     M     Perso     Inor     Ino	acs (PE and 1 and 1 ) ‡‡ Prof Mor acs n (PE acs n (PE acs acs n (PE acs acs n (PE acs acs acs acs acs acs acs acs	r lendo r	25 La Not Gende	Casin cs - ₹ t App ant ca ant ca Casin cs - ₹ t App Casin cs - ₹ t App Casin C	no O' f 1 C licab annot cultu sino 0 f 1 C licab oA h cultu sino 0 oA h	wner rore le be a be a le le l	Mine Mine Ree P	Arms >₹1 or) etirect Arm etirect Arm Arm Arms	I Cror	ufact re Hous nufa re	

# CALL US AT

Please visit our website www.assetmanagement.hsbc.co.in for an updated list of Official Points of Acceptance of HSBC Mutual Fund. Please visit www.camsonline.com for an updated list of Official Points of Acceptance of our Registrar/Transfer Agent : Computer Age Management System. TOLL FREE NUMBERS

Description	Investor related queries	Distributor related queries	Online related queries	Investor (Dialing from abroad)
Toll Free Number	1800-4190-200/1800-200-2434	1800-419-9800	1800-4190-200/1800-200-2434	+91 44 39923900
Email ID	investor.line@mutualfunds.hsbc.co.in	partner.line@mutualfunds.hsbc.co.in	onlinemf@mutualfunds.hsbc.co.in	investor.line@mutualfunds.hsbc.co.in

INVESTMENT & S			A	′c. Type (✓) □ Current □ Saving	s NRO*	NRE* * For NRI Inves
City						
State				Branch		
MICR code					Pin Co	ode
Please provide a canceled				Country		
INVESTMENT & S		R	TGS/NEF?	T/IFSC code		
		af with your name and IFSC code pre-pri				
For more than 1 School		OF FUNDS DETAILS (Please		•	-option below)	
or more than 1 Seller	me please	issue cheque favouring "HSBC Mul				
1. HS	SBC	Scheme / Plan /	/ Option / S	1		Amount (₹)
	SBC		Plan	Option / Sub-Option Option / Sub-Option		
	SBC		Plan	Option / Sub-Option		
Total Amount (₹)			unt in word			
	Cheque	DD RTGS	NEFT	One Time Mandate (OTM)	Electro	onic Transfer
Cheque/DD/ Ch	eque/DD/	RTGS/UMRN/NEFT No.				
RTGS/NEFT	strument D			DD Charges, if any (₹)		
Payment from						
Bank A/c. No.	Current	Savings NRO* NRE	*	CNR* Others		(* For NRI Investors)
		Savings NRO* NRE	· r	CNR* Others		
Drawn On Bar	nk unch & City					
The scheme name mentio	oned on the	application form and the cheque has to b	be the same	. In case of any discrepancy between	the two, units v	vill be allotted as per the sch
name mentioned on the a	**	•			G	0 1 1 X
		nird Party Payment Rejection :				re-funded Instruments
		The details of the bank account provi		*		-
		account holder (attach the Third Party c			Custodiar	
SYSTEMATIC TRA	ANSFER	R PLAN (STP)\$ (Please write Sch	ieme Nam	e / Plan / Option / Sub-option b	elow)	Registratio
Transfer From : Scher	me HSB0	C Scheme Name		Transfer To: Scheme HSBC		Scheme Name
Plan/Option/Sub-option	*			Plan/Option/Sub-option *		
STP Frequency:	Dail	ly^ Weekly^ F	ortnightly	STP Day: Mono	lay 🗌 Tuesda	y 🗌 Wednesday (Defaul
		hthly (Default¶) Quarterly (10th)		Thurs	<u> </u>	
Transfer Options:	Fixe	ed Amount Capital Appreciation Business Day of the mo		Transfer Amount: Amount per in		
			MMY	(Minimum Transfer Amount for Liquid		
Installment commenci						
<b>STP Date</b> 1st 17th		$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		9th 10th (Default) 11th 25th 26th 27th	12th 13t 28th 29t	
\$ To be submitted 7 d	ays prior t	to the STP date incase of Registration	n & 14 day	vs incase of Cancellation. ^^ Mir	nimum 6 installı	nents for Liquid and Overn
and 12 installments for a	all other Sch	hemes for registration. The minimum an mbiguity or discrepancy. ¶ If no debit d	nount requir late is ment	red under the source scheme for reg ioned default date would be conside	sistering STP is a red as 10th of ex	€ 6,000. * Default Date will very month/quarter ^ Daily
Weekly STP facility shal	ll be availat	ble only under Fixed Amount Systematic l Canceled will be the default option.	c Transfer !	Plan. If the day for Weekly STP is a	not selected, We	dnesday will be the default
		THE FOREIGN ACCOUNT TA		IPLIANCE ACT (FATCA)	AND COM	MON REPORTING
		atory for all investors including Unit				
FATCA/CRS SELF (	CERTIFIC	ATION FOR INDIVIDUAL INVEST	TORS (IN	DIVIDUAL/NRI/ON BEHALF	OF MINOR/P	ROPRIETORSHIP FIRM
		Sole/First Applicant Guardian		Second Applicant	Thir	d Applicant/POA holder
Place and Country of Bi	irth	Place	Place		Place	
Address Tune		Country Dusiness	Cour	-	_ Country _	ntial Duainaga
Address Type [for KYC address]		Residential Business Registered Office		Residential Business Registered Office	Resider	ntial Business ered Office
Tax Resident (i.e. are you a		Yes No		Ves No	Yes	No
Tax) in any country other the		than India) in which you are a Resident for ta				
f 'Yes' please fill for all cours		man manaj in which you are a resident for la		. milere you are Chizen/ Resident/ Greek		resident in me respective cou
•	per (TIN)					
Country of Tax Residen Tax Identification Numb	ıt 👘					
Country of Tax Residen Tax Identification Numb or Functional Equivalen						
Country of Tax Residen Tax Identification Numb or Functional Equivalen Identification Type (TIN Other, please specify)	l or					
Country of Tax Residen Tax Identification Numb or Functional Equivalen Identification Type (TIN Other, please specify) If TIN is not availabl	l or	A B C	[	A B C	A	B C
Country of Tax Residen Tax Identification Numb or Functional Equivalen Identification Type (TIN Other, please specify) If TIN is not availabl tick ✓ the reason [as defin Reason A – The country	le, please ned below]	Account Holder is liable to pay tax doe	es not issue	TIN to its residents.		
Country of Tax Residen Tax Identification Numb or Functional Equivalen Identification Type (TIN Other, please specify) If TIN is not availabl tick ✓ the reason [as defin Reason A – The country Reason B –No TIN requ	V or le, please ned below] v where the uired [Selec	Account Holder is liable to pay tax doo ct this reason only for the authorities of	es not issue	TIN to its residents.		
Country of Tax Residen Tax Identification Numb or Functional Equivalen Identification Type (TIN Other, please specify) If TIN is not availabl tick ✓ the reason [as defin Reason A – The country Reason B –No TIN requ Reason C – Others - Plea	V or le, please ned below] where the uired [Selectange specify	Account Holder is liable to pay tax doo ct this reason only for the authorities of	es not issue f the respec	TIN to its residents.	ot required the T	IN to be collected]

 $\mathbf{x}$ 

 $\mathbf{x}$ 

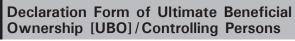
DEMAT ACCOUNT DET						NCDI	CDEL		
Please provide details of your De	epository Participant	if you w	ish to hold ui	its in Demat Fori	1	NSDL			
Depository Participant Name					DP	ID I N			
Beneficiary Account No.									
NOMINATION DETAILS					-	-		-	
A) I/We wish to Nomina in the event of my/our death and b holding refer point 5 of Nomination	y cancelling the nomi	nation(s) r	nade by me/u	nereby nominate the previously in resp	e following perso ect of the units h	on(s) who sha eld by me/u	all receive all the ass s in the listed Folio	sets held in my/ /s. Incase of sin	our account gle mode of
Nomination can be made upto three nominees in the account.	Details of				s of 2nd Nomin datory Detai		Details	of 3rd Nomin	nee
Name of the Nominee (Mr./Ms.)									
Date of Birth of Nominee <sup>\$</sup>									
Name of the Guardian <sup>\$</sup>									
Share of each Nominee (%)									
Nominee,s Relationship with	Equally [If not equal]	y, please sp	pecify percenta	ge] Any odd lot afte	r division shall be	e transferred t	to the first nominee	mentioned in the	Form.
Applicant (If any)									
Guardian's Relationship with Nominee <sup>\$</sup>									
\$ Applicable in case the Nominee									
* Applicable in case the Nominee				Non-m	andatory De	tails			
	Birth Certificate	;	Passpor			Passport	Birth Certific	ate	Passport
Proof of Relationship	School Leaving	Certificat			ving Certificate	Others		ing Certificate	
Mobile/Telephone No. of Nominee(s)/Guardian in case of Minor									
Email ID of Nominee(s)/									
Guardian in case of Minor PAN of the Nominee									
PAIN of the Nominee									
Address of Nominee(s)/Guardian in	City			City			City		
case of Minor	State			State			State		
	Country PIN			Country PIN			Country PIN		
	PIIN			PIIN			PIIN		
Nominee/Guardian in case of Minor Identification details	Photograph & S	ionatura [	DAN		0 G. (	DAN			DAN
[Please ✓ any one and provide	Aadhaar Sav				& Signature 🗌 Saving Bank A			& Signature 🗌 Saving Bank Ao	
details of same]	Proof of Identity			P Proof of Ide	ntity Demat	Account ID	Proof of Iden	itity Dame / R	Account II
Signature of Nominee/ Guardian in case of Minor									
B) I/We do not wish t nominee(s) in respect of the mutual nominee(s) and am/are further awa issued by the Court or such other c heir(s), based on the value of the un Note : Where Nominee details and N	I fund application(s)/u are that in case of my competent authority, a nits held in the mutual	units held demise/ d s may be r fund folic	in my/our mu eath of all the required by the o/s.	ual fund folio(s). I unit holders in the Mutual Fund/AM	We understand t folio, my/our leg C for settlement	the implication gal heir(s) wo of death clai	ons/issues involved ould need to submit im/transmission of	d in non-appoint t all the requisite f units in favour	tment of any e documents of the legal
DECLARATION AND SIGNA	*		-						Jut Nommee.
FATCA/CRS DECLARATIO		oi joint i	iolulig, sigi	atures or an un	it notuers are	manuatory	()		
I acknowledge and confirm that the ir		th respect t	o FATCA/CRS	is true and correct t	o the best of my k	nowledge and	belief. I certify that	t Lam the Accourt	nt Holder (or
am authorised to sign for the Account misrepresenting, I am aware that I we other SEBI Registered Intermediaries submission/updation. I also undertak other additional information as may be to me for non-submission of documer	t Holder) of all the acco ill be responsible for it. . Further, I authorize the e to keep the Fund info e required at the Fund's	ount(s) to w I authorize Fund to s rmed in wr	which this form e the Fund to u hare the given iting about any	relates. In case any opdate its records fro nformation provided changes/modification	of the above speci m the FATCA/CR l by me to the Fun on/updation to the	fied information S information d with other S above inform	ton is found to be fall n provided by me an SEBI Registered Inten nation in future and a	lse or untrue or m ad received by the ermediaries to fac also undertake to	nisleading or the Fund from cilitate single o provide any
OTHER DECLARATIONS									
Having read and understood the conter									
I/We hereby apply to the Trustees of H documents of HSBC Mutual Fund. I/W Fund's Bank(s) and/or Distributor/Bro of business. If the transaction is delaye	Ve hereby authorise HSE oker/Investment Advisor d or not effected at all fo	BC Mutual r and to veri or reasons o	Fund, the AMC ify my/our bank of incomplete or	and its Agents to disc details provided by 1 incorrect informatio	elose my/our detai ne/us, or to disclos n, I/We would not	ls including in se to such othe t hold the Fund	vestment details to m r service providers as d, the AMC, its service	ny/our bank(s)/H deemed necessar ce providers or re	HSBC Mutual ry for conduct epresentatives
responsible. I/We will also inform the A from abroad through approved banking						idents of India	n nationality/Origin	and mat the funds	s are remitted
I/We confirm that the details provided									
or designed for the purpose of contrave time to time. I/We acknowledge that t participation in the Scheme. I/We have I/We confirm that the ARN holder has	he AMC has not conside understood the details disclosed to me/us all the	ered my/ou of the Sche he commiss	ur tax position i me and I/We has sions (in the for	n particular and that we not received nor	I/we should seek been induced by ar	tax advice on 1y rebate or gi	the specific tax impli fts, directly or indirect	ications arising of ctly,in making this	out of my/our is investment.
Mutual Funds from amongst which the I/We confirm that I am/We are not which event the AMC reserves the ri	United States person( ght to redeem my/our	s) under tl investmen	he laws of Unit its in the Schen	ıe(s).			-	-	
We confirm that we have not issued a	any bearer shares or sh	hare warra	nts. We also co	nfirm that we will i	nform the AMC is	f bearer share	es or share warrants	are issued subs	equently.
^		^				^			
Sole/First Applicant/G	uardian/PoA		Seco	nd Applicant/ Po	OA		Third App	licant/PoA	
Date							the Cheque/Deman ambiguous or has a		



