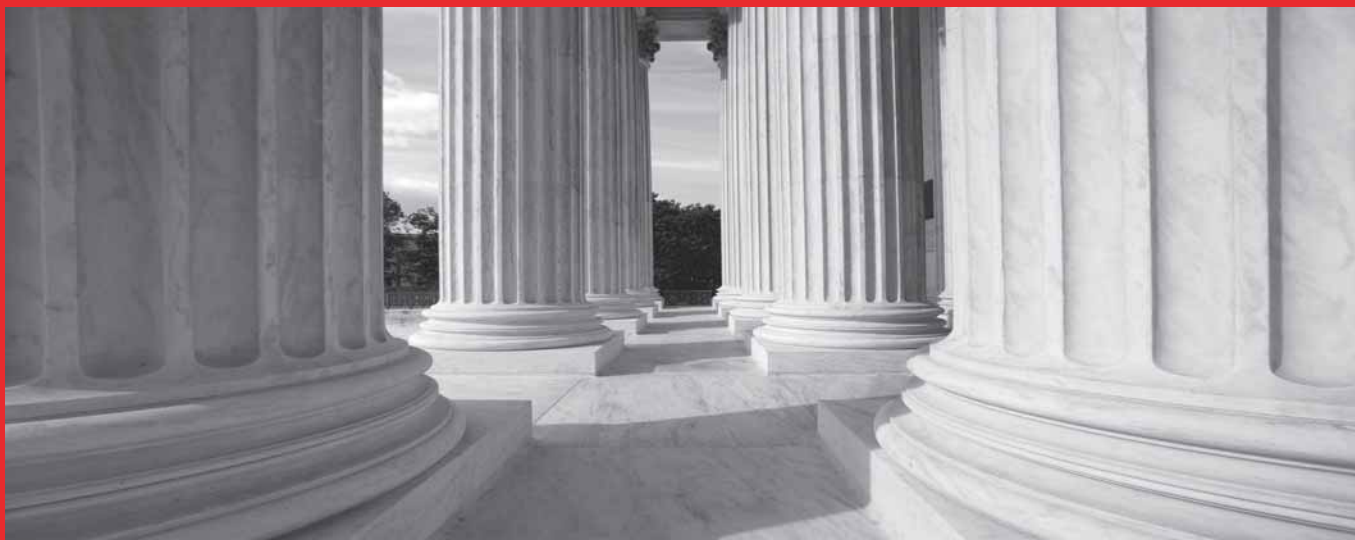


Common Key Information Memorandum for Equity Schemes



HSBC Equity Fund (HEF)

An open-ended diversified Equity Scheme

HSBC India Opportunities Fund (HIOF)

An open-ended flexi-cap Equity Scheme

HSBC Midcap Equity Fund (HMEF)

An open-ended diversified Equity Scheme

HSBC Progressive Themes Fund (HPTF)

An open-ended flexi-theme Equity Scheme

HSBC Dynamic Fund (HDF)

An open-ended Scheme

HSBC Tax Saver Equity Fund (HTSF)

An open-ended Equity Linked Savings Scheme (ELSS)

HSBC Emerging Markets Fund (HEMF)

An open-ended Scheme

HSBC Unique Opportunities Fund (HUOF)

A close-ended equity Scheme with automatic conversion into open-ended equity scheme at the end of three years from the date of allotment of units.

HSBC Small Cap Fund (HSCF)

A close-ended equity Scheme with automatic conversion into open-ended equity scheme at the end of three years from the date of allotment of units.

Continuous Offer of Units at NAV based prices

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

This Common Key Information Memorandum is dated 14 December, 2009.

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

Trustee:
Board of Trustees
Office: 314, D. N. Road,
Fort, Mumbai 400 001, India

Asset Management Company:
HSBC Asset Management (India) Private Limited
Corp. & Regd. Office: 314, D. N. Road,
Fort, Mumbai 400 001, India

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

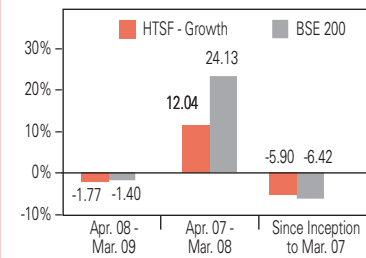
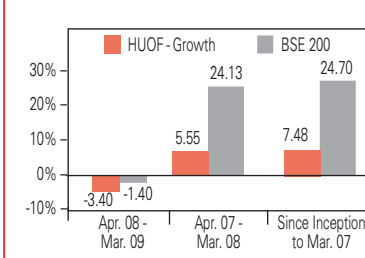
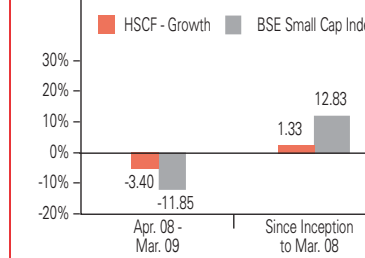
▶ E mail id: hsbcmf@hsbc.co.in

Features	HSBC EQUITY FUND	HSBC INDIA OPPORTUNITIES FUND	HSBC PROGRESSIVE THEMES FUND
Recurring Expenses	Actual Expenses for the previous financial year ended March 31, 2009		
	Total Expenses (Rs.) : 220364254.85 % to Net Assets : 2.03	Total Expenses (Rs.) : 87746221.71 % to Net Assets : 2.29	Total Expenses (Rs.) : 110997632.09 % to Net Assets : 2.22
	<ul style="list-style-type: none"> First Rs. 100 crores % of the average daily net assets : 2.50 Next Rs. 300 crores % of the average daily net assets : 2.00 	<ul style="list-style-type: none"> Next Rs. 300 crores % of the average daily net assets : 2.25 Balance : 1.75 	

