



## Key Information Memorandum and Combo Application Form for HSBC Overnight Fund (HOF) and HSBC Focused Equity Fund (HFEF)

**HSBC Overnight Fund – Overnight Fund - An open ended debt scheme investing in overnight securities**

**HSBC Focused Equity Fund – Focused Fund - An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi-Cap)**

**New Fund Offer: HSBC Focused Equity Fund**

**Offer of Units of Rs. 10/- per unit during the New Fund Offer Period and at NAV based prices upon re-opening**

New Fund Offer Opens on:	New Fund Offer Closes on:	Scheme re-opens for continuous sale and repurchase on:
July 1, 2020	July 15, 2020	July 29, 2020



This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights and services, risk factors, penalties and pending litigations etc. investors should, before investment, refer to the Scheme Information Document (SID) and 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](http://www.assetmanagement.hsbc.co.in)

The Scheme particulars have been prepared in accordance with 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.

The date of the KIM of HFEF is June 8, 2020.

The date of the KIM of HOF is April 24, 2020.

**Product Labeling:** To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as under:

Scheme Name	Riskmeter
<p><b>HSBC Overnight Fund (Overnight fund – An open ended debt scheme investing in overnight securities)</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Income over short term and high liquidity</li> <li>▶ Investment in debt &amp; money market instruments with overnight maturity</li> </ul>	 <p>Investors understand that their principal will be at Low risk</p>
<p><b>HSBC Focused Equity Fund (Focused Fund – An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi-Cap))</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>▶ Long term wealth creation</li> <li>▶ Investment in equity and equity related securities across market capitalization in maximum 30 stocks</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>

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

**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  
Veer Nariman Road, Fort,  
Mumbai 400 001, India

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

<b>Name of the Scheme</b>	<b>HSBC Overnight Fund (HOF)</b>						
<b>Type of Scheme</b>	Overnight fund – An open ended debt scheme investing in overnight securities						
<b>Investment Objective</b>	The scheme aims to offer reasonable returns commensurate with low risk and high degree of liquidity through investments in overnight securities. However, there is no assurance that the investment objective of the Scheme will be achieved.						
<b>Asset Allocation Pattern of the Scheme</b>	<p>Under normal circumstances, it is anticipated that the asset allocation of the Scheme will be as follows:</p> <table border="1"> <thead> <tr> <th>Instruments</th> <th>Normal Allocation (% of Net Assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Debt, Money Market instruments, Cash and Cash equivalents (including Repo) with overnight maturity/maturing on or before next business day</td> <td>Up to 100%</td> <td>Low</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 10% of the corpus of the Scheme.</p> <p>The scheme will not invest in Derivatives, Foreign Securities, Credit Default Swaps, Securities Lending and Short Selling. The investments under the Scheme would be in Triparty Repo, reverse repo, debt and money market instruments and cash and cash equivalents with overnight maturity/maturing on or before next business day. The Scheme may invest in Repo/Reverse Repo transactions in Corporate Debt Securities maturing overnight in accordance with guidelines issued by SEBI from time to time.</p>	Instruments	Normal Allocation (% of Net Assets)	Risk Profile	Debt, Money Market instruments, Cash and Cash equivalents (including Repo) with overnight maturity/maturing on or before next business day	Up to 100%	Low
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Debt, Money Market instruments, Cash and Cash equivalents (including Repo) with overnight maturity/maturing on or before next business day	Up to 100%	Low					
<b>Investment Strategy</b>	<p>The aim of HSBC Overnight Fund is to offer returns in line with the extant overnight call/money market rates. The scheme will have low risk and offer a very high degree of liquidity as it will invest only in overnight securities.</p> <p>Investments would be made normally in overnight securities including Tri-party Repo/Reverse repos, debt instruments with overnight maturity/liquidity.</p> <p>The Scheme may invest in other Scheme(s) 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.</p> <p>Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.</p> <p>Since providing liquidity is of paramount importance, the focus will be to ensure liquidity while seeking to maximise the yield. A mix of money market and debt instruments will be used to achieve this. The Investment Team of the AMC will carry out rigorous in depth credit evaluation of the money market and debt instruments proposed to be invested in. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term/long term financial health of the issuer.</p> <p>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)" 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 AMC and the Trustees or the Investment Management Committee (within the broad parameters approved by the Board of the AMC and the Trustees) shall be obtained, as per the Regulations.</p> <p>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 GOI/state government in some other way.</p>						
<b>Plans/Options</b>	<p>The Regular Plan and Direct Plan* shall be available under the Scheme. The Regular and Direct Plan will have two options viz. Growth and Dividend (Payout and Reinvestment facility). The Growth Option shall be default Option under the Plans of the Scheme. Brokerage/Commission paid to distributors and distribution expenses will not be charged under the Direct Plan. Both Plans along with the Options thereunder will have a common portfolio.</p> <p>*Investors may please note that the Direct Plan under the Scheme is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the schemes of mutual funds may vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Scheme are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Scheme and has taken an informed investment decision. Please note that SID, SAI, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Scheme from the AMC.</p>						
<b>Sub Options under Dividend Option</b>	<ol style="list-style-type: none"> <li>1) Daily Dividend (Reinvestment)</li> <li>2) Weekly Dividend (Payout and Reinvestment)</li> <li>3) Monthly Dividend (Payout and Reinvestment)</li> </ol>						
<b>Dividend Declaration</b>	Daily, Weekly, & Monthly Dividend or at such intervals as may be decided by the Trustees. Declaration of dividend will inter alia depend upon the distributable surplus.						
<b>Dividend Policy</b>	<p>Declaration of dividend for HOF is subject to the availability of distributable surplus. Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Payout option.</p> <p>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, as computed in accordance with SEBI Regulations. 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 Unitholders as to the rate of dividend distribution nor that dividend will be regularly paid.</p> <p>The dividend 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.</p> <p>The dividend will be at such rate as may be decided by the AMC in consultation with the Trustees.</p> <p>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 dividend in normal circumstances. Under the Dividend Option, it is proposed to distribute dividends 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 dividend, as stated above. Subsequent to the declaration of dividend, NAV of the Dividend Option and Growth Option will be different.</p>						