\*

X

# Annexure – A



[MANDATORY for Non-Individual Investors]

Investor Name as per PAN		Name as per PAN CARD	
Folio No./Application No.			
PAN*		* If PAN is not available, specify Folio N	
		If FAIN is not available, specify Folio I	(0.(3)
	ompany on a recognized stock exchange in Ind	dia/Subsidiary of a or Controlled by a Listed (	Company [If this category is selected, no
to provide UBO details].	"		
Name of the Stock Exchange wh	nere it is listed <sup>#</sup>		
Security ISIN#			
Name of the Listed Company (a	pplicable if the investor is subsidiary/associat	te):	
# Mandatory in case of Listed	company or subsidiary of the Listed Company	ny	
	hership Firm/LLP Unincorporated associated by a Will. Others [please specify]	ation/body of individuals Public Charit	able Trust 🗌 Private Trust
	ve any individual person(s) who holds direct	4 / in dim of a sector llin - a sector bin a base dba	
Yes No	re any individual person(s) who holds direct	t/ multect controlling ownership above the	prescribed threshold mint: (r lease +
Details of such individual(s) are	hat the following individual person holds dire	ectly/indirectly controlling ownership in our	entity above the prescribed threshold
	lual person (directly/indirectly) holds control	ling ownership in our entity above the preser	ibed threshold limit Details of the indix
	r Managing Official (SMO) are provided belo		
	UBO-1/Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#			
UBO/SMO PAN# [For Foreign National, TIN to be provided]			
% of beneficial interest#	> 100/ controlling interest > 150/	> 100/	100/ souther 11 in a interpret $15$
>10% controlling interest	>10% controlling interest >15% controlling interest >25% controlling	>10% controlling interest >15% controlling interest >25% controlling	>10% controlling interest >15 controlling interest >25% controll
	interest NA. (for SMO)	interest NA. (for SMO)	interest NA. (for SMO)
UBO/SMO Country of Tax Residency#			
UBO/SMO Taxpayer			
Identification Number/ Equivalent ID Number#			
UBO/SMO Identity Type			
UBO/SMO Place & Country	Place of Birth	Place of Birth	Place of Birth
of Birth#	Country of Birth	Country of Birth	Country of Birth
UBO/SMO Nationality			
UBO/SMO Nationality UBO/SMO Date of Birth #	D         D         M         Y         Y         Y	D D M M Y Y Y Y	D D M M Y Y Y
	D         D         M         M         Y         Y         Y           Yes - PEP         Yes - Related to PEP	Yes – PEP Yes – Related to PEP	Yes – PEP Yes – Related to PE
UBO/SMO Date of Birth # UBO/SMO PEP#	D     D     M     Y     Y     Y       Yes - PEP     Yes - Related to PEP       N - Not a PEP.	Yes – PEP Yes – Related to PEP N – Not a PEP.	Yes – PEP Yes – Related to PI N – Not a PEP.
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include	D       D       M       Y       Y       Y       Y         Yes       PEP       Yes       Related to PEP         N       N of a PEP.       Address	Yes – PEP Yes – Related to PEP N – Not a PEP.	Yes – PEP Yes – Related to PI N – Not a PEP. Address
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include	D       D       M       M       Y       Y       Y         Yes       - PEP       Yes       - Related to PEP         N       - Not a PEP.         Address	Yes – PEP Yes – Related to PEP N – Not a PEP.	Yes – PEP Yes – Related to PE N – Not a PEP. Address
UBO/SMO Date of Birth #	D     D     M     M     Y     Y     Y       Yes     - PEP     Yes     - Related to PEP       N     - Not a PEP.       Address	Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:         State	Yes – PEP Yes – Related to PI N – Not a PEP. Address City: State
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include	D       D       M       M       Y       Y       Y         Yes       PEP       Yes       Related to PEP         N       Not a PEP.         Address	Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:         State         Pincode	Yes – PEP Yes – Related to Pl N – Not a PEP. Address City: State Pincode
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include	D       D       M       M       Y       Y       Y         Yes       PEP       Yes       Related to PEP         N       Not a PEP.         Address	Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Registered	Yes – PEP       Yes – Related to PF         N – Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Registe
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include City, Pincode, State, Country]	D       D       M       M       Y       Y       Y         Yes       PEP       Yes       Related to PEP         N       Not a PEP.         Address	Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:         State         Pincode         Country	Yes – PEP       Yes – Related to PF         N – Not a PEP.         Address         City:         State         Pincode         Country
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include City, Pincode, State, Country] UBO/SMO Address Type	D       D       M       M       Y       Y       Y         Yes       PEP       Yes       Related to PEP         N       Not a PEP.         Address	Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Registered	Yes – PEP       Yes – Related to PE         N – Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Register
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include City, Pincode, State, Country] UBO/SMO Address Type UBO/SMO Email	D       D       M       M       Y       Y       Y         Yes       - PEP       Yes       - Related to PEP         N       - Not a PEP.         Address	Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Registered         Office	Yes – PEP       Yes – Related to PE         N – Not a PEP.         Address         City:         State         Pincode         Quntry         Residence         Business         Office
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include City, Pincode, State, Country] UBO/SMO Address Type UBO/SMO Email UBO/SMO Mobile	D       D       M       M       Y       Y       Y         Yes       PEP       Yes       Related to PEP         N       Not a PEP.         Address	Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Registered	Yes – PEP       Yes – Related to PE         N – Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Register
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include City, Pincode, State, Country] UBO/SMO Address Type UBO/SMO Email UBO/SMO Mobile UBO/SMO Gender	D       M       M       Y       Y       Y         Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:	Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Registered         Office         Male         Permale         Others         Public Service	Yes - PEP       Yes - Related to PE         N - Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Register         Office         Male         Female         Others         Public Service
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include City, Pincode, State, Country] UBO/SMO Address Type UBO/SMO Email UBO/SMO Mobile UBO/SMO Gender UBO/SMO Father's Name UBO/SMO Occupation	D       M       M       Y       Y       Y         Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address	Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Registered         Office	Yes – PEP       Yes – Related to PE         N – Not a PEP.         Address         City:         State         Pincode         Quntry         Residence         Business         Office
UBO/SMO Date of Birth # UBO/SMO PEP# UBO/SMO Address [include City, Pincode, State, Country] UBO/SMO Address Type UBO/SMO Email UBO/SMO Mobile UBO/SMO Gender UBO/SMO Father's Name	D       M       M       Y       Y       Y         Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:	Yes - PEP       Yes - Related to PEP         N - Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Registered         Office         Male         Permale         Others         Public Service	Yes – PEP       Yes – Related to PE         N – Not a PEP.         Address         City:         State         Pincode         Country         Residence         Business         Register         Office         Male         Female         Others         Public Service         Private Service

PUBLIC

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

# DECLARATION

I/We acknowledge and confirm that the information provided above is 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, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all/any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries/or any regulated intermediaries registered with SEBI/RBI/IRDA/PFRDA to facilitate single submission/update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your/Fund's end or by domestic or overseas regulators/tax authorities.

Signature	with	relevant	sea

X Authorized Signatory 1	X Authorized Signatory 2	X Authorized Signatory 3
Name:	Name:	Name:
Designation:	Designation:	Designation:
Date D D M M Y Y Y Y	Place	

# INSTRUCTIONS ON CONTROLLING PERSONS/ULTIMATE BENEFICIAL OWNER

As per PMLA guidelines and relevant SEBI circulars issued from time to time, nonindividuals 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.

# A. 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 10% 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

B. For Investors which is a trust: The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% 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.

relevant natural person who holds the position of senior managing official.

# C. 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, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. 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 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client ...

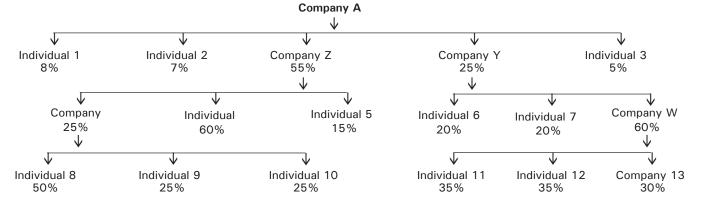
#### D. **KYC** requirements

Beneficial Owner(s)/Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s)/SMO(s).

In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof, Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country.

# SAMPLE ILLUSTRATIONS FOR ASCERTAINING BENEFICIAL OWNERSHIP:

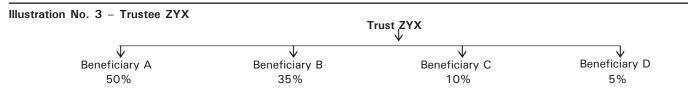
#### Illustration No. 1 – Company A



For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

# Illustration No. 2 - Partnership Firm ABC

Partnership Firm ABC							
		$\checkmark$					
$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$				
Partner 1	Partner 2	Partner 3	Partner 4	Partner 5			
40%	25%	10%	10%	15%			
For Partnership Firm ABC, all partners are considered as UBO as each of them holds >=10% of capital. KYC proof for these partners needs to be submitted including shareholding.							



For Trust ZYX, Beneficiaries A, B and D are considered as UBO as they are entitled to get benefitted for >10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust/Protector of Trust, relevant information to be provided along with the proof indicated.



 $\ast$ 

×

# Declaration Form of Non-Profit Organization (NPO)

# (MANDATORY FOR TRUSTS/SOCIETY)

INVESTOR'S DETAILS								
Investor Name as per PAN Name as per PAN CARD								
PAN	Mobile No. +	9 1						
<ul> <li>I/We hereby confirm that above stated en for religious or charitable purposes referre trust or a society under the Societies Regis section 8 of the Companies Act, 2013 (18</li> <li>Enclosed relevant documentary proof evic</li> <li>We further confirm that we have registered with</li> </ul>	ed to in clause (15) of section 2 of stration Act, 1860 (21 of 1860) or a of 2013). dencing the above definition.	f the Income-tax Act, 1961 (43 of 19 any similar State legislation or a Cor	961), and is registered as a mpany registered under the					
Registration Number of DARPAN portal								
MF/AMC/RTA will be required to register yo	If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable. I/We hereby confirm that the above stated entity/organization is <b>NOT</b> falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.							
I/We acknowledge and confirm that the inform of the above specified information is found to b for it for any fines or consequences as required intimation to me/us or collect such fines/charge participating entities] to disclose, share, rely, changes, updates to such information as and wh their employees/RTAs ('the Authorized Parties the Financial Intelligence Unit-India (FIU-INE investigation agencies without any obligation of Registered Intermediaries or any other statutory to keep you informed in writing about any chang to provide any other additional information as n	be false or untrue or misleading or under the respective statutory requ es in any other manner as might be a remit in any form, mode or mann nen provided by me to any of the Must of the Must of the tax/revenue authorities in I f advising me/us of the same. Furth v authorities to facilitate single subm ges / modification to the above info	misrepresenting, I/We am/are awa irrements and authorize you to deduc pplicable. I/We hereby authorize you her, all/any of the information prov utual Fund, its Sponsor, Asset Mana nental or statutory or judicial author india or outside India wherever it is her, I/We authorize to share the given mission / update & for regulatory pur ormation in future within 30 days of s	the that I/We may be liable et such fines/charges under u [RTA/Fund/AMC/Other vided by me, including all gement Company, trustees, ities/agencies including to legally required and other n information to other SEBI poses. I/We also undertake such changes and undertake					
SIGNATURE WITH RELEVANT SEAL:								
x	×	×						

X	x	×
Authorized Signatory	Authorized Signatory	Authorized Signatory
Date//	Place:	