Features	HSBC MIDCAP EQUITY FUND	HSBC DYNAMIC FUND	HSBC EMERGING MARKETS FUND																				
Investment Objective	To generate long term capital growth from an actively managed portfolio of equity and equity related securities primarily being Mid cap stocks. However, it could move a portion of its assets towards fixed income securities if the fund manager becomes negative on the Indian equity markets.	To provide long term capital appreciation by allocating funds in equity and equity related instruments. It also has the flexibility to move, entirely if required, into debt instruments in times that the view on equity markets seems negative.	To provide long term capital appreciation by investing in India and in the emerging markets, in equity and equity related instruments, share classes and units / securities issued by overseas mutual funds or unit trusts. The fund may also invest a limited proportion in debt and money market instruments.																				
Date of Inception	19 May, 2005	24 September, 2007	17 March, 2008																				
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Indicative Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equities & equity related securities of companies whose market capitalization is Rs. 75 crores or more but does not exceed the market capitalization of the largest constituent of the BSE Midcap Index at the point of investment on a full market capitalisation basis</td> <td>65 - 100%</td> </tr> <tr> <td>Other equities & equity related securities</td> <td>0 - 35%</td> </tr> <tr> <td>Debt and money market instruments (including cash and money at call)</td> <td>0 - 35%</td> </tr> </tbody> </table> <p>Under normal circumstances, the Scheme shall invest at least 65% of the net assets under the Scheme in Equity and Equity related Securities which fall within the definition of midcap companies. If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 30% of the corpus of the Scheme and if the Scheme decides to invest in ADRs/GDRs issued by Indian Companies and foreign securities in line with SEBI stipulation, it is the intention of the Investment Manager that such investments will not, normally exceed 30% of the assets of the Scheme. The scheme shall have derivative exposure as per the SEBI Guidelines issued from time to time.</p>	Type of Instruments	Indicative Allocation (% of Net Assets)	Equities & equity related securities of companies whose market capitalization is Rs. 75 crores or more but does not exceed the market capitalization of the largest constituent of the BSE Midcap Index at the point of investment on a full market capitalisation basis	65 - 100%	Other equities & equity related securities	0 - 35%	Debt and money market instruments (including cash and money at call)	0 - 35%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Indicative Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equities and equity related instruments</td> <td>0 - 100%</td> </tr> <tr> <td>Debt and Money Market instruments</td> <td>0 - 100%</td> </tr> </tbody> </table> <p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 30% of the corpus of the Scheme and if the Scheme decides to invest in ADRs/GDRs and foreign securities in line with SEBI stipulation, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the assets of the Scheme. No investments shall be made in foreign securitised debt. The net notional exposure to derivative in HDF shall not be more than 75% of the net assets. Investments in derivatives would be in accordance with the SEBI Regulations.</p>	Type of Instruments	Indicative Allocation (% of Net Assets)	Equities and equity related instruments	0 - 100%	Debt and Money Market instruments	0 - 100%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Indicative Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Units / securities issued by overseas mutual funds or unit trusts of emerging markets*</td> <td>80 - 100%</td> </tr> <tr> <td>Domestic Debt, Money Market instruments (including CBLO & reverse repo) and units of domestic mutual funds.</td> <td>0 - 20%</td> </tr> </tbody> </table> <p>* Currently HSBC GEM Equity Fund is envisaged to be used for investing in the emerging markets however, HEMF could use any other global fund of HSBC Group to invest in emerging markets.</p> <p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 10% of the corpus of the Scheme. HEMF will not invest in underlying global scheme which invests more than 10% of their net assets in unlisted equity shares or equity related instruments.</p>	Type of Instruments	Indicative Allocation (% of Net Assets)	Units / securities issued by overseas mutual funds or unit trusts of emerging markets*	80 - 100%	Domestic Debt, Money Market instruments (including CBLO & reverse repo) and units of domestic mutual funds.	0 - 20%
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Plan / Options	Dividend (Payout / Reinvestment) and Growth	Dividend (Reinvestment/Payout) and Growth Option	Dividend (Payout / Reinvestment) and Growth Option																				
Sub-Options	Dividend Payout and Dividend Reinvestment Option																						
Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)	<ul style="list-style-type: none"> Where the valid application is received upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the day of receipt of application will be applicable. Where the valid application is received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the next Business Day will be applicable. Where the valid application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received, the closing NAV of day on which the cheque or demand draft is credited will be applicable. 																						
Load Structure (including SIP/STP where applicable)#	<p>Entry Load* : Nil. Exit Load : 1% if redeemed / switched out within 1 year from the date of investment; otherwise Nil.</p> <p># No exit load shall be charged for units allotted under bonus/dividend reinvestment option. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. Please refer "Load Structure" under Common Features of all Schemes on page 7. *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors assessment of various factors including the service rendered by the distributors.</p>																						
Waiver of load for Direct Application	Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no Entry Load will be charged for all Mutual Fund Schemes. Therefore, the procedure for Waiver of Load for Direct Applications is no longer applicable.																						
Minimum Application / Repurchase / Additional Amount +	<p>Purchase : Rs. 10,000/- and multiples of Re. 1/- thereafter Additional Purchase : Rs. 1,000/- and multiples of Re. 1/- thereafter</p> <p>Repurchase : Rs. 1,000/- and multiples of Re. 1/- thereafter</p> <p>+ The requirement of minimum subscription amount will not be applicable in case of SIP for scheme(s) where SIP facility is available. Refer to the Combined SID/ Addendums thereto for further details.</p>																						
Despatch of Redemption Request	Within 10 working days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions of the Registrar and the AMC.																						
	The Fund would endeavour to dispatch redemption proceeds within 3 Business Days under normal circumstances on receiving a valid request.	The Fund would endeavour to dispatch redemption proceeds within 7 Business Days under normal circumstances on receiving a valid request.																					
Fund Manager	Dhiraj Sachdev & Dhimant Shah	Jitendra Sriram (for Equity portion) & Sanjay Shah (for Fixed Income portion)	Niren Parekh																				
	Niren Parekh will be the dedicated Fund Manager for making overseas investments as permitted under the Regulations, guidelines and circulars issued from time to time.																						