THIS PAGE IS INTENTIONALLY LEFT BLANK



\*

 $\mathbf{x}$ 

# Annexure – B

# FATCA and CRS Self Certification for Non-Individuals

[Mandatory for Non-Individual Investors including HUF] Please turn over for Definitions/ Instructions/Guidance

L A	APPLICANT DET	AILS									
	ant Name as per PA	N				Name as per	PAN CARD				
PAN				pplicati				Folio Nos			
Type of	address given at KR	KA 🗌	Residential or Busin		Residential		Registered Office	(Mandatony)			
Place	of Incorporation:		INCO	1			INCT DETAILS		oration:		
	Place of Incorporation:       Country of Incorporation:       Date of Incorporation:         s Entity a tax resident of any country other than India?       Yes       No										
			hich the entity is a resid			the associated Tax	ID number below)				
	Country of Tax F	Residency	y		TIN or equ	ivalent number^		Identificat	ion Type (TI	N or Other, pleas	se specify)
1											
2											
3											
4											
or Glob	al Entity Identification	on Numbe					-	valent is not available.	please provid	le Company Ident	ification number
			oration/Tax residence the exemption code in				rson				
							LS (Mandatory)				
		filled by	(Please consult) Financial Institu	× 1			r guidance on FATC.	A & CRS classification	on)		
	e a, (Please ✓ as ap			GIIN	or Direct nep						
	nancial Institution (I		<i>'</i>	Note: 1	2	· · · · · · · · · · · · · · · · · · ·	2	ation number) but you	are sponsored	d by another entit	y, please provide
	rect reporting NFE	(Refer de	efinition B)		oonsor's GIIN al of sponsoring		your sponsor's name	below			
GIIN -	- Not Available (Ple	ease √ as	appropriate):		oplied for						
If the e	entity is a financial i	nstitutior	l,		-	apply for - pleas Non-participatin	e specify 2 digits su g FI	b-category	(refer defin	ition C)	
F	PART B (please	fill any	one as appropria	te, to	be filled by	NFEs other t	han Direct Repo	ting NFEs)			
Is the	Entity a publicly tr	aded co	mpany? No	Yes	] (If yes, please	specify any one	stock exchange on w	hich the stock is reg	larly traded)	)	
	, a company whose sh blished securities mar		<i>c</i> ,	Name	of stock excha	inge		0	. ,		
	Entity a related en		,			0	the listed company a	nd one stock exchan	e on which	the stock is regu	larly traded)
traded	l company?		No		of listed comp		the listed company a	ind one stock exchan	ge on which	ule stock is legu	arry traded)
1	pany whose shares are shed securities market					•	the Listed Company	OR Controll	ed by a Liste	d Company	
		.) (110101 1		Name	of stock excha	inge					
Is the	Entity an Active N	FE?	No	Yes	Also pro	vide UBO Form					
(Refer	definition D3)			Natur	e of Business _						
				Please	specify the su	b-category of A	ctive NFE	Mention code - refer	D3)		
	Entity a Passive NI definition E2)	FE?	No	Yes 🗌 Natur	Also pro	vide UBO Form					
# If Pass	sive NFE, please pro	ovide the	below additional deta			trolling person. ()	Please attach additior	al sheets if necessary	<i>i</i> )		
Sr.	Name of UB		Taxpayer Identifie	a- F	Place of Birth	Country of	Occupation	Nationality	Father's	Date of Birth	Gender [Male,
No.			tion Number/ PA Equivalent ID Num			Birth	Type [Ŝervice, Business, Others]		Name	dd/mm/yyyy	Female, others]
1											
2											
tax and	beneficial owner infe	ormation	notified Rules 114F to and certain certification ay also be required to p	ns and do	cumentation fro	om all our account	holders. In relevant ca	uses, information will	nave to be rep	orted to tax author	rities/appointed
	proceeds in relation th		iy also be required to p		normation to an	y montunono suen	as wrannordning agents	for the purpose of ens	aring appropr	late withholding	rom the account
			ormation provided by	-	-		-		6 11 1		
· ·	0.1		is a US citizen or resid unctional equivalent if						e		
	ation and attach this to			ine ecun						yet ocen issued, p	
						RATION & SI					
			formation provided wi nation is found to be fal								
I autho	rize the Fund to upda	te its reco	ords from the FATCA/	CRS info	ormation provide	ed by me and rece	ved by the Fund from	other SEBI Registere	ł		
			e Fund to share the giv . I also undertake to ke								
informa	ation in future and als	so underta	ke to provide any othe C/RTA to close or susp	additior	nal information a	as may be required	at the Fund's end and	/or by the domestic ta			
aumori	ues. 1 autionze the F	unu/AM	UTATA to close or susp	chu my a	account(s) under	muniation to me	tor non-submission of	documentation.	Authoriz	ed Signatories	with Company /
Date :			Place							/ Firm / Body Co	
						PUBLIC					

## 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 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:
  - 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;

## Active NFE: (is any one of the following):

## Code Sub-Category

3.

- 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:
  - It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or

## Code Sub-Category

educational purposes; or it is established and operated in its jurisdiction of
residence and it is a professional organization, business league, chamber of
commerce, labor organization, agricultural or horticultural organization, civic
league or an organization operated exclusively for the promotion of social
welfare;

- It is exempt from income tax in India;
- It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

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

couc	Sub-Category
А	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37
В	The United States or any of its agencies or instrumentalities
С	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)
Е	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
Н	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
Ι	A common trust fund as defined in section 584(a
J	A bank as defined in section 58
Κ	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
М	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 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; vii). 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 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. persons an exempt beneficial owner, or an excepted NFE.

HSBC Mutual Fund	
------------------	--

 $\mathbf{X}$ 

X

Third Party Payment Declaration Form

Please refer to the Third Party Payment Rules and Instructions carefully before completing this Form.

		[	For Office Use Only					
		-	Date of Receipt	Folio No.	Branch Trans. No.			
		INATION (R	efer instruction no. 2a)					
Folio No. (For Exist	8 ,		A	pplication No.				
Name of Beneficial       F     i       r     s       t	N a m e		M i d d I e N a	m e L a	s t N a m e			
	INFORMATION							
	rty (person making	the payment)						
F i r s t	N a m e		M i d d I e N a	m e L a	s t N a m e			
Nationality								
PAN/PEKRN**	First Unit F		Second Unit H		Third Unit Holder			
Date of Birth* 1st U		м м ү ү		M   M   Y   Y   Y   Y   3rd Unit Ho				
				3rd Unit Ho	bider			
Mobile No. + 9			E-mail ID					
			ledgement letters for all applicants Birth is mandatory for Individual(s)		vestments upto Rs. 50,000 in a year. <i>KYC Records Registry (CKYCR)</i> .			
		tion (in case of	Non-Individual Third Party)					
F i r s t	N a m e		M i d d I e N a	m e L a	s t N a m e			
Designation	_							
Mailing address (	p.o. Box Address I	may not be su	fficient)					
City/Town			State		Pin Code			
Contact Details			T-1 (					
Tel. (O) (ISD/S			Tel. (1	R) (ISD/STD)				
Mobile + 9	1		Fax					
Email ID	aird Dorty with the	Ponoficial Inv	estor (Refer Instruction No. 3)	[Places tick ( () as applicable]				
Status of the	FPI		Employee(s)	Empanelled Distributor	Agent Dealer			
Beneficial Investor	Client				Distributor			
Relationship of Third Party with	Custodian SEBI Registration N	Jo. of Custodian	Employer	AMC	Corporate			
the Beneficial								
Investor	Registration Valid T	ïll						
	D D M M Y	Y Y Y						
Declaration by	I/We declare that made on behalf of		I/We declare that the payment is made on behalf of employee(s),as		I/We declare that the payment is made on behalf of agents			
Third Party	the source of this p	ayment is from	per the list enclosed herewith,	distributors on account of	dealer/distributor on account o			
	funds provided to us	s by FPI/Client.	Plan or lump sum/one time	the form of Mutual Fund units	commission/incentive payable for sale of its goods/services in th			
					form of Mutual Fund units throug Systematic Investment Plan			
			expense reimbursements.	subscription	lump sum/one time subscription.			
			instruction no. 4) - Maxim Enclosure(s)*	num value should not exce	eed Rs. 50,000			
Mode of Payment	(riease tick (v)			me of the third party is not pre-prir	nted on the cheque then a copy of th			
Cheque		bank passbook	/statement of bank account or letter	r from the bank certifying that the t	third party maintains a bank account			
<ul> <li>Pay Order</li> <li>Demand Draft</li> </ul>		<b>Procured against registered pay-in account:</b> Any one of the following (please tick $\checkmark$ ) Letter from Bank Manager with details of account holder's name, bank account number and PAN as per bank records						
Banker's Cheque	e	(if available	e	built holder's name, bank account n	number and PAIN as per bank record			
			action from the bank, mentioning the					
			he passbook/bank statement evider	e	emand Draft / Pay Order.			
			nst cash (For investments below ₹ ificate for issuance of a Demand D		ng the name of the Third Party, ban			
			r and PAN as per bank record (if a		.5 are nume of the finite faity, ball			
RTGS NEFT	F 🗌 Fund Transfer	Copy of the In	struction to the Bank stating the B	ank Account Number which has b	een debited.			
* HSBC Mutual Fund the identity of the Th		the right to seek i	nformation and/or obtain such other	r additional documents/information	from the Third Party for establishing			

Amount <sup>#</sup>	in figures (₹)	in words						
Cheque/DD/PO/UTR No.	Cheque/DD/PO/RTGS Date D D M M Y Y Y Y							
Pay-in Bank A/c No.								
Name of the Bank								
Branch			Bank City					
Bank A/c. Type:	Savings Current NRI-NRO	NRI-NRE FCNR O	thers	(please specify)				
# including Demand Draft	charges, if any.							
<b>DECLARATION &amp; S</b>	GIGNATURE (Refer instruction no	. 5)						
Third Party Declaration								
I/We confirm having read	and understood the Third Party Payment ru	les, as given below and hereby	agree to be bound by the	e same.				
further information as HSE HSBC Mutual Fund is not	mation declared herein is true and correct, v 3C Mutual Fund may require from me/us. I/ bound to pay any interest or compensation of pplication Form received from the Benefici	We agree that, if any such decla whatsoever nature on the said p	rations made by me/us a payment received from m	are found to be incorrect or incomplete,				
and/or evasion of any Act claim, loss and/or damage	a amount invested in the Scheme is through l , Rules, Regulations, Notifications or Direc e of whatsoever nature that HSBC Mutual F r of the Beneficial Investor(s) as detailed in	tions issued by any regulatory and may suffer as a result of ac	authority in India. I / We	will assume personal liability for any				
Applicable to NRIs only	<b>/</b> :							
	e are Non-Resident of Indian Nationality/C nannels or from funds in my/our Non-Resid			iption have been remitted from abroad				
Please $(\checkmark)$ Yes	No	-						
If yes, (✓) □ Repatriati	on basis 🗌 Non-repatriation basis							
Date D D M	M Y Y Y Y	Signature of the T	hird Party) 🗙					
Beneficial investor(s) d	eclaration & signature/s:	-						
I/We certify that the inform	mation declared herein by the Third Party is	true and correct.						
I/We acknowledge that HSBC Mutual Fund reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the Beneficial Investor(s) detailed in the Application Form. HSBC Mutual Fund will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of HSBC Mutual Fund.								
x	X		×					
*Sole/First Ap	1	Second Applicant		Third Applicant				
	behalf of employee(s), as per the list enclos	ed.						
Date D D M	M Y Y Y Y							

## THIRD PARTY PAYMENT RULES

- In accordance with AMFI best practice guidelines Circular No. 16/2010-11, pertaining to "risk mitigation process against Third Party instruments and other payment modes for mutual fund subscriptions", mutual funds/asset management companies shall ensure that Third-Party payments are not used for mutual fund subscriptions.
- 2a. The following words and expressions shall have the meaning specified herein:
  - (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
  - (b) **"Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor.
  - (c) **"Third Party payment"** is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

In case of payments from joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which the payment is made.

## Illustrations

4

**Illustration 1:** An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

**Illustration 2:** An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

**Illustration 3:** An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This will not be considered as Third Party payment.