Features	HSBC MIDCAP EQUITY FUND	HSBC DYNAMIC FUND	HSBC EMERGING MARKETS FUND																																																																								
Benchmark Index	BSE Midcap Index	BSE 200	MSCI Emerging Market Index																																																																								
Dividend Policy	Declaration of dividend is subject to the availability of distributable surplus. Such dividends if declared will be paid under normal circumstances, only to those Unitholders who have opted for Dividend sub-options with specified sub-options. Further, no exit load shall be charged for units allotted under dividend reinvestment option. However, it must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter alia, depend upon the distributable surplus of the Scheme. The Trustees reserve the right of dividend declaration and to change the frequency, date of declaration and the decision of the Trustees in this regard shall be final. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that the dividend will be regularly paid. The dividend that may be paid out of the net surplus of the Scheme will be paid only to those Unitholders whose names appear in the register of Unitholders on the notified record date. The dividend will be at such rate as may be decided by the AMC in consultation with the Trustees.																																																																										
Performance of the Scheme*	<table border="1"> <thead> <tr> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>108.85%</td> <td>122.31%</td> <td>Last 1 year</td> <td>49.69%</td> <td>98.19%</td> <td rowspan="2">Last 1 year</td> <td>66.64%</td> <td>59.20%</td> </tr> <tr> <td>Last 3 years</td> <td>2.45%</td> <td>3.89%</td> <td>Since Inception</td> <td>-3.38%</td> <td>0.76%</td> <td>Since Inception</td> <td>-4.23%</td> <td>-2.73%</td> </tr> <tr> <td>Since Inception</td> <td>17.51%</td> <td>16.19%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p>Legend: HMEF - Growth (Red), BSE Midcap Index (Grey)</p> <table border="1"> <tr><th>Period</th><th>HMEF - Growth</th><th>BSE Midcap Index</th></tr> <tr><td>Apr. 08 - Mar. 09</td><td>-7.39</td><td>-8.62</td></tr> <tr><td>Apr. 07 - Mar. 08</td><td>13.51</td><td>19.38</td></tr> <tr><td>Apr. 06 - Mar. 07</td><td>-2.47</td><td>0.66</td></tr> <tr><td>Since Inception to Mar. 06</td><td>86.38</td><td>64.72</td></tr> </table> </div> <div style="text-align: center;"> <p>Legend: HDF - Growth (Red), BSE 200 (Grey)</p> <table border="1"> <tr><th>Period</th><th>HDF - Growth</th><th>BSE 200</th></tr> <tr><td>Apr. 08 - Mar. 09</td><td>-4.12</td><td>-1.40</td></tr> <tr><td>Since Inception to Mar. 08</td><td>-3.34</td><td>-6.68</td></tr> </table> </div> <div style="text-align: center;"> <p>Legend: HEMF - Growth (Red), MSCI Emerging Market Index (Grey)</p> <table border="1"> <tr><th>Period</th><th>HEMF - Growth</th><th>MSCI Emerging Market Index</th></tr> <tr><td>Apr. 08 - Mar. 09</td><td>1.73</td><td>3.69</td></tr> <tr><td>Since Inception to Mar. 08</td><td>0.30</td><td>5.15</td></tr> <tr><td>Since Inception to Mar. 08</td><td></td><td>5.12</td></tr> </table> </div> </div> <p>*Past performance may or may not be sustained in the future. ^ Returns for 1 year & above are Compounded Annualised. Calculations are based on Growth Option NAVs. Since inception returns are calculated on Rs. 10 invested at inception.</p>				Scheme Returns	Benchmark Returns		Scheme Returns	Benchmark Returns		Scheme Returns	Benchmark Returns	Last 1 year	108.85%	122.31%	Last 1 year	49.69%	98.19%	Last 1 year	66.64%	59.20%	Last 3 years	2.45%	3.89%	Since Inception	-3.38%	0.76%	Since Inception	-4.23%	-2.73%	Since Inception	17.51%	16.19%							Period	HMEF - Growth	BSE Midcap Index	Apr. 08 - Mar. 09	-7.39	-8.62	Apr. 07 - Mar. 08	13.51	19.38	Apr. 06 - Mar. 07	-2.47	0.66	Since Inception to Mar. 06	86.38	64.72	Period	HDF - Growth	BSE 200	Apr. 08 - Mar. 09	-4.12	-1.40	Since Inception to Mar. 08	-3.34	-6.68	Period	HEMF - Growth	MSCI Emerging Market Index	Apr. 08 - Mar. 09	1.73	3.69	Since Inception to Mar. 08	0.30	5.15	Since Inception to Mar. 08		5.12
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	Total Expenses (Rs.) : 36495025.77 % to Net Assets : 2.40	Total Expenses (Rs.) : 72986709.08 % to Net Assets : 2.33	Total Expenses (Rs.) : 7525681.96 % to Net Assets : 0.75																																																																								
	As per Regulation 52(6) in case of HEMF the total expenses of the Scheme including the Management Fees shall not exceeds 0.75% of the daily or weekly average Net Assets, depending upon whether the NAV of Scheme is calculated on daily or weekly basis.																																																																										
	<ul style="list-style-type: none"> • First Rs. 100 crores % of the average daily net assets : 2.50 • Next Rs. 300 crores % of the average daily net assets : 2.00 • Next Rs. 300 crores % of the average daily net assets : 2.25 • Balance : 1.75 																																																																										

Features	HSBC TAX SAVER EQUITY FUND	HSBC UNIQUE OPPORTUNITIES FUND	HSBC SMALL CAP FUND																				
Investment Objective	To provide long term capital appreciation by investing in a diversified portfolio of equity & equity related instruments of companies across various sectors and industries, with no capitalization bias. The Fund may also invest in fixed income securities. Lock-in Period : The investment shall be locked in for a period of 3 years from the date of allotment.	To provide long-term capital growth from a diversified portfolio of equity and equity related instruments. The focus would be to invest in stocks of companies facing "out-of-ordinary" conditions.	To provide long-term capital appreciation primarily from a diversified portfolio of equity and equity related instruments of small cap companies.																				
Date of Inception	5 January, 2007	21 March, 2007	24 March, 2008																				
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Indicative Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equities and equity related Securities</td> <td>80 - 100%</td> </tr> <tr> <td>Debt, Money Market instruments and Cash</td> <td>0 - 20%</td> </tr> </tbody> </table>	Type of Instruments	Indicative Allocation (% of Net Assets)	Equities and equity related Securities	80 - 100%	Debt, Money Market instruments and Cash	0 - 20%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Indicative Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equities and Equity related instruments</td> <td>65-100%</td> </tr> <tr> <td>Debt and Money Market instruments (including cash & cash equivalents)</td> <td>0-35%</td> </tr> </tbody> </table>	Type of Instruments	Indicative Allocation (% of Net Assets)	Equities and Equity related instruments	65-100%	Debt and Money Market instruments (including cash & cash equivalents)	0-35%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Indicative Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity & equity related instruments of Small Cap Companies@</td> <td>65 - 100%</td> </tr> <tr> <td>Equity & equity related instruments of other than Small Cap Companies@</td> <td>0 - 35%</td> </tr> <tr> <td>Debt & money market instruments</td> <td>0 - 35%</td> </tr> </tbody> </table> <p>@Small Cap Companies are defined as the Companies with the market capitalization which is 1) lower than or equal to the market capitalization of the stock in the BSE Small Cap Index with the largest market capitalization and 2) higher than or equal to the market capitalization of the stock in the BSE Small Cap Index with the smallest market capitalization</p>	Type of Instruments	Indicative Allocation (% of Net Assets)	Equity & equity related instruments of Small Cap Companies@	65 - 100%	Equity & equity related instruments of other than Small Cap Companies@	0 - 35%	Debt & money market instruments	0 - 35%
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	If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 20% of the corpus of the Scheme and if the Scheme decides to invest in ADRs/GDRs issued by Indian Companies, it is the intention of the Investment Manager that such investments will not, normally exceed 20% of the assets of the Scheme. If the Scheme decides to invest in foreign securities, it is the intention of the Investment Manager that such investments will not normally exceed 20% of the corpus of the Scheme. The exposure to derivative instruments shall be as per the SEBI and applicable Guidelines issued from time to time.	If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 35% of the corpus of the Scheme and if the Scheme decides to invest in ADRs/GDRs issued by Indian Companies, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the assets of the Scheme. The exposure to derivative instruments shall be as per the SEBI Guidelines issued from time to time.	If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not normally exceed 35% of the corpus of the Scheme and if the Scheme decides to invest in ADRs/GDRs and foreign securities in line with SEBI stipulation, it is the intention of the Investment Manager that such investments will not, normally exceed 35% of the assets of the Scheme., however, such investments will be made provided they meet the Investment Objective of the Scheme. No investments shall be made in foreign securitised debt. The net notional exposure to derivative in HSCF shall not be more than 75% of the net assets. Investments in derivatives would be in accordance with the SEBI Regulations.																				