2b. HSBC Mutual Fund will not accept subscriptions with Third Party payments

except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:

- Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) or lump sum/one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
- (ii) Custodian on behalf of an Foreign Institutional Investor (FII) or a Client
- (iii) Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- (iv) Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- 2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
  - KYC Acknowledgement letter (as issued by CDSL Ventures Limited) of the Beneficial Investor and the person making the payment i.e. Third Party.
  - (ii) Declaration Form containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e., third party. The said form shall be available at Investor Service Centres of the Fund or can be downloaded from our website www.assetmanagement. hsbc.co.in.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of HSBC Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of HSBC Mutual Fund for any further information or updates on the same.



∦

×

# Systematic Investment Plan (SIP)/Micro SIP Form

Please refer to the general instructions for assistance and complete all sections in English. For legibility, please use BLOCK LETTERS in black or dark ink.

	Code/RIA Code	Sub-broker	ARN Code	Sub (	Code	EUI	N	Branch	n Cod	le						
													Tin	ne St	amp	
<b>Transaction Charges</b> your distributor has op	oted to receive trans	action charges	for investmen	nts sourced	d by him. Th	e transad	ction cha	arges de	ductib	le are	Rs. 1	50/- if	f you a	are invo	esting in	Mutual
Funds for the first time if you are not investin							ucted ov	ver 3-4 i	nstaln	nents.	No tr	ansact	tion cl	narges	would be	levied
If this is the first tim	0 0	5														
Investor's Declaration without any interaction if any, provided by the	n or advice by the e	employee/relati	ionship mana	ger/sales	person of th	e above	distribu	tor and/	or no	twiths	tandii	ng the	advic	e of in	appropria	
Sole/1st Applicant / Authorised Signatory	X		2nd App Authorised	licant / Signatory	, <b>X</b>			Au	3rd A thoris	pplic sed Si	ant / gnato	<sub>ry</sub> X				
New SIP Registratio			pdate new OT Please fill, Ur					1 SIP					e to be	e regist	ered in tl	he folio
1 APPLICANT	INFORMATION	N														
Name of Sole/1	st Unit Holder		First Name			Mido	dle Nam	ie			Last	Nam	е			
Folio No.					Mobile	No	+ 9	1								
1010 100	Firs	t Unit Holder	•		Second							Third	d Unit	t Hold	er	
PAN/PEKRN**																
KIN^																
Date of Birth <sup>^</sup>		MYY	Y Y			Л Ү	Y	Y Y		D	D	M	M	Y   1		Y
Email ID^																
	ry. Please enclose co Identification Numbe															
			are of Dirin is		y jor mairia	uui(5) m	10 1143 1	egisteret		.r cen		re ne		Registi	y (enre	
×																-*-
2 OTM DEBIT	MANDATE FO	R NACH/E	CS/AUTC	) debit												
HSBC Mutual I	Fund															
											-	. Г				
MRN	F O R O	O F F	I C E	U	S E	0	NL	Y				ate				
ponsor Bank Code									(	) Cr	eate	(		dify	C	
tility Code															-	ancel
						I/We	hereby	authoriz	e		H	SBC	Mut	ual Fi	und	ancel
o debit (✓) SB		SB-NRE SE	B-NRO 0	thers	Bank Accour	Г	hereby	authoriz	e		H	SBC	Mut	ual Fi	und	ancel
o debit (✓) SB [ ith Bank			B-NRO O		Bank Accou	Г	hereby	authoriz IFSC/I					Mut		und	
			of customer		Bank Accour	Г	hereby			₹				ual Fu		
ith Bank			of customers	s bank		nt No.	hereby	IFSC/I	MICR	  ₹  Yearly		SBC		Figur		
n amount of Rupees		Name	of customers	s bank n Words		nt No.		IFSC/I	MICR	Yearly			     ≠ ▼	Figur	es	
ith Bank n amount of Rupees ebit Type : <del>XFixed /</del>		Name	of customers	s bank n Words	:y: X Mont	nt No.		IFSC/I	MICR	Yearly		Yearly	     ≠ ▼	Figur	es	
ith Bank	Amount  Max	Name timum Amount Folio No.	of customer	s bank n Words Frequenc horizing to c entity/Corp	ey: X Monti Reference debit my accou	nt No.	Quarte	IFSC/I	MICR	Appl Appl es of th	ication e bank	Yearly Num	ir ↓ ↓ hber his is to signed	As &	when pr	eclaratio
ith Bank	Amount Max	Name timum Amount Folio No.	of customers	s bank n Words Frequenc horizing to c entity/Corp ting the car	y: X Monti Reference debit my accou iorate to debit ncellation/ame	nt No.	Quarte	IFSC/I	MICR	Appl Appl es of th	ication e bank	Yearly Num	ir ↓ ↓ hber his is to signed	As &	when pr	eclaratio
ith Bank in amount of Rupees ebit Type : Fixed J eference 1 obile No. I agree for the debit of m is been carefully read, un at I am authorised to can - PERIOD* Mandatory irom D D M M Y	Amount Max	Name imum Amount Folio No. Irges by the bank me/us. I am author late by appropriat aximum period of	ef customers	s bank n Words Frequenc horizing to c entity/Corp ting the car mandate is	cy: X Monti Reference debit my accou orate to debit incellation/ame 40 years only X	nt No.	Auarte	IFSC/I	MICR Half charge instruc entity/	Appl Appl es of th	e bank as agre ate or	Yearly Num . 2. Thed and the bar	lr ★ ✓ hber his is to signec hk whe	As &	when pr	eclaratio nderstoo ed debit
ith Bank in amount of Rupees ebit Type : X Fixed a eference 1 bobile No. I agree for the debit of m is been carefully read, un at I am authorised to can - PERIOD* Mandatory from D D M M Y To D D M M Y	Amount Max andate processing chan derstood & made by n ccel / amend this mand Max Y Y Y X Signar	Name imum Amount Folio No. Irges by the bank me/us. I am author late by appropriat aximum period of ture of Primary	ef customers	s bank n Words Frequenc horizing to c entity/Corp ting the car mandate is nt Holder	cy: X Monti Reference debit my accou orate to debit incellation/ame 40 years only X Signa	nt No. [	August to Bank Ac	IFSC/I rly X hedule of d on the the user	MICR Half charge instruction entity/	Appl Appl es of th	e bank as agre ate or	Yearh Yearh . 2. Th ded and the bar	re of f	As &	when pr when pr that the de I have un e authorise	eclaration nderstooe ed debit.
ith Bank in amount of Rupees ebit Type : Fixed J eference 1 obile No. I agree for the debit of m is been carefully read, un at I am authorised to can - PERIOD* Mandatory irom D D M M Y	Amount ✓ Max andate processing chan derstood & made by n incel / amend this mand ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ Signation his mandate is	Name imum Amount Folio No. Irges by the bank me/us. I am autho late by appropriat aximum period of ture of Primary Name as in	ef customers	s bank n Words Frequenc horizing to c entity/Corp ting the car mandate is nt Holder	cy: X Monti Reference debit my accou orate to debit incellation/ame 40 years only X Signa	nt No. [	Auarte	IFSC/I	MICR Half charge instruc entity/	Appl es of th tions a Corpor	e bank as agre ate or X	Yearly Yearly . 2. Thed and the bar	Ir r re of I me as	cofirm I by me re I hav	that the de I have un e authorise	eclaratio derstoo ed debit.
ith Bank n amount of Rupees ebit Type : X Fixed a eference 1 bobile No. l agree for the debit of m is been carefully read, un at I am authorised to can - PERIOD* Mandatory from D D M M Y aximum period of validity of th 0 years only.	Amount Max	Name imum Amount Folio No. Irges by the bank me/us. I am autho late by appropriat aximum period of ture of Primary Name as in	ef customers	s bank n Words Frequenc horizing to c entity/Corp ting the car mandate is nt Holder	y: X Monti Reference lebit my accou- loorate to debit coellation/ame 40 years only X Signa	nt No. [	Auguest scl Jatest scl Jint, base quest to Bank Ac	IFSC/I rly X hedule of d on the the user count H count H	MICR MICR Half charge instruction entity/	Appl Appl es of th tions a Corpor	e bank ss agre ate or X	Yearh Yearh Num . 2. Th ed and the bar	ir is is to the signed	n Figurn A Sank A in ban	that the den e authorised	eclaration derstoor ed debit.
ith Bank ith Bank a manount of Rupees ebit Type : X Fixed a eference 1 obile No. I agree for the debit of m is been carefully read, un at I am authorised to can - PERIOD* Mandatory from D D M M Y aximum period of validity of th	Amount Max	Name imum Amount Folio No. Irges by the bank me/us. I am autho late by appropriat aximum period of ture of Primary Name as in	ef customers	s bank n Words Frequenc entity/Corp ting the car mandate is nt Holder	y: X Mont Reference debit my accou orate to debit ncellation/ame 40 years only X Signa ACKNO	nt No. [	atest scl ant, base equest to Bank Acc in bank	IFSC/I rly X hedule of d on the the user count H crecords ENT S	MICR MICR Half charge instruc entity/	Yearly Appl es of th titions a Corpor	e bank sagre ate or X S e fill	Yearly Yearly Num . 2. Th ed and the bar ignatu Na	y ✓ ✓ where of f me as by t	cofirm by me re I hav	when pr when pr that the de I have un e authorise ccount H k records	eclaration adderstoo ed debit.
ith Bank in amount of Rupees ebit Type : X Fixed a eference 1 bobile No. I agree for the debit of m is been carefully read, un at I am authorised to can PERIOD* Mandatory from D D M M Y fo D D M M Y fo D D M M Y fo HSBC Mutu	Amount Max	Name	of customer	s bank n Words Frequenc entity/Corp ting the car mandate is nt Holder	y: X Mont Reference debit my accou- orate to debit ncellation/ame 40 years only X Signa ACKNO acknowledgem	nt No. [	atest scl ant, base equest to Bank Acc in bank	IFSC/I rly X hedule of d on the the user count H crecords ENT S	MICR MICR Half charge instruc entity/	Yearly Appl es of th titions a Corpor	e bank sagre ate or X S e fill	Yearly Yearly Num . 2. Th ed and the bar ignatu Na	y ✓ ✓ where of f me as by t	cofirm by me re I hav	when pr when pr that the de I have un e authorise ccount H k records	eclaration adderstoo ed debit.
ith Bank in amount of Rupees ebit Type : X Fixed a eference 1 bobile No. I agree for the debit of m is been carefully read, un at I am authorised to can PERIOD* Mandatory from D D M M Y fo D D M M Y fo D D M M Y fo HSBC Mutu	Amount Max	Name	of customers	s bank n Words Frequenc entity/Corp ting the car mandate is nt Holder		nt No. [	attest scl ant, base equest to Bank Action in bank GEME s for your	IFSC/I rly X hedule of d on the the user count H crecords ENT S	MICR Half chargeginstruction i	Yearly Appl es of th titions a Corpor	e bank sagre ate or X S e fill	Yearly Yearly Num . 2. Th ed and the bar ignatu Na	y ✓ ✓ where of f me as by t	cofirm by me re I hav	when pr when pr that the de I have un e authorise ccount H k records	eclaration adderstoor ed debit.
ith Bank ith Bank n amount of Rupees ebit Type : Fixed deference 1 obile No. lagree for the debit of m is been carefully read, un at I am authorised to can - PERIOD* Mandatory from D D M M Y o D D M M Y o aximum period of validity of th o years only. HSBC Mutue eceived from cheme New SIP Registration	Amount Max	Name imum Amount Folio No.  Irges by the bank me/us. I am autho late by appropriat aximum period of ture of Primary Name as in Plan U Upda	of customers	s bank n Words Frequenc horizing to c entity/Corp ting the car mandate is nt Holder This A Io. / Applicar	y: X Monti Reference debit my accou- for a to debit ncellation/americal 40 years only X Signation ACKNO ACCNO	nt No. [	Auarte	IFSC/I	MICR MICR Half charge instruction instruct	Appl as of th titions a Corpor	e bank as agre ate or X S e fill nation	Yearly Yearly Num . 2. Th ed and the bar ignatu Na	y ✓ ✓ where of f me as by t	cofirm by me re I hav	when pr when pr that the de I have un e authorise ccount H k records	eclaration addrestood ed debit.
ith Bank ith Bank n amount of Rupees ebit Type : X Fixed a eference 1 obile No. I agree for the debit of m is been carefully read, un at I am authorised to can - PERIOD* Mandatory from D D M M Y aximum period of validity of th 0 years only.  HSBC Mutue eceived from cheme	Amount Max andate processing chan iderstood & made by n iderstood & made by n iderstood & made by n iderstood & made by n iderstood & made by n Ma Signar Ma Signar is mandate is all Fund SIP Renewal s already registered in t	Name  timum Amount Folio No.  rges by the bank of me/us. I am autho late by appropriat aximum period of ture of Primary Name as in Plan U Plan U Upda the folio.	of customer	s bank n Words Frequenc horizing to c entity/Corp ting the car mandate is nt Holder This A Io. / Applicar		nt No. [	Action andate to	IFSC/I	MICR MICR Half charge instruction instruct	Appl as of th titions a Corpor	e bank as agre ate or X S e fill mation	Yearly Yearly Num . 2. Th ed and the bar ignatu Na	ir i	cofirm by me re I hav Bank A in ban he Ap he form	when pr when pr that the de I have un e authorise ccount H k records	eclaration derstood ed debit.