Features	HSBC TAX SAVER EQUITY FUND	HSBC UNIQUE OPPORTUNITIES FUND	HSBC SMALL CAP FUND																											
Risk Profile	Mutual Fund units involve investment risks including the possible loss of principal. Please read the Combined SID carefully for details on risk factors before investment. Please refer to page 6 for the summarized scheme specific risk factors under "Common Features for all Schemes"																													
Plan / Options	Growth & Dividend Option	Dividend Option and Growth Option	Dividend (Payout / Reinvestment) and Growth Option																											
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Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)	<ul style="list-style-type: none"> Where the valid application is received upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the day of receipt of application will be applicable. Where the valid application is received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, the closing NAV of the next Business Day will be applicable. Where the valid application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received, the closing NAV of day on which the cheque or demand draft is credited will be applicable. 																													
Load Structure (including SIP/STP where applicable)#	Entry Load* : Nil Exit Load : Nil	<ul style="list-style-type: none"> During close ended period: Entry Load* : Nil. Exit Load : Nil Upon Conversion : Entry Load* : Nil. Exit Load: Nil[^] [^] The investor will have to bear the proportionate unamortized initial issue expenses for exiting during the close ended period.	<ul style="list-style-type: none"> During close ended period: Entry Load* : Nil. Exit Load [^] : If the investments are redeemed / switched out within: 1 year : 2%, 2 years : 1.5% & 3 years : 1% [^] Balance proportionate unamortized NFO expenses to be recovered in case of exit within close-ended period. <ul style="list-style-type: none"> Upon Conversion : Entry Load* : Nil. Exit Load: Nil 																											
	# No exit load shall be charged for units allotted under bonus/dividend reinvestment option. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. Please refer "Load Structure" under Common Features of all Schemes on page 7. *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors assessment of various factors including the service rendered by the distributors.																													
Waiver of load for Direct Application	Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no Entry Load will be charged for all Mutual Fund Schemes. Therefore, the procedure for Waiver of Load for Direct Applications is no longer applicable.																													
Minimum Application / Repurchase / Additional Amount +	Purchase : Rs. 500/- Additional Purchase : In multiples of Rs. 500/- thereafter. Repurchase : Rs. 500/- and multiples of Rs. 500/- thereof.	Purchase : Rs. 10,000/- and multiples of Re. 1/- thereafter Additional Purchase : Rs. 1,000/- and multiples of Re. 1/- thereof Redemption : Rs. 1,000/- and multiples of Re. 1/- thereof																												
	+ The requirement of minimum subscription amount will not be applicable in case of SIP for scheme(s) where SIP facility is available. Refer to the Combined SID/ Addendums thereto for further details.																													
Despatch of Redemption Request	Within 10 working days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions of the Registrar and the AMC. The Fund would endeavour to dispatch redemption proceeds within 3 Business Days on receiving a valid request under normal circumstances.																													
Fund Manager	Dhimant Shah & Aditya Khemani	Dhimant Shah & Jitendra Sriram	Dhiraj Sachdev & Dhimant Shah																											
	Niren Parekh will be the dedicated Fund Manager for making overseas investments as permitted under the Regulations, guidelines and circulars issued from time to time.																													
Benchmark Index	BSE 200	BSE 200	BSE Small Cap Index																											
Dividend Policy	Declaration of dividend is subject to the availability of distributable surplus. Such dividends if declared will be paid under normal circumstances, only to those Unitholders who have opted for Dividend sub-options with specified sub-options. Further, no exit load shall be charged for units allotted under dividend reinvestment option. However, it must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter alia, depend upon the distributable surplus of the Scheme. The Trustees reserve the right of dividend declaration and to change the frequency, date of declaration and the decision of the Trustees in this regard shall be final. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that the dividend will be regularly paid. The dividend that may be paid out of the net surplus of the Scheme will be paid only to those Unitholders whose names appear in the register of Unitholders on the notified record date. The dividend will be at such rate as may be decided by the AMC in consultation with the Trustees.																													
Performance of the Scheme*																														
Compounded Annualised Returns [^] (As on 30 November, 2009)																														
	<table border="1"> <thead> <tr> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>84.55%</td> <td>98.19%</td> </tr> <tr> <td>Since Inception</td> <td>9.85%</td> <td>8.45%</td> </tr> </tbody> </table>		Scheme Returns	Benchmark Returns	Last 1 year	84.55%	98.19%	Since Inception	9.85%	8.45%	<table border="1"> <thead> <tr> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>80.23%</td> <td>98.19%</td> </tr> <tr> <td>Since Inception</td> <td>-0.52%</td> <td>12.30%</td> </tr> </tbody> </table>		Scheme Returns	Benchmark Returns	Last 1 year	80.23%	98.19%	Since Inception	-0.52%	12.30%	<table border="1"> <thead> <tr> <th></th> <th>Scheme Returns</th> <th>Benchmark Returns</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>97.89%</td> <td>127.65%</td> </tr> <tr> <td>Since Inception</td> <td>-1.48%</td> <td>4.80%</td> </tr> </tbody> </table>		Scheme Returns	Benchmark Returns	Last 1 year	97.89%	127.65%	Since Inception	-1.48%	4.80%
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	*Past performance may or may not be sustained in the future. [^] Returns for 1 year & above are Compounded Annualised; return below 1 year are absolute. Calculations are based on Growth Option NAVs.																													
Recurring Expenses	Actual Expenses for the previous financial year ended March 31, 2009																													
	Total Expenses (Rs.) : 46734532.96 % to Net Assets : 2.38	Total Expenses (Rs.) : 76659318.79 % to Net Assets : 2.20	Total Expenses (Rs.) : 14305406.80 % to Net Assets : 2.43																											
	<ul style="list-style-type: none"> First Rs. 100 crores % of the average daily net assets : 2.50 Next Rs. 300 crores % of the average daily net assets : 2.00 	<ul style="list-style-type: none"> Next Rs. 300 crores % of the average daily net assets : 2.25 Balance : 1.75 																												

COMMON FEATURES FOR ALL SCHEMES

Board of Trustees (The Trustees) of HSBC Mutual Fund

The Sponsor has appointed a Board of Individual Trustees (the Trustees) to be the Trustees of HSBC Mutual Fund.

Presently Mr. N. P. Gidwani, Dr. Rudolf Apenbrink, Mr. Nasser Munjee, Mr. Mehli Mistri, Mr. Dilip J. Thakkar and Mr. Manu Tandon are the Trustees of HSBC Mutual Fund.

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all Business Days and will be published in two newspapers. The NAVs can also be viewed on www.assetmanagement.hsbc.com/in and www.amfiindia.com (You can also telephone us at 022-66668819).

For **HSBC Small Cap Fund** : The NAV will be declared at least once a week and i.e., every Wednesday and daily during the period of redemption as mentioned in the Important Information for Ongoing Subscriptions. The NAV shall be published on a weekly basis in two newspapers.

For Investor Grievances please contact

Registrar : Computer Age Management Services (P) Ltd. (CAMS), Rayala Towers, Tower I, III Floor, 158 Anna Salai, Chennai - 600 002

Mutual Fund : Ms. Lata Krishnamohan / Mr. Vivek Kamat, HSBC Asset Management (India) Private Limited, 314, D. N. Road, Fort, Mumbai 400 001. Tel.: 66668819. Fax : 40029600. E-mail : hsbcmf@hsbc.co.in

Unitholders' Information

Account Statements: An account statement will be sent by ordinary post / courier / e-mail to each Unitholder, stating the number of units allotted, as soon as possible, but not later than 30 days from date of receipt of request from the unitholder. Under normal circumstances, the AMC shall endeavour to despatch the account statement within 3 business days from the date of receipt of request from the unitholder. An Account Statement reflecting the net balance of the Unitholder will under normal circumstances be mailed to the Unitholder by ordinary post / courier after every purchase, redemption and switch transaction is effected, except in exceptional circumstances.

- **For SIP/STP/SEP:** Account Statement for SIP/STP/SEP transactions will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, the first Account Statement under SIP/STP/SEP shall be issued within 10 working days of the initial investment/transfer/ withdrawal.

- **Annual Account Statement:** The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme(s).

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

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

Half yearly financial results and portfolio disclosure: As presently required by the SEBI Regulations, the Fund shall before the expiry of 1 month from the close of each half year, that is as on 31 March and 30 September, publish its unaudited financial results in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated and update the same on the Fund's website at www.assetmanagement.hsbc.com/in and on AMFI's website at www.amfiindia.com, within 1 month from the close of each half year, in the formats as prescribed by SEBI. The Fund shall before the expiry of 1 month from the close of each half year (31 March and 30 September) send to the Unitholders a complete statement of the Scheme's portfolios or if such statement is not sent to the Unitholders, it will be published by way of an advertisement in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. The Scheme's portfolios shall also be displayed on the Fund's website at www.assetmanagement.hsbc.com/in, within 1 month from the close of each half year. The statement shall be in the format as prescribed by SEBI.

Important Information for Ongoing Subscriptions

HSBC Midcap Equity Fund :

The Trustees / AMC reserve the right to temporarily suspend subscriptions, switches into the Scheme, if the assets under management of the Scheme exceeds Rs. 700 crores. However, as it may not be possible to ensure that the assets under management does not exceed Rs. 700 crores at the point of time of subscription, any excess amounts collected in the Scheme would be retained until the suspension of subscriptions, switches into the Scheme takes effect. The suspension will be for a minimum period of 1 month or until the assets under management fall below Rs. 700 crores, due to

redemptions, market forces or for any other reason, whichever is later. The suspension will not however affect Dividend reinvestment options, Systematic Investment Plans, Systematic Transfer Plans or other standing instructions which have been entered into by the investors at any time prior to the date from which the suspension takes effect. The Trustees / AMC also reserve the right to review the amount, frequency and methodology by which the suspension of further sale of units will be enforced. All decisions of the Trustees / AMC will take effect prospectively and be communicated to the investors from time to time by arranging to display a notice in the Investor Service Centres and issuing advertisements in 2 newspapers, at least 1 day prior to the decision taking effect. All decisions of the Trustees / AMC will be made in the interest of the investors and will be subject to the SEBI Regulations.

HSBC Small Cap Fund :

The scheme will not be open for ongoing subscriptions / switch ins. However, units can be redeemed / switched out on a monthly basis on the stipulated date(s) as mentioned below at NAV based prices, subject to provisions of exit load, if any and recovery of balance proportionate unamortized NFO expenses.

Stipulated Date(s) for Redemption :

Maturity Date	3 Years from the date of allotment
Stipulated Date(s)	At the end of every month, as given below; For Redemption Date : Last 3 Business Days of every month.

HSBC Unique Opportunities Fund :

The scheme will not be open for ongoing subscriptions / switch ins. However, units can be redeemed / switched out on a daily basis.

HSBC Emerging Markets Fund :

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

Schemes Specific Risk Factors

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

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

Applicable only for HUOF: Investing in stocks of companies in 'Out of Ordinary Conditions', Mid and Small Cap stocks are riskier than investing in Large Cap Stocks.

- The volumes of trading of the stocks of companies in 'Out of Ordinary Conditions' could be lower than that of large, mid & small cap stocks. The liquidity of investments made in the Scheme may be restricted due to the same. Since the Scheme would invest in stocks of companies in 'Out of Ordinary Conditions', it might under perform the benchmark.
- The Scheme seeks to generate returns out of stocks of companies in 'Out of Ordinary Conditions' that are likely to outperform in the future. This may or may not happen.

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

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

Risk factors associated with investing in Fixed Income Securities:

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

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

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

Different types of securities in which the scheme(s) would invest as given in the Combined Scheme Information Document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated. ● **Prepayment Risk:** The risk associated with the early unscheduled return of principal on a fixed-income security. The early unscheduled return of principal may result in reinvestment risk. ● **Short Selling Risk:** The risk associated with upward movement in market price of security sold short may result in loss. The losses on short position may be unlimited as there is no upper limit on rise in price of a security.

Risks associated with Investing in Foreign Securities:

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

Risks associated with Investing in Derivatives:

● The Fund may use derivative instruments like stock index futures, option on stocks, stock indices, interest rate swaps, forward rate agreements or other derivative instruments as permitted under the Regulations and guidelines. As and when the Scheme(s) trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialised instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself.

There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Also, the market for derivative instruments is nascent in India and so liquidity risk is also pretty high. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager(s) may not always be profitable. No assurance can be given that the fund manager(s) will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Risks associated with Investing in Securitised Debt:

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

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

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

Risks associated with Securities Lending:

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

Load Structure

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

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

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

Tax Benefits of Investing in the Mutual Fund

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

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

Instructions for filling up the Application Form

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.
- Existing investors of HSBC Mutual Fund who have provided their PAN earlier and wanting to make an investment will need to fill up ONLY their Folio Number in Section 1 and then please proceed to section 4. However, new investors will be required to fill up the Applicant's Details in Section 2.**
- 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.

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). In case of NRIs / FIIs, 'Overseas Address' should also be provided.
- Please provide the name of the Contact Person in case of investments by a Company / Body Corporate / Partnership Firm / Trust / Society / FIIs / Association of Persons / Body of Individuals.
- Investor has an option to receive communication through email. The investor always has a right to demand a physical copy of any or all the documents in respect of the services provided by the Fund.

3. Bank Account Details

Applicants should provide the name of the bank, branch address, account type and account number of the Sole / First Applicant. As per SEBI guidelines, **it is mandatory for investors to mention their bank account details in the Application Form.** AMC will endeavour to directly credit redemption / dividend proceeds in customer's bank account wherever possible. *Applications without this information will be rejected.*

4. Investment and Payment Details

- 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. All cheques and bank drafts must be drawn in the name of the Scheme or its abbreviation as applicable and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application. Please note that amount in words and figures on the cheque should **not** be in local languages.
Kindly note that post dated cheques are not allowed except for Systematic Investment Plan (SIP) Transactions.
- Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges as per table below. The AMC will not entertain any request for refund of demand draft charges.
- If no indication is given for the investment the default Option (Common to all Schemes) will be as follows :

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

* In case of only HTSF, Dividend Payout Option is available.