3	SIP & INVESTMENT DETAILS (For more t	han One Scheme please issue	cheque favouring "	HSBC Multi SIP Collection Account")
	First SIP Details			
	Instrument No.	Dated D D M M Y Y	Y Y Ch	eque Amount ₹
	Bank Name		A/C No.	
	Branch		City	
	A/c. Type $\Box$ Current $\Box$ Savings $\Box$ NRO <sup><math>\oplus</math></sup> $\Box$ NRE <sup>6</sup>	• Others UMRN for One	Time	
	Reason for your SIP (✓) ☐ Children's Education	Children's Marriage Ho	use Car	Retirement Others
1	Scheme 1 Name	Plan		Option/Sub option
	IDCW Frequency		SIP Date 1st	2nd 3rd 4th 5th 6th 7th 8th
	SIP period From M M Y Y	Το ΜΜΥΥΥ	9th 10th (D	efault^)     11th     12th     13th     14th     15th     16th       19th     20th     21st     22nd     23rd     24th     25th
	[If end date is not mentioned then the SIP will be considered based		26th 27th	28th 29th 30th 31st
	<b>SIP Frequency</b> Weekly $\underline{\Omega}$ Monthly $\underline{\Omega}$	Quarterly (10th)	SIP Day Monday	Tuesday Wednesday Thursday Friday
	SIP Amount (figures) ₹	(words)		
	SIP Top Up (Optional) – Available only for investments e			
	Top Up Amount         ₹         Amount in multiples of ₹ 500 c	Top Up Freque	ncy Half Y	/early Annual (Default) ^
	Top Up to continue till SIP amount reaches <sup>^∧</sup> ₹	OR Top Up to co	ontinue till # D D	M M Y Y Y Y
2	Scheme 2 Name	Plan		Option / Sub option
	IDCW Frequency		SIP Date 1st	2nd 3rd 4th 5th 6th 7th 8th
	SIP period From M M Y Y 7		9th 10th (De	
	[If end date is not mentioned then the SIP will be considered based		17th 18th 26th 27th	19th       20th       21st       22nd       23rd       24th       25th         28th       29th       30th       31st
	<b>SIP Frequency</b> Weekly <sup><math>\Omega</math></sup> Monthly <sup><math>\Omega</math></sup> /	Quarterly (10th)	SIP Day Monday	☐ Tuesday ☐ Wednesday <u>∩</u> Thursday ☐ Friday
	SIP Amount (figures) ₹	(words)		
	SIP Top Up (Optional) – Available only for investments e	ffected through Auto Debit.		
	<b>Top Up Amount</b> ₹ Amount in multiples of ₹ 500 or		ncy 🗌 Half Y	Tearly Annual (Default) ^
	Top Up to continue till SIP amount reaches^^ ₹	OR Top Up to co	ontinue till # DDD	MMYYYY
3	Scheme 3 Name	Plan		Option/Sub option
-	IDCW Frequency	I IMI	SIP Date 1st	2nd         3rd         4th         5th         6th         7th         8th
			9th 10th (De	
	SIP period         From         M         M         Y         Y         T           [If end date is not mentioned then the SIP will be considered based         Sign of the second secon	$\begin{bmatrix} 0 & M & M & Y & Y \end{bmatrix}$	17th 18th 26th 27th	19th       20th       21st       22nd       23rd       24th       25th         28th       29th       30th       31st
	$SIP Frequency \qquad Weekly^{\underline{\Omega}} \qquad Monthly^{\underline{\Omega}'}$		SIP Day Monday	Tuesday Wednesday Thursday Friday
	SIP Amount (figures)   ₹	(words)		
	<b>SIP Top Up</b> (Optional) – Available only for investments e	ffected through Auto Debit.		
	<b>Top Up Amount</b> ₹ Amount in multiples of ₹ 500 or	Ŭ	ncy 🗌 Half Y	Tearly Annual (Default) ^
	Top Up to continue till SIP amount reaches^^  ₹	OR Top Up to co	ontinue till # DDD	MMYYYY
	$\overset{\text{I}}{=}$ For NRI Investors. $\underline{\Omega}$ If the day for Weekly SIP is not sele			entioned default date would be considered as 10th of every
	month/quarter. Minimum gap of 21 days required between t	first cheque and subsequent instalmen	t. In case of discrepancy	in the SIP Period, the one mentioned in the Debit Mandate
	will be considered. Please ensure the amount mentioned in the reached. # It is the date from which SIP Top-Up amount wi			
	for utilisation irrespective of any scheme category/investme			
4	DECLARATION AND SIGNATURE(S) (to			
	OTHER DECLARATIONS (Signature(s) should be a			
	I/We have read and understood the respective Scheme Informa declare that I/We do not have any existing Micro SIPs which			
	received nor been induced by any rebate or gifts directly or indi or any other), payable to him for the different competing schem			
	given here are correct and express my/our willingness to make	payments referred above through partici	pation in Electronic Deb	it arrangement/NACH (National Automated Clearing House).
	If the transaction is delayed or not effected at all for reasons o representatives responsible. I/We will also inform HSBC Mutua			
	I/We hereby accord my/our consent to disclose, share, remit in			
	as and when provided by me/ us to the group companies of F authorities, without any prior intimation to me/us, until notified		ess purposes including n	arketing or sales promotion or with any statutory or judicial
	×	X		x
		~		
	Sole/First Applicant/Guardian/PoA	Second Applicant	/ PoA	Third Applicant / Do A
	Sole/ First Applicant/ Guardian/ POA	Second Applicant	I IUA	Third Applicant/PoA

## Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

## CALL US AT

Please visit our website www.assetmanagement.hsbc.co.in for an updated list of Official Points of Acceptance of HSBC Mutual Fund. Please visit www.camsonline.com for an updated list of Official Points of Acceptance of our Registrar/Transfer Agent : Computer Age Management System. TOLL FREE NUMBERS

Description	Investor related queries	Distributor related queries	Online related queries	Investor (Dialing from abroad)
Toll Free Number	1800-4190-200/1800-200-2434	1800-419-9800	1800-4190-200/1800-200-2434	+91 44 39923900
Email ID	investor.line@mutualfunds.hsbc.co.in	partner.line@mutualfunds.hsbc.co.in	onlinemf@mutualfunds.hsbc.co.in	investor.line@mutualfunds.hsbc.co.in

## SYSTEMATIC INVESTMENT PLAN (SIP)/MICRO SIP - GENERAL INSTRUCTIONS

Please read the below instructions carefully before filling the form. Please fill up the form in English in BLOCK LETTERS with black or dark ink. All information sought in the form is mandatory except where it is specifically indicated as optional. All instructions & notes are subject to SEBI and AMFI guidelines as amended from time to time. Please note in case of any error while filling the form all applicants must sign against the corrections.

#### 1. ONE TIME DEBIT MANDATE FORM (OTM):

- a. 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. However, if such investors wish to add a new bank account towards OTM facility, may fill the form with the new bank details.
- b. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- c. Alongwith OTM, investors need to provide an original canceled 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.
- d. 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 addendum issued from time to time of the respective Scheme(s) of HSBC Mutual Fund.
- e. Date and validity of the mandate should be mentioned in DD/MM/YYYY format.
- f. Sponsor Bank Code and Utility Code of the Service Provider will be mentioned by HSBC Mutual Fund.
- For the convenience of investors, the frequency of the mandate mentioned "As and when presented".
- From date and To date is mandatory. However, the maximum duration for enrollment is 40 years.

# Mandatory Information to be provided by investors in One Time Debit Mandate Form (OTM):

Date of Mandate	• Bank A/c Type
Bank Account Number	Bank Name
IFSC and/or MICR Code	Maximum Amount (Rupees in figures and words)
• Folio No/Appln No.	Mandatory From Date
Mandate To Date	Signature(s) as per Bank records
• Name(s) as per Bank records	

## 2. Applicant Information:

Please furnish the Folio Number, Name and PAN of Sole/First Applicant Section 2 of the Form. Your investment would be processed in the specified folio.

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.

Your personal information and bank account details would apply to this investment as well. Please provide the Mobile Number and E-Mail Address of the Sole/First Applicant in the form in case of Individuals and Key Contact in case of Non-Individuals. This would help us seamlessly communicate with you on your investments.

KYC is mandatory. Please enclose copies of KYC acknowledgement letters for all applicants. \*\*PEKRN required for Micro investments upto Rs. 50,000 in a year. \* 14 digit KYC Identification Number (KIN) and Date of Birth is mandatory for Individual(s) who has registered under Central KYC Records Registry (CKYCR).

Permanent Account Number (PAN): Furnishing of PAN is mandatory for all applicants except where specific dispensation is provided under law.

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.

#### 3. SIP & Investment Details:

- For SIP in more than 1 scheme, your investment cheque should be crossed "Account Payee only" and drawn favoring "HSBC Multi SIP Collection Account")".
- b. New Investors who wish to enroll for SIP investment are required to fill (i) OTM Mandate Form (ii) SIP Registration Form and (iii) the respective Scheme Application form (included in the Key Information Memorandum).

New Investors can apply for SIP into respective Scheme/Plans/Option without any existing investment/folio. Please mention the name of the Scheme where you plan to make your investment and your preferred option. If you do not indicate your preferred option, your application would be processed based on the terms & conditions set out in the Scheme Information Document. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.

- c. Where a One Time Mandate is already registered in a folio for a bank account, the Unit Holder(s) is not required to fill the OTM debit mandate again. However, please mention the UMRM, debit bank name & account number.
- d. Where the OTM mandate is getting submitted for the first time, please fill the OTM debit mandate form for NACH/ECS/Auto debit mandatorily.
- e. Enclose canceled cheque leaf of the bank where OTM is getting registered if the initial purchase cheque is not from the same bank account.
- f. Investors can choose any preferred day/date of the month as SIP debit day/date. In case the chosen day/date falls on a non-business day or on a date which is not available in a particular month, the SIP will be processed on the immediate next business day.
- g. Investors can discontinue a SIP at any time by sending a written request to any Official Point of Acceptance or to the registrar CAMS. Please note that effect from December 1, 2024 it would take T+2 Business days for the SIP to discontinue from the date of receipt of the duly filled request. Any installment due during this period might get debited from the bank account if it falls within T+2 Business days. The AMC reserves the right to introduce / discontinue SIP / variants of SIP from time to time.

Further in case of 3 consecutive SIP payment instructions provided by the investor are dishonored for insufficiency of funds, the AMC reserves the right to discontinue the SIP.

#### Micro SIP:

h. As per AMFI notification and guidelines issued on July 4, 2009, SIPs or Lumpsum purchases by eligible investors in a rolling 12 month period not exceeding Rs. 50,000 shall be exempt from the requirement of PAN. From January 1, 2012, KYC is mandatory for all holders of Micro investments.

- · The exemption of PAN requirement is only available to individuals
- Eligible investors may invest through SIP or lumpsum purchase without providing PAN subject to the threshold amount as mentioned above.
- Eligible investors should attach a copy of KYC acknowledgment letter quoting PAN exempt KYC Reference No. (PEKRN) along with the application form.

## Third Party Payments:

- Third Party Payments for investments are not accepted except in the below cases
  - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense reimbursements.
- · Custodian on behalf of an FPI or Client made by Custodian.
- Payment by an AMC to its empanelled distributor on account of commission/incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

In the above cases, necessary declaration/banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.