Tax rates (including the tax on dividend distribution) wherever applied on 'others' by HSBC Mutual Fund shall be the same as applicable to a Resident Indian Company

PAYMENT MECHANISM

A) Lumpsum Investment

- All cheques and bank drafts must be drawn in the name of the respective Scheme(s) or its abbreviation as applicable and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application. Kindly note that post dated cheques are not allowed except for Systematic Investment Plan (SIP) Transactions.
- Bank charges for demand drafts will be borne by the AMC and will be limited to the bank charges as per table below. The AMC will not entertain any request for refund of demand draft charges.

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 reimbursed only when the investor is not residing in any of the locations where the AMC or CAMS have official points of acceptance.

B) SIP Investment

- An investor needs to provide : a) One cheque for the 1st instalment and Auto Debit Form for the remaining instalments or minimum of 12 post dated cheques of atleast Rs. 1,000/- (6 in case application is process through non-ECS locations).
- The cheque for the first SIP instalment can carry any date. The first instalment of the SIP will be processed subject to applicable NAV & load, if any, on the date of receipt of the application form (post dated cheque will not be accepted). The second instalment in case of monthly SIP will be processed on the available SIP date [currently 3rd, 10th, 17th, 26th or 30th (last day of the month for February) of every month] indicated by the investor, but immediately following the expiry of 25 Business Days from the date of processing the first SIP. If the choice of date for the second instalment is not indicated by the investor, the second instalment of SIP will be processed on the earliest SIP date [3rd, 10th, 17th, 26th or 30th (last day of the month for February)] immediately following the expiry of 25 Business Days from the date of processing the first SIP instalment. In case of quarterly SIP, the date for next instalment will be 10th of the relevant month. If any of above dates fall on a holiday, the transaction will be taken as of the next Business Day. Please refer to the Load Structure of each Scheme for details of applicable loads. Outstation cheques will not be accepted.
- Cheque should be drawn in the name of the respective Scheme(s) or its abbreviation as applicable and crossed "A/c. Payee only".
- 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.

C) Micro SIP

In accordance with SEBI letter no. MRD/DoP/PAN/PM/166999/2009 dated June 19, 2009 issued to Association of Mutual Funds in India (AMFI) and subsequent guidelines issued by AMFI vide its circular no. 35P/MEM-COR/4/09-10 dated July 14, 2009 in this regard, 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. Micro SIP will not be subject to common KYC process through CVL. This exemption shall be applicable only to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms including joint holders. HUFs and other categories of investors will not be eligible for this exemption. This exemption shall not be applicable to normal purchase transactions up to Rs. 50,000/- which will continue to be subject to the PAN requirement.

Any one of the following photo identification documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN:

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

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

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

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

5. Declaration and Signatures

- Signature should be in black or blue ink only.
- Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- Applications on behalf of minors should be signed by their Guardian.

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

Common Application Form for open-ended Equity Schemes

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

Distributor / Broker ARN
ARN - 29345

Sub-Broker Code
101541

Application No. : W

For Office Use Only

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 distributor. Any correction of Broker Code requires investor's authentication.

1 EXISTING UNITHOLDER (Please fill in your Folio No. below. Please furnish only KYC and PAN details in Section 2 (if not provided earlier) and proceed to Section 3)

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

2 APPLICANT'S INFORMATION (Please fill in Block Letters use one box for one alphabet leaving one box blank between two words)

SOLE / FIRST APPLICANT'S PERSONAL DETAILS

Name Mr Ms M/s

PAN** (Mandatory) Enclosed (✓) PAN Card Copy KYC Compliance Proof*

Date of Birth† (Mandatory for Minors) **Are you a resident of USA/Canada?** (✓) Yes No** ** Default if not ticked.

Receive Account Statement, Annual Reports and other information instantly by e-mail* I/We wish to receive updates via SMS on my mobile (✓)

e-mail
 I / We wish to receive the above by email I / We do not wish to receive the above by email
* Note : Where the investor has not opted for any option or has opted for both options, the application will be processed as per the default option, i.e., receive the account statement, annual reports and other correspondence by e-mail and receive SMS updates on Mobile.

Occupation† (✓) Private Sector Service Public Sector / Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others (Please specify) _____

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

Mr Ms M/s

PAN** (Mandatory) Enclosed (✓) PAN Card Copy KYC Compliance Proof*

Date of Birth† (Mandatory for Minors) (PAN/KYC Compliant not required for contact person but required for Guardian of Minor)

Nationality† **Country of Residence†**

Address for Correspondence† [P.O. Box Address is NOT sufficient] (Should be same as in CVL records, please refer to point 8 in Important Instructions)

City **Pin Code**
State **Country**

Contact Details

Phone O Extn. Fax
R Mobile

Overseas Address (Mandatory in case of NRI / FII applicant in addition to mailing address) (Should be same as in CVL records, please refer to point 11 in Important Instructions)

State **Country** **City**
Zip Code

Status (✓) Resident Individual Minor Partnership Company HUF FII NRI Trust Society AOP / BOI Others _____

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

Name of Second Applicant

Mr Ms M/s

PAN** (Mandatory) Enclosed (✓) PAN Card Copy KYC Compliance Proof*

Name of Third Applicant

Mr Ms M/s

PAN** (Mandatory) Enclosed (✓) PAN Card Copy KYC Compliance Proof*

PoA Holder Details* (If the investment is being made by a Constituted Attorney please furnish Name and PAN of PoA holder)

Mr Ms M/s

PAN** (Mandatory) Enclosed (✓) PAN Card Copy KYC Compliance Proof*

PoA copy notarised or the original copy of PoA needs to be submitted in case of Investment through PoA.

* W.e.f. 01 February, 2008, if the investment is Rs. 50,000 and above, all the applicants including PoA Holder need to be KYC Compliant. Please see point 8 under Important Instructions.

** Please note that w.e.f. 01 January, 2008, copy of PAN Card is Mandatory for all investors (including Joint Holders, Guardian in case of Minor and NRIs). Please submit photocopy of PAN Card (alongwith the original) for verification, which will be return across the counter. Please see point 6 under Important Instructions.

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

...continued overleaf ⇨

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

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

Application No. : W

Received from Mr Ms M/s

Folio No. application for Units of Scheme _____

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

Dated _____ Drawn on (Bank) _____ Amount (Rs.)

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

Date

Please Note : All purchase are subject to realisation of instruments.

ISC Stamp, Signature & date

1 ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY) (Cheque should be drawn on bank, details provided below or please attach cancelled Cheque copy.)