#### SIP Top-Up Facility:

- . Investors can opt for SIP Top Up facility wherein the amount of SIP can be increased at fixed intervals.
  - Top Up facility will be available for valid new registration(s) under SIP or renewal of SIP & for the existing SIPs;
  - Top Up facility will be available only for investments under SIP effected through auto – debit;
  - iii) Amount of Top Up shall be in multiples of ₹500;
  - iv) Top Up can be done on a half yearly/annual basis;
  - v) Top Up Facility will not be available for investments under SIP where the auto debit period has not been indicated by the investor at the time of investments.
  - vi) Unit holders have the option of indicating the threshold in terms of amount or the date up to which the Top Up will continue. On reaching the threshold, Top Up with respect to the SIP concerned shall cease and SIP instalments will continue at the amount which was invested last for such period as may be specified in the SIP application form.

## Default Option is Annual

- K. Your investment cheque should be crossed "Account Payee only" and drawn favoring the scheme name where the investment is in a specific scheme
- Please ensure that the investment cheque issued by you complies with CTS 2010 requirement stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
- Payments made by Cash/Money Order/Postal Order, Non-MICR cheque, outstation cheques are not accepted.
- For detailed terms and conditions on SIP, SIP Top-up, OTM facility, please visit our website www.assetmanagement.hsbc.co.in and also refer to scheme related documents.
- o. Note: Effective February 1, 2021, units will be allotted only upon receipt of subscription amount by the Fund House for utilisation irrespective of any scheme category/investment amount. Net Asset Value (NAV) will be applied based on realization of funds for all purchases including systematic transactions registered prior or post February 1, 2021.
- p. Applications incomplete in any respect are liable to be rejected. AMC/RTA shall have absolute discretion to reject any such Application Forms.
- q. Investors are advised to retain the acknowledgment slip till they receive a confirmation of processing of their SIP Mandate from the HSBC Mutual Fund Investor Service Centre (ISC)/CAMS.
- r. Minimum application amount and number of instalments:

	Minimun	n Installm	ent Amount	Minir	imum number of Installments		
Fre- quency	Equity and Hybrid Schemes <sup>#</sup>		HSBC ELSS Tax Saver Fund and HSBC Tax Saver Equity Fund*	Equity and Hybrid Schemes <sup>#</sup>	Debt and Fund of Funds (FoF) Schemes#	HSBC ELSS Tax Saver Fund and HSBC Tax Saver Equity Fund*	SIP Dates
Weekly	Rs. 500/-	Rs. 500/-	Rs. 500/-		installments ggregate of	Minimum 6 installments subject to aggregate of Rs. 3,000	
Monthly	Rs. 500/-	Rs. 1,000/-	Rs. 500/-	Minimum 6 installments subject to aggregate of Rs. 6,000/-			
Quarterly	Rs. 1,500/-	Rs. 1,500/-	Rs. 500/-	Minimum4installments subject to aggregate of Rs. 6,000/-			

# in multiples of Re. 1/- \*in multiples of Rs. 500/-

However, as per ELSS guidelines, a mutual fund can have only one open ended ELSS scheme. In view of the said restriction, subscription into HSBC Tax saver Equity Fund has been closed from business hours on November 25, 2022. Hence, no SIP, STP or switch into HSBC Tax saver Equity Fund is allowed from the close of business hours on November 25, 2022. However, the unitholders will be allowed to hold their existing investments, except that no further investments/ subscription would be accepted. Unitholders will be permitted to redeem / switch out their units post the mandatory lock-in period. The above amendment in minimum SIP amount, number of installments and aggregate amount for SIP shall be applicable only for prospective investors from the Effective Date.

Incase investor has missed to tick the date for Monthly and Quarterly frequency then the default date with be considered as 10th. Similarly, in case of Weekly SIP frequency the Default day will be considered as Wednesday. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next available Business Day. If the choice of date selected is more than one date then the SIP installment will be processed only for Business Days when NAV is available. No SIP installment shall be processed for Saturday, Sunday or any other non-business day.

#### 4. Declarations & Signatures:

Unit holders need to sign here in accordance to the Mode of Holding provided to us and as per the mode of holding in the bank account in the same sequence and manner in the relevant boxes provided in the form. THIS PAGE IS INTENTIONALLY LEFT BLANK



 $\mathbf{X}$ 

×

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.)

Nan	r Existing Unit Holders)	Permanent Account No. (PAN)					
Α.							
	Bank Account No.   Bank A/c. Type:   Savings   Current   NRI-NRO						
	Bank Name :	In Dansen work ration (IDII) is man later.					
В.		, In-I erson verycation (II V) is manuatory					
ь.	In-case of Change in Tax Status, please tick the applicable new tax status:	Resident Individual NRI on Non-Repatriation Basis					
	Overseas Address (Mandatory in case of NR/FPI applicant)						
		City					
	State     Country (Matrix)	indatory)					
C.	Addition of Bank Accounts:						
	$\underline{D}$ . If the new bank account is not mentioned in Part C, redemption/dividend proc in Part C, Investors should submit originals of any one of the documents mentione						
	these accounts, by making a specific request in my/our redemption request. I/We folio and the same shall be registered only if there is a scope to register additional the case of non-individuals.	<u>my/our folios</u> . I/we understand that I/we can choose to receive payment proceeds in e understand that the bank accounts listed below shall be taken up for registration in l bank accounts in the folio subject to a maximum of five in the case of individuals ar					
	Bank A/c. Type: Savings Current NRI-NRO NRI-NRE Oth						
ିଳ 1	For each bank account, Investors should produce original for verifie						
1	Core Bank Account No Bank Name	Account Type (✓) : □ Current □ Savings □ NRO <sup>#</sup> □ NRE <sup>#</sup> □ FCNR <sup>#</sup> □ Branch					
	City	PIN Code					
		IFSC Code^^					
		d Cheque Leaf Passbook					
2		Account Type (✓): Current Savings NRO <sup>#</sup> NRE <sup>#</sup> FCNR <sup>#</sup>					
2	Core Bank Account No Bank Name	Branch					
	City	PIN Code					
		IFSC Code^^					
		d Cheque Leaf Passbook					
3	Core Bank Account No.	Account Type (✓): Current Savings NRO <sup>#</sup> NRE <sup>#</sup> FCNR <sup>#</sup>					
5	Bank Name	Branch					
	City	PIN Code					
	MICR Code^	IFSC Code^^					
	Any one Document with name of investor pre printed Canceled	d Cheque Leaf 🗌 Passbook					
4	Core Bank Account No.	Account Type (✓): □Current □Savings □NRO <sup>#</sup> NRE <sup>#</sup> FCNR <sup>#</sup> □					
	Bank Name	Branch					
	City	PIN Code					
	MICR Code^						
	Any one Document with name of investor pre printed Canceled	Cheque Leaf Passbook					
5	Core Bank Account No.	Account Type (✓): □Current □Savings □NRO# □NRE# □FCNR# □					
	Bank Name	Branch					
	City	PIN Code					
	MICR Code^						
	Any one Document with name of investor pre printed	Cheque Leaf Passbook					
	^ 9 digit code on your cheque next to the cheque number. ^^ 11 d	igit code printed on your cheque. # For NRI Investors.					
D.	Default Bank Account:						
	If you are changing an existing default bank account with new one for redempti	ion/dividend proceeds in future, please mention the new bank account in Part C as jistered with you, please register the following bank account as a Default Bank Account entioned folio:					
	Core Bank Account No.	Bank Name :					
	HSBC Mutual Fund	ACKNOWLEDGEMENT SLIP (To be filled by the inve					
Reau	uest from	for					
-	uest from o No.                             Multiple Bank	for Accounts Registration Form					