I / We hereby authorise HSBC Asset Management (India) Pvt. Ltd., Investment Manager to HSBC Mutual Fund acting through their authorised service providers to debit my / our following bank account by ECS (Debit Clearing) / Direct Debit Facility or any other facility for collection of SIP payments.

Name of the Account Holder as in Bank Records First Name Middle Name Last Name

Folio No. Scheme Name

Name of the Bank

Branch Address City

Account Number A/c. Type (✓) Current Savings NRO* NRE* * For NRI Investors

Monthly Debit Amount SIP Date (✓) Monthly: 3rd 10th 17th 26th 30th## All Dates
 Quarterly (10th) ## Last day of the month for February

MICR Code (9 digit number next to your Cheque No.) SIP Period Start Date End Date

There should be a minimum time gap of 25 days for the first instalment of SIP through ECS (Debit Clearing) or Direct Debit. Minimum 12 instalments under SIP period.

2 AUTHORISATION OF THE BANK ACCOUNT HOLDER [to be signed by the Account Holder(s)]

This is to inform I / we have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit Facility and that my / our payment towards my / our investment in HSBC Mutual Fund shall be made from my / our below mentioned bank account number with your bank. I / We authorise HSBC Asset Management (India) Pvt. Ltd. (Investment Manager to HSBC Mutual Fund), acting through their service providers and representative carrying this ECS mandate / Direct Debit Facility Form to get it verified & executed. Mandate verification charges, if any, maybe charged to my / our account.

SIGNATURE(S) (As In Bank Records)

Account Number

Sole/First Account Holder Second Account Holder Third Account Holder

1 ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY) (Cheque should be drawn on bank, details provided below or please attach cancelled Cheque copy.)

I / We hereby authorise HSBC Asset Management (India) Pvt. Ltd., Investment Manager to HSBC Mutual Fund acting through their authorised service providers to debit my / our following bank account by ECS (Debit Clearing) / Direct Debit Facility or any other facility for collection of SIP payments.

Name of the Account Holder as in Bank Records First Name Middle Name Last Name

Folio No. Scheme Name

Name of the Bank

Branch Address City

Account Number A/c. Type (✓) Current Savings NRO* NRE* * For NRI Investors

Monthly Debit Amount SIP Date (✓) Monthly: 3rd 10th 17th 26th 30th## All Dates
 Quarterly (10th) ## Last day of the month for February

MICR Code (9 digit number next to your Cheque No.) SIP Period Start Date End Date

There should be a minimum time gap of 25 days for the first instalment of SIP through ECS (Debit Clearing) or Direct Debit. Minimum 12 instalments under SIP period.

2 AUTHORISATION OF THE BANK ACCOUNT HOLDER [to be signed by the Account Holder(s)]

This is to inform I / we have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit Facility and that my / our payment towards my / our investment in HSBC Mutual Fund shall be made from my / our below mentioned bank account number with your bank. I / We authorise HSBC Asset Management (India) Pvt. Ltd. (Investment Manager to HSBC Mutual Fund), acting through their service providers and representative carrying this ECS mandate / Direct Debit Facility Form to get it verified & executed. Mandate verification charges, if any, maybe charged to my / our account.

SIGNATURE(S) (As In Bank Records)

Account Number

Sole/First Account Holder Second Account Holder Third Account Holder

ECS / Direct Debit - Terms & Conditions

- ECS facility is offered to the investors having bank accounts in **select cities mentioned below.**
 - Agra • Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore
 - Bardhaman • Baroda • Belgaum • Bhiwara • Bhopal • Bhubaneswar • Bijapur • Calicut
 - Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Davangere • Dehradun • Delhi
 - Dhanbad • Durgapur • Erode • Gadag • Gorakhpur • Guwahati • Gwalior • Haldia • Hubli
 - Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamshepur • Jodhpur
 - Kakinada • Kanpur • Kolhapur • Kolkatta • Lucknow • Ludhiana • Mandya • Mangalore
 - Mumbai • Mysore • Nasik • Nagpur • Nellore • Panjim • Patna • Pune • Raipur • Rajkot
 - Ranchi • Salem • Shimla • Shimoga • Sholapur • Siliguri • Surat • Tirupati • Trichur
 - Trivandrum • Tumkur • Udaipur • Udipi • Varanasi • Vijayawada • Vizag
- The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of HSBC Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- Investor will not hold HSBC Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / Direct Debit Facility.
- HSBC Asset Management (India) Pvt. Ltd., registrars CAMS and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- You can choose to discontinue this facility by giving 25 Business Days written notice to our Registrar CAMS.
- HSBC AMC and its service providers reserve the right to disclose the details of the Investors and their transactions using the SIP Auto Debit to third parties for the purposes of verification and execution of the Auto Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.
- The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in the Combined SID, SAI.

List of Banks / Branches for SIP Direct Debit Facility

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

Important Instructions

- 1) Please refer to the Combined Scheme Information Document, Statement of Additional Information and Addendum thereto and the Common Key Information Memorandum of the Scheme(s) carefully before filling the Application Form.
- 2) Please refer the section on "Who can invest?" for a list of eligible investors in the Combined Scheme Information Document.
- 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.**
- 5) **Applications under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership**

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

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

- 6) **PAN Details (PAN Mandatory for all investments)**

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

With effect from 1 January, 2008, for all applicable transactions, investors will need to submit a photocopy of their PAN card, which shall have been either verified with the original or verified/ attested by AMFI registered distributors, bank managers or judicial authorities. The PAN requirements will be applicable to all joint applicants as well as the Guardian, in case of applications by a Minor. As per SEBI circular no. MRD/DoP/MF Cir - 08/2008 dated April 3, 2008 investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this would be subject to verification of the veracity of the claim of the investors that they are residents of Sikkim, by collecting sufficient documentary evidence.

Accordingly, submission of Form 49A and/ or declaration in Form 60/61 will not be accepted. Hence, all applicable transactions not accompanied by a duly verified/ attested copy of PAN card are liable to be rejected.

- 7) **For MICRO SIP please refer to instruction for filling of the Application Form on Page No. 8.**
- 8) **Know Your Customer (KYC)**

KYC is mandatory under the Prevention of Money Laundering Act, 2002 for all applications for subscriptions of Rs. 50,000 and above. This will be applicable for investments from individual investors including joint holding / institutional customers / other non-institutional investors / investments through power of attorney holders / investments of minor through guardian.

The KYC requirements can be completed by filling up the prescribed form and submitting the same along with the other requisite details / proof (attested true copies of supporting documents relating to proof of identity and address or verification with the original) to a designated Point of Service (PoS) of CDSL Ventures Limited (CVL). Any subsequent change to Address, Pin Code, Country, Nationality, Occupation, Income details, Date of Birth, Proof of Identity need to be communicated to CVL ONLY. For details of the process and list of PoS, please visit our website <http://www.hsbcinvestments.co.in>. In case investor has completed the KYC Compliance process, without submitting a copy of PAN Card, he/she must forthwith provide a copy of PAN Card alongwith the copy of KYC compliance acknowledgement to CVL.