----

Bank Account Deleti	ion <sup>.</sup>						
Name of Sole / First Un Plassa delata the followin	g Bank accounts as registe	ared accounts for my/or	ur abovo folio				
	8 8						
Bank Account No.         Bank Name							
Bank Account No Bank Name Deletion of a default bank account will not be effective in the Folio unless the investor mentions another valid r							
Deletion of a default ban in Part D of this Form.	k account will not be effec	ctive in the Folio unless	the investor <b>n</b>	nentions another	r valid registe	ered Bank Account as a d	efault account
My identity details	for IPV (copy enclosed a	& original shown for ve	erification)*				
Description	First Holder / C		•	int Holder1		Joint Holder2	2
PAN** / (Please Specify) #							
Holder's Name							
Contact Number							
Signature <sup>\$</sup>	×	×			x		
* First unit holder OR Any 1 of	f the unit holder where mode of ho	olding in the folio is anyone or	survivor				
,	roof for PAN Exempt Investors lik (s) as per the mode of holding. In					· · · · · · · · · · · · · · · · · · ·	
In-Person verification	on (For Office Use or	nlv) – applicable only	if the old / ex	isting hank mar	ndate proof n	ot submitted	
	n verification of the above	· · · · ·	0	0	1 0		vailable in the
referred Folio(s) and four	nd them in order. Also veri						
Employee Name							
Employee No.					X		
Location Name	CAMS/AMC - <	Location Name >					
Date	D D M M Y	YYY				Signature with Brand	ch Seal
Declaration & Signa	tures (To be signed by all	l the holder(s) as per th	e mode of hol	(ding)			
I/We acknowledge that m rejected/delayed as the ca	ny/our request will be proce ase may be in which case I/	essed only if all details a	re properly fill	ed and valid doc	uments are at		equest may be
I/We acknowledge that m	ny/our request will be proce ase may be in which case I/	essed only if all details a	re properly fill	ed and valid doc	uments are at	tached, failing which the re	equest may be
I/We acknowledge that m rejected/delayed as the ca or rejection of the request	ny/our request will be proce ase may be in which case I/	essed only if all details a We will not hold HSBC	re properly fill	ed and valid doc the AMC and the	uments are at Registrar lial	tached, failing which the re	equest may be
I/We acknowledge that m rejected/delayed as the ca or rejection of the request	ny/our request will be proce use may be in which case I/ t. Unit Holder	essed only if all details a We will not hold HSBC X Secon	re properly fill Mutual Fund, nd Unit Holder	ed and valid doc the AMC and the	uments are atte	tached, failing which the robbe for any loss due to dela	equest may be
I/We acknowledge that m rejected/delayed as the ca or rejection of the request X Sole/First	ny/our request will be proce use may be in which case I/ t. Unit Holder INST	essed only if all details a 'We will not hold HSBC X Secon RUCTIONS AND	re properly fill Mutual Fund, nd Unit Holder TERMS &	ed and valid doc the AMC and the conditions	x S	tached, failing which the ruble for any loss due to dela	equest may be yed execution
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Chis facility allows a unit h all investments held in the s can register upto 5 different	ny/our request will be proce ase may be in which case I/ t. Unit Holder INST older to register multiple ba specified folio (existing or nu bank accounts for a folio by	essed only if all details a We will not hold HSBC Secon FRUCTIONS AND unk account details for ew). Individuals/HUF y using this form. Non	re properly fill Mutual Fund, nd Unit Holder TERMS & In c the acco	ed and valid doc the AMC and the <b>CONDITIONS</b> ase multiple bank mutual fund retain punt.	Registrar lial Registrar lial X S accounts are of the right to be the	tached, failing which the re ble for any loss due to dela Third Unit Holder pted for registration as defau register any one of them as	equest may be yed execution
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Chis facility allows a unit h all investments held in the s an register upto 5 different ndividuals can register upto	ny/our request will be proce ase may be in which case I/ t. Unit Holder INST older to register multiple ba specified folio (existing or no	sessed only if all details a     We will not hold HSBC     X     Secon     RUCTIONS AND     Individuals/HUF     y using this form. Non     a folio. For registering	re properly fill Mutual Fund, ad Unit Holder TERMS & In c the acco 7. A w	ed and valid doc the AMC and the <b>CONDITIONS</b> ase multiple bank mutual fund retair punt. ritten confirmatior	ments are at Registrar lial     X     S     accounts are of as the right to     o fregistration	tached, failing which the ro ble for any loss due to dela Third Unit Holder pted for registration as defau	equest may be yed execution It Bank Account, the default bank unt details will be
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Chis facility allows a unit h all investments held in the sa can register upto 5 different ndividuals can register upto 1 more than 5 accounts, please Supporting Documents as m	ny/our request will be proce use may be in which case I/ t. Unit Holder INST older to register multiple ba specified folio (existing or m bank accounts for a folio by 10 different bank accounts for use extra copies of this form mentioned in Part C will help	Secon     TRUCTIONS AND     Transformer     Tructions for     Tructions for     Tructions for     Tructions for     Tructions for     Tructions     Tru	re properly fill Mutual Fund, d Unit Holder TERMS & In c the acco 7. A w disp mus	ed and valid doc the AMC and the c c c c c c c c c c c c c c c c c c c	S accounts are of registrar lial stee of registration of registration in 10 calendar itten confirmat	tached, failing which the re ble for any loss due to dela <b>Third Unit Holder</b> pted for registration as defau register any one of them as n of the additional bank accou	equest may be yed execution
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Chis facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto nore than 5 accounts, please Supporting Documents as m account details and register i only for such accounts for w	ny/our request will be proce ase may be in which case I/ t. Unit Holder INST older to register multiple ba specified folio (existing or no bank accounts for a folio by 10 different bank accounts for use extra copies of this form bentioned in Part C will help them accurately. The applica which valid documents are p	Secon     TRUCTIONS AND     Transformer     Tructions form     Tructions form     Tructions form     The second seco	re properly fill Mutual Fund, nd Unit Holder TERMS & In c the accc 7. A w disp mus the	ed and valid doc the AMC and the CONDITIONS ase multiple bank mutual fund retair ount. ritten confirmation atched to you with t preserve this wri default bank mano	S accounts are of as the right to in of registration in 10 calendar itten confirmat late.	tached, failing which the re ble for any loss due to dela Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou days of receipt of such requi ion as the account statement	equest may be yed execution
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Chis facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto nore than 5 accounts, please Supporting Documents as m account details and register i only for such accounts for w matching with such document	ny/our request will be proce ase may be in which case I/ t. Unit Holder INST older to register multiple ba specified folio (existing or no bank accounts for a folio by 10 different bank accounts for use extra copies of this form bentioned in Part C will help them accurately. The applica which valid documents are p ts will not be registered.	A second details a result of the second details of the second details for . Non a folio. For registering a. b in verification of the second details for the second details for the second details for the second details form. Second details form the second details form. Second details for the second details form the second details for the second	ne properly fill Mutual Fund, Mutual Fund, Mutual Fund, TERMS & In c the acco 7. A w disp mus the 8. If ar	ed and valid doc the AMC and the CONDITIONS ase multiple bank mutual fund retair punt. ritten confirmatior atched to you with t preserve this wri default bank manon ny of the registered	S accounts are of no fregistration in 10 calendar titten confirmat date.	tached, failing which the re ble for any loss due to dela Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou	equest may be yed execution It Bank Account, the default bank unt details will be est. Unitholder(s) will only reflect ntimate the AMC
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Chis facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto 5 more than 5 accounts, please Supporting Documents as m account details and register only for such accounts for w matching with such documen of the bank account number	ny/our request will be proce ase may be in which case I/ t. Unit Holder INST older to register multiple ba specified folio (existing or nu bank accounts for a folio by 10 different bank accounts for use extra copies of this form nentioned in Part C will help them accurately. The applica which valid documents are p ts will not be registered. on the cheque leaf is handwith the cheque, then any one of the	essed only if all details a We will not hold HSBC X Secon FRUCTIONS AND Individuals / HUF y using this form. Non a folio. For registering p in verification of the ation will be processed provided. Accounts not ritten or investor name	ne properly fill Mutual Fund, Mutual Fund, TERMS & In c the acco 7. A w disp mus the 8. If an in v 9. The Red	ed and valid doc the AMC and the CONDITIONS ase multiple bank mutual fund retair punt. ritten confirmatior atched to you with t preserve this wri default bank mand ory of the registered ritting of such cha Bank Account chd emption payouts/J	S accounts are of no fregistration in 10 calendar itten confirmat late. I bank account inge with an ir posen as the print Dividend payoo	tached, failing which the re ble for any loss due to dela Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou days of receipt of such reque ion as the account statement s are closed/altered, please in instruction to delete/alter it f mary/default bank account w uts. At anytime, investor can	equest may be yed execution
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Chis facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto 1 more than 5 accounts, please Supporting Documents as m account details and register only for such accounts for w natching with such document f the bank account number s not printed on the face of f should be submitted as a sup a. Canceled original chequ	ny/our request will be proce tase may be in which case I/ t. Unit Holder INST older to register multiple ba specified folio (existing or m bank accounts for a folio by 10 different bank accounts for use extra copies of this form entioned in Part C will help them accurately. The applica which valid documents are p ats will not be registered. on the cheque leaf is handwr the cheque, then any one of the porting: the leaf with first Unit Holder r	essed only if all details a We will not hold HSBC Secon FRUCTIONS AND Ink account details for ew). Individuals / HUF y using this form. Non a folio. For registering n. o in verification of the ation will be processed provided. Accounts not ritten or investor name he following document	ne properly fill Mutual Fund, Mutual Fund, TERMS & In c the acco 7. A w disp mus the 8. If an in tw 9. The Red to c	ed and valid doc the AMC and the CONDITIONS ase multiple bank mutual fund retair punt. ritten confirmatior atched to you with t preserve this wri default bank mand ory of the registered ritting of such cha Bank Account chd emption payouts/J	S accounts are of n of registration in 10 calendar itten confirmat late. I bank account: moge with an ir ossen as the prim Dividend payoi bank account	tached, failing which the re ble for any loss due to dela Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou days of receipt of such requi ion as the account statement s are closed/altered, please in instruction to delete/alter it ff mary/default bank account w	equest may be yed execution
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First This facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto 1 more than 5 accounts, please Supporting Documents as m account details and register only for such accounts for w matching with such document if the bank account number if the bank account number is not printed on the face of the should be submitted as a sup a. Canceled original chequ number printed on the face on the face on the face of the submitted as a sup	ny/our request will be proce tase may be in which case I/ t. Unit Holder INST older to register multiple ba specified folio (existing or m bank accounts for a folio by 10 different bank accounts for use extra copies of this form entioned in Part C will help them accurately. The applica which valid documents are p ats will not be registered. on the cheque leaf is handwr the cheque, then any one of the porting: the leaf with first Unit Holder r	essed only if all details a We will not hold HSBC EX Secon CRUCTIONS AND TRUCTIONS AN	ne properly fill Mutual Fund, Mutual Fund, TERMS & In c the acco 7. A w disp mus the 8. If an in v 9. The Red to c alre 10. If re or b	ed and valid doc the AMC and the AMC and the CONDITIONS ase multiple bank mutual fund retair yunt. ritten confirmatior atched to you with t preserve this wri default bank mano ny of the registered riting of such cha Bank Account cha emption payouts/1/ hange the default ady registered witi quest for redemptiv lefore verification	S accounts are of no fregistration in 10 calendar itten confirmat date. I bank account inge with an ir osen as the prin Dividend payor bank account h the AMC. on is received p and validatio	tached, failing which the re ble for any loss due to dela Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou 'days of receipt of such reque ion as the account statement s are closed/altered, please in istruction to delete/alter it f mary/default bank account w uts. At anytime, investor can by choosing one of the ade prior to/together with a chang n of the new bank account.	equest may be yed execution It Bank Account, the default bank unt details will be est. Unitholder(s) will only reflect ntimate the AMC rom our records. ill be used for all instruct the AMC ditional accounts e of bank account
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First This facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto 1 more than 5 accounts, please Supporting Documents as m teccount details and register only for such accounts for w matching with such documen of the bank account number s not printed on the face of the should be submitted as a sup a. Canceled original chequ number printed on the face on the account holder.	ny/our request will be proce tase may be in which case I/ t. Unit Holder INST older to register multiple ba specified folio (existing or ne bank accounts for a folio by 10 different bank accounts for use extra copies of this form entioned in Part C will help them accurately. The application which valid documents are p tas will not be registered. on the cheque leaf is handwith the cheque, then any one of the porting: the leaf with first Unit Holder r acco of the cheque OR	essed only if all details a We will not hold HSBC Secon <b>TRUCTIONS AND</b> ank account details for ew). Individuals/HUF y using this form. Non a folio. For registering h. p in verification of the ation will be processed provided. Accounts not ritten or investor name the following document name and bank account and account number of	ne properly fill Mutual Fund, Mutual Fund, TERMS & In c the acco 7. A w disg mus the 8. If an in v 9. The Red to c alre 10. If re or b requ	ed and valid doc the AMC and the AMC and the CONDITIONS ase multiple bank mutual fund retair ount. ritten confirmatior atched to you with t preserve this wri default bank mano ny of the registered riting of such cha Bank Account cha emption payouts/1/ hange the default ady registered wit quest for redemptio defore verification test would be proc	S accounts are of a of registration in 10 calendar itten confirmat date. I bank account inge with an ir posen as the prin Dividend payor bank account h the AMC. on is received p and validatio essed to the cu	Third Unit Holder Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou 'days of receipt of such reque ion as the account statement s are closed/altered, please in nstruction to delete/alter it f nary/default bank account w uts. At anytime, investor can by choosing one of the adde prior to/together with a chang n of the new bank account. Irrently registered default (ol	equest may be yed execution It Bank Account, the default bank unt details will be est. Unitholder(s) will only reflect ntimate the AMC rom our records. ill be used for all instruct the AMC ditional accounts the redemption (d) bank account.
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First This facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto 1 more than 5 accounts, please Supporting Documents as m teccount details and register i only for such accounts for w matching with such documen f the bank account number s not printed on the face of t should be submitted as a sup a. Canceled original chequ number printed on the face b. Copy of Bank Passbool the account holder.	ny/our request will be proce- see may be in which case I/ t. Unit Holder INST older to register multiple ba- specified folio (existing or no bank accounts for a folio by 10 different bank accounts for use extra copies of this form hentioned in Part C will help them accurately. The applica which valid documents are p ts will not be registered. on the cheque leaf is handwi the cheque, then any one of the porting: the leaf with first Unit Holder r acc of the cheque OR k having the name, address a within 3 months for new bar ement will not be applicable)	essed only if all details a We will not hold HSBC X Secon FRUCTIONS AND a folio. For registering a. p in verification of the tition will be processed provided. Accounts not ritten or investor name he following document name and bank account and account number of nk, in case of old bank	ne properly fill Mutual Fund, Mutual Fund, TERMS & In c the acco 7. A w disg mus 8. If au in v 9. The Red to c alre 10. If re or b requ 11. If in acco	ed and valid doc the AMC and the AMC and the CONDITIONS ase multiple bank mutual fund retair punt. ritten confirmatior atched to you with t preserve this wri default bank mand up of the registered ritting of such cha Bank Account che emption payouts/I hange the default ady registered witi efore verification uest would be proc n a folio, purchase pount types for rede	S accounts are of no of registration in 10 calendar itten confirmat late. I bank account inge with an ir point of a sthe print Dividend payor bank account h the AMC. on is received p and validatio essed to the cu	Third Unit Holder Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou days of receipt of such requi- ion as the account statement s are closed/altered, please in instruction to delete/alter it ff mary/default bank account wi uts. At anytime, investor can- by choosing one of the addor- prior to/together with a chang n of the new bank account, urrently registered default (ol are vide SB or NRO bank a SB or NRO only. If the purc	equest may be yed execution It Bank Account, the default bank ant details will be est. Unitholder(s) will only reflect ntimate the AMC ion our records. ill be used for all instruct the AMC litional accounts e of bank account (the redemption (d) bank account.
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Sole/First This facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto i more than 5 accounts, please Supporting Documents as m account details and register ' only for such accounts for v matching with such documen if the bank account number is not printed on the face of f should be submitted as a sup a. Canceled original chequ number printed on the face sol of the account holder.	ty/our request will be processe may be in which case I/ t. Unit Holder INST older to register multiple basepecified folio (existing or ne bank accounts for a folio by 10 different bank accounts for use extra copies of this form nentioned in Part C will help them accurately. The applica which valid documents are p ts will not be registered. on the cheque leaf is handwr the cheque, then any one of th porting: the leaf with first Unit Holder r acco of the cheque OR the having the name, address a within 3 months for new bat ement will not be applicable) cuments should be either in	essed only if all details a We will not hold HSBC X Secon FRUCTIONS AND a folio. For registering a. p in verification of the tition will be processed provided. Accounts not ritten or investor name he following document name and bank account and account number of nk, in case of old bank	ne properly fill Mutual Fund, Mutual Fund, TERMS & In c the acco 7. A w disp mus the 8. If an in v 9. The Red to c alre 10. If re or b requ 11. If in acco are	ed and valid doc the AMC and the AMC and the CONDITIONS ase multiple bank mutual fund retair punt. ritten confirmatior atched to you with t preserve this wri default bank mand up of the registered ritting of such cha Bank Account che emption payouts/I hange the default ady registered witi efore verification uest would be proc n a folio, purchase pount types for rede	S accounts are of no of registration in 10 calendar itten confirmat late. I bank account inge with an ir point of a sthe print Dividend payor bank account h the AMC. on is received p and validatio essed to the cu	Third Unit Holder Third Unit Holder Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou days of receipt of such requi ion as the account statement s are closed/altered, please in astruction to delete/alter it f mary/default bank account w uts. At anytime, investor can by choosing one of the add prior to/together with a chang n of the new bank account. urrently registered default (ol are vide SB or NRO bank a	equest may be yed execution It Bank Account, the default bank ant details will be est. Unitholder(s) will only reflect ntimate the AMC ion our records. ill be used for all instruct the AMC litional accounts e of bank account (the redemption (d) bank account.
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Sole/First This facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto 1 more than 5 accounts, please Supporting Documents as m account details and register only for such accounts for w matching with such documen if the bank account number if the bank account number if the bank account number if the bank account number if the bank account number chould be submitted as a sup a. Canceled original chequ number printed on the fa- b. Copy of Bank Passbool the account holder. Bank Statement (issued account the date of state Important : The above doc submitted alone with origina Bank account registration/de all the details are correctly fil	ny/our request will be proce- see may be in which case I/ t. Unit Holder INST older to register multiple ba- specified folio (existing or no- bank accounts for a folio by 10 different bank accounts for use extra copies of this form- entioned in Part C will help them accurately. The applica which valid documents are p ts will not be registered. on the cheque leaf is handwith the cheque, then any one of the porting: the leaf with first Unit Holder r ace of the cheque OR k having the name, address a within 3 months for new bar ement will not be applicable) cuments should be either in al produced for verification. letion request will be accepted led and the necessary docume ed if any information is missi	essed only if all details a 'We will not hold HSBC <b>X</b> <b>Secon</b> <b>TRUCTIONS AND</b> Individuals/HUF y using this form. Non a folio. For registering a. p in verification of the ation will be processed provided. Accounts not ritten or investor name he following document name and bank account and account number of nk, in case of old bank original or copy to be d and processed only if ents are submitted. The	ne properly fill Mutual Fund, TERMS & In c the acco 7. A w disg mus 8. If au in v 9. The Red to c alre 10. If re or the requ 11. If in acco are SB/ 12. The Hen this any	ed and valid doc the AMC and the CONDITIONS ase multiple bank mutual fund retain punt. ritten confirmation atched to you with t preserve this wri default bank mand up of the registered ritting of such cha Bank Account cha emption payouts/J hange the default ady registered witi efore verification iest would be proc n a folio, purchase punt types for rede made vide NRE a NRO/NRE. registered bank a ce, unit holder(s) facility and ensur of the registered	S accounts are of no fregistration in 10 calendar itten confirmat late. I bank account in 10 calendar itten confirmat late. I bank account in ge with an ir Dividend payor bank account h the AMC. on is received p and validatio essed to the ct in recount(s), the account(s), the accounts will a are advised to	Third Unit Holder Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou days of receipt of such requi- ion as the account statement as are closed/altered, please in nstruction to delete/alter it ff mary/default bank account wi uts. At anytime, investor can- by choosing one of the addi- prior to/together with a chang on of the new bank account, urrently registered default (of are vide SB or NRO bank a SB or NRO only. If the purce bank account types for rea- also be used to identify the register their bank accounts ts for ongoing purchase trans s only, to avoid fraudulent	equest may be yed execution It Bank Account, the default bank ant details will be est. Unitholder(s) will only reflect ntimate the AMC in our records. ill be used for all instruct the AMC ditional accounts e of bank account , the redemption (d) bank account. ccount, the bank hase investments demption can be pay-in proceeds. in advance using sactions are from transactions and
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Sole/First This facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto 1 more than 5 accounts, please Supporting Documents as m teccount details and register i only for such accounts for v matching with such documen f the bank account number f the bank account number f the bank account number f the bank account number f. Canceled original chequ number printed on the face of fu account he date of state Important : The above doc submitted alone with origina Bank account registration/de all the details are correctly fil equest is liable to be rejecte or if there is deficiency in the the first/sole unit holder in	unit Holder  Unit Holder  INST  older to register multiple ba specified folio (existing or no bank accounts for a folio by 10 different bank accounts for use extra copies of this form entioned in Part C will help them accurately. The applica which valid documents are p ts will not be registered. on the cheque leaf is handwy the cheque, then any one of th porting: te leaf with first Unit Holder r acc of the cheque OR k having the name, address a within 3 months for new bar ement will not be applicable) cuments should be either in al produced for verification. letion request will be accepted led and the necessary documed if any information is missi e documents submitted. the folio should be one of th	essed only if all details a We will not hold HSBC X Secon FRUCTIONS AND a folio. For registering a. p in verification of the tition will be processed provided. Accounts not ritten or investor name he following document name and bank account and account number of nk, in case of old bank original or copy to be d and processed only if ents are submitted. The ing or incorrectly filled he holders of the bank	ne properly fill Mutual Fund, TERMS & In c the acco 7. A w disp mus the 8. If an in v 9. The Red to c alre 10. If re or b requ 11. If in acco 8B/ 12. The Hen this any poto	ed and valid doc the AMC and the CONDITIONS ase multiple bank mutual fund retain punt. ritten confirmation atched to you with t preserve this wri default bank mand up of the registered ritting of such cha Bank Account cha emption payouts/J hange the default ady registered witi efore verification iest would be proc n a folio, purchase punt types for rede made vide NRE a NRO/NRE. registered bank a ce, unit holder(s) facility and ensur of the registered	S accounts are of a counts are of as the right to a of registration in 10 calendar itten confirmat late. I bank account in 10 calendar itten confirmat late. I bank account in secount bank account h the AMC. on is received p and validatio essed to the cu is investments a mption can be account(s), the account will a are advised to e that payment bank account is the count is the cou	Third Unit Holder Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou days of receipt of such requi ion as the account statement s are closed/altered, please in nstruction to delete/alter it ff mary/default bank account w uts. At anytime, investor can by choosing one of the add prior to /together with a chang n of the new bank account. urrently registered default (ol are vide SB or NRO bank a SB or NRO only. If the purce bank account types for rea- also be used to identify the register their bank accounts ts for ongoing purchase trans-	equest may be yed execution It Bank Account, the default bank ant details will be est. Unitholder(s) will only reflect ntimate the AMC in our records. ill be used for all instruct the AMC ditional accounts e of bank account , the redemption (d) bank account. ccount, the bank hase investments demption can be pay-in proceeds. in advance using sactions are from transactions and
I/We acknowledge that m rejected/delayed as the ca or rejection of the request Sole/First Sole/First This facility allows a unit h all investments held in the s can register upto 5 different ndividuals can register upto 1 nore than 5 accounts, please Supporting Documents as m account details and register i only for such accounts for v matching with such document f the bank account number f the bank account number f the bank account number s not printed on the face of t should be submitted as a sup a. Canceled original chequ number printed on the face of the bould be submitted as a sup a. Canceled original chequ number printed on the face of the count he date of state Important : The above doo submitted alone with origina Bank account registration/de all the details are correctly fil equest is liable to be rejecte or if there is deficiency in the the first/sole unit holder in account being registered. Unit	ny/our request will be proce- use may be in which case I/ t. Unit Holder INST older to register multiple ba- specified folio (existing or no- bank accounts for a folio by 10 different bank accounts for use extra copies of this form- entioned in Part C will help them accurately. The applica which valid documents are p ts will not be registered. on the cheque leaf is handwr the cheque, then any one of the porting: the leaf with first Unit Holder r face of the cheque OR k having the name, address a within 3 months for new bar ements should be either in al produced for verification. letion request will be accepted led and the necessary docume ed if any information is missi e documents submitted.	essed only if all details a We will not hold HSBC X Secon FRUCTIONS AND ank account details for ew). Individuals/HUF y using this form. Non a folio. For registering n. p in verification of the tition will be processed provided. Accounts not ritten or investor name he following document name and bank account and account number of nk, in case of old bank original or copy to be d and processed only if ents are submitted. The ing or incorrectly filled he holders of the bank bank account(s) of any	ne properly fill Mutual Fund, TERMS & In c the accc 7. A w disg mus the 8. If ar in v 9. The Red to c alre 10. If re or b requ 11. If in accc are SB/ 12. The Hen this any pot pot star 13. HSI aris	ed and valid doc the AMC and the CONDITIONS ase multiple bank mutual fund retair punt. ritten confirmatior atched to you with t preserve this wri default bank mand ny of the registered riting of such cha Bank Account ch/ emption payouts/T hange the default ady registered witf quest for redemptive fore verification test would be proc n a folio, purchase punt types for redemptive facility and ensur of the registered bank a ce, unit holder(s) facility and ensur of the registered intial rejections d stered in the folio 3C Mutual Fund, t	S accounts are at the Registrar lial S accounts are on as the right to a of registration in 10 calendar itten confirmat date. I bank account inge with an ir osen as the prin Dividend payor bank account h the AMC. to nis received p and validatio essed to the cu p investments a mption can be account(s), the account will a are advised to e that payment bank account bank account will a count bank account the that account the account so that account so that account bank account the that account the count so that account bank account the that account bank account the that account bank account bank account the count so that account bank account	Third Unit Holder Third Unit Holder Third Unit Holder pted for registration as defau register any one of them as n of the additional bank accou 'days of receipt of such reque ion as the account statement s are closed/altered, please in astruction to delete/alter it f nary/default bank account w uts. At anytime, investor can by choosing one of the adde prior to/together with a chang n of the new bank account. Irrently registered default (ol are vide SB or NRO bank a SB or NRO only. If the purce to bank account types for rece also be used to identify the register their bank accounts ts for ongoing purchase trans s only, to avoid fraudulent ch of pay-in bank details w as registrar shall not be held I nt of inadequate or incomple	equest may be yed execution It Bank Account, the default bank unt details will be est. Unitholder(s) will only reflect ntimate the AMC rom our records. ill be used for all instruct the AMC ditional accounts e of bank account, the redemption d) bank account, the redemption d) bank account, the redemption can be pay-in proceeds. in advance using sactions are from transactions and ith the accounts