In view of this, with effect from February 01, 2008 each investor (including joint unit holder) who wishes to invest an amount of Rs.50, 000/- or more need to submit a copy of the acknowledgement of KYC/ printout of KYC status (status can be downloaded from CVL website (www.cvlindia.com)) using the PAN number) along with the application form for investing in the schemes of Mutual Fund.

- 9) Investors are requested to note that information will be obtained from CVL database and information in the AMC records will be overwritten. Any discrepancy in the application on account of address or residence state the application will be rejected and the money will be refunded upon confirmation from CVL.
- 10) Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.

- 11) **NRIs, Persons of Indian Origin, FIIs**

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

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

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

- 12) **Nomination Details**

Applicants applying for Units singly / jointly can make the nomination at the time of initial investment.

- a) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.
- b) The investors/Unitholders are requested to note that a maximum of three nominees can be registered for a Folio. In case of multiple nominees, the 'Share / Ratio' of nomination has to be clearly specified in the nomination form/ request letter. If the 'Share / Ratio' of nomination is not explicitly stated, then the nomination shall be treated as 'Equal Share/Ratio'.
- c) A minor can be nominated and in that event, the name, address and PAN of the Guardian of the minor nominee (in case the minor does not have PAN) shall be provided by the Unitholder.
- d) The Nominee shall not be a trust, (other than a religious or charitable trust) society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. Nomination can also be made in favour of the Central Government, State Government, Local Authority, any person designated by virtue of his office or a religious or charitable trust.
- e) Nomination in respect of the Units stands rescinded upon the transmission of Units.
- f) Transmission of Units in favour of a Nominee shall be valid discharge by the AMC / Mutual Fund / Trustees against the legal heir.
- g) The cancellation of nomination can be made only by those individuals who hold Units on their own behalf singly or jointly and who made the original nomination.
- h) On cancellation of the nomination, the nomination shall stand rescinded and the AMC / Mutual Fund / Trustees shall not be under any obligation to transmit the Units in favour of the Nominee.

OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS

HSBC MUTUAL FUND : ● Ahmedabad : Tel : 98983 77319 ● Bengaluru : Tel : 080 - 4118 6519 ● Chandigarh : Tel : 0172 - 500 8119 ● Chennai : Tel : 044 - 4200 8719 ● Coimbatore : Tel : 98944 77319 ● Hyderabad : Tel : 040 - 6667 4719 ● Indore : Tel : 98934 77319 ● Kochi : Tel : 98954 77319 ● Kolkata : Tel : 033 - 2213 9919 ● Lucknow : Tel : 99367 97319 ● Mumbai : Tel : 022 - 6666 8819 ● New Delhi : Tel : 011 - 4149 0719 ● Pune : Tel : 020 - 2600 1119 ● Vadodara : Tel : 98983 77319.

CAMS (Investor Service Centres) : ● Ahmedabad ● Bengaluru ● Bhubaneswar ● Chandigarh ● Chennai ● Cochin ● Coimbatore ● Durgapur ● Goa ● Hyderabad ● Indore ● Jaipur ● Kanpur ● Kolkata ● Lucknow ● Ludhiana ● Madurai ● Mangalore ● Mumbai ● Nagpur ● New Delhi ● Patna ● Pune ● Surat ● Vadodara ● Vijayawada ● Visakhapatnam.

CAMS (Transaction Points) : ● Agartala ● Agra ● Ahmednagar ● Ajmer ● Akola ● Aligarh ● Allahabad ● Alleppey ● Alwar ● Amaravati ● Ambala ● Amritsar ● Anand ● Ananthpur ● Angul ● Ankleshwar ● Asansol ● Aurangabad ● Bagalkot ● Balasore ● Bareilly ● Belgaum ● Bellary ● Berhampur ● Bhagalpur ● Bhatinda ● Bhavnagar ● Bhilai ● Bhilwara ● Bhopal ● Bhub ● Bikaner ● Bilaspur ● Bokaro ● Burdwan ● Calicut ● Chandrapur ● Chittoargarh ● Cuttack ● Darbhanga ● Davenegere ● Dehradun ● Deoghar ● Dhanbad ● Dharmapuri ● Dhule ● Erode ● Faizabad ● Faridhabad ● Ghaziabad ● Gondia ● Gorakhpur ● Gulbarga ● Guntur ● Gurgaon ● Guwahati ● Gwalior ● Haldia ● Haldwani ● Hazaribagh ● Himatnagar ● Hissar ● Hoshiarpur ● Hosur ● Hubli ● Itarsi ● Jabalpur ● Jalandhar ● Jalgaon ● Jammu ● Jamnagar ● Jamshedpur ● Jhansi ● Jodhpur ● Junagadh ● Kadappa ● Kakinada ● Kalyani ● Kanchipuram ● Kannur ● Karimnagar ● Karur ● Kestapur ● Kharagpur ● Kolhapur ● Kollam ● Kota ● Kottayam ● Kumbakonam ● Kurnool ● Latur ● Malda ● Manipal ● Margao ● Mathura ● Meerut ● Mehsana ● Moga ● Moradabad ● Morbi ● Muzzafarpur ● Mysore ● Namakkal ● Nanded ● Nasik ● Navsari ● Nellore ● Nizamabad ● Noida ● Palakkad ● Palanpur ● Panipat ● Patiala ● Pondicherry ● Porbander ● Rae Bareilly ● Raichur ● Raipur ● Rajahmundry ● Rajapalayam ● Rajkot ● Ranchi ● Ratlam ● Ratnagiri ● Rohtak ● Roorkee ● Ropar ● Rourkela ● Sagar ● Saharanpur ● Salem ● Sambalpur ● Satara ● Satna ● Shillong ● Shimla ● Shimoga ● Siliguri ● Sitapur ● Solan ● Solapur ● Sonepat ● Sri Ganganagar ● Srikakulam ● Sultanpur ● Surendranagar ● Tanjore ● Thiruppur ● Thiruvalla ● Tinsukia ● Tirunelveli ● Tirupathi ● Trichur ● Trichy ● Trivandrum ● Tuticorin ● Udaipur ● Valsad ● Vapi ● Varanasi ● Vashi ● Vellore ● Veraval ● Warangal ● Wardha ● Yamuna Nagar ● Yavatmal.

CAMS (Collection Centres) : ● Bharuch ● Bhusawal ● Howrah ● Ichalkaranji ● Jalna ● Karnal ● Kolkata ● Mapusa ● Mumbai ● Nadiad ● Sangli ● Unjha.

For more details on CAMS Locations please contact : 1-800-200-2267

All changes to the above 'Official Points' shall be communicated by the Fund from time to time. Please check our website www.assetmanagement.hsbc.com/in for an updated list of Official Points of Acceptance.

HSBC Asset Management (India) Private Limited

Regd. Office : 314, D. N. Road, Fort, Mumbai 400 001 Tel : 022-6666 8819 Fax : 022-4002 9600 Email : hsbcmf@hsbc.co.in Website : www.assetmanagement.hsbc.com/in.