## CALL US AT

Please visit our website www.assetmanagement.hsbc.co.in for an updated list of Official Points of Acceptance of HSBC Mutual Fund. Please visit www.camsonline.com for an updated list of Official Points of Acceptance of our Registrar/Transfer Agent : Computer Age Management System.

## TOLL FREE NUMBERS

Description Investor related queries		Distributor related queries	Online related queries	Investor (Dialing from abroad)	
Toll Free Number	1800-4190-200/1800-200-2434	1800-419-9800	1800-4190-200/1800-200-2434	+91 44 39923900	
Email ID	investor.line@mutualfunds.hsbc.co.in	partner.line@mutualfunds.hsbc.co.in	onlinemf@mutualfunds.hsbc.co.in	investor.line@mutualfunds.hsbc.co.in	

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

# HSBC Asset Management (India) Private Limited

CIN NO: U74140MH2001PTC134220

## 9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai 400 063, India Website : www.assetmanagement.hsbc.co.in

Description	Investor related queries Distributor related queries		Online related queries	Investor (Dialing from abroad)	
Toll Free Number	1800-4190-200/1800-200-2434	1800-419-9800	1800-4190-200/1800-200-2434	+91 44 39923900	
Email ID	investor.line@mutualfunds.hsbc.co.in	partner.line@mutualfunds.hsbc.co.in	onlinemf@mutualfunds.hsbc.co.in	investor.line@mutualfunds.hsbc.co.in	

To get your updated account statement email us at : "mfsoa@mutualfunds.hsbc.co.in"

We're always here to help you, so feel free to reach out to us

Self-service request at your Fingertips

Visit Website 
 Invest Online 
 Insta Statement 
 Download Forms

• Transact via Whats App • Use 24/7 ChatBot - Ask Me



Remember, you can also find out more via our social media handles ! 🗗 in 🖸 🙆 🚿

Please check our website www.assetmanagement.hsbc.co.in for an updated list of Official Points of Acceptance of HSBC Mutual Fund. CAMS SERVICE CENTRES/CAMS LIMITED TRANSACTION POINTS/CAMS COLLECTION CENTRES For details on CAMS Service Centres, please visit www.camsonline.com