<b>Redemption options/Liquidity</b>	Being an open ended Scheme, Units may be purchased or redeemed on every Business Day at NAV based prices, subject to provisions of exit load, if any. As per the regulations, the Fund/AMC shall dispatch the redemption proceeds within 10 business days of receiving the redemption request. The Fund will, under normal circumstances, endeavour to despatch redemption proceeds within 1 Business Day.
<b>Dematerialization</b>	Unit holders opting to hold the Units in demat form must provide their demat Account details in the specified section of the application form. The Unit holder intending to hold the Units in demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL/CDSL as may be indicated by the Fund at the time of launch of the Scheme) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP at the time of purchasing Units during the NFO of the Scheme. In case Unit holders do not provide their demat Account details, the Units will be allotted in physical mode provided the application is otherwise complete in all respect and accordingly an Account Statement shall be sent to the Unit holder. Such investors will not be able to trade on the stock exchange till the holdings are converted into demat form. Investors opting to hold Units in demat form should furnish Bank Account details linked with their demat account.
<b>Risk Profile</b>	<p>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:</p> <p>Due to investment objective of the scheme, the Fund Manager may have a limited number of investment options – TREPs and/or debt &amp; money market instruments having maturity of 1 business day. There may be a likelihood that monies of the fund may remain un-deployed due to unavailability of investment opportunities and hence earn no return for the period of non-deployment.</p> <p><b>Risk factors associated with investing in Fixed Income Securities</b></p> <p>Subject to the stated investment objective, the Scheme propose to invest in debt and related instruments and the risk factors pertinent to the same are:</p> <ul style="list-style-type: none"> <li>• <b>Liquidity or Marketability Risk:</b> 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. HSBC monitor liquidity risk on an ongoing basis from both assets and liability side. The stress testing of the liquid and money market funds, as per SEBI guidelines is carried out on monthly basis.</li> <li>• <b>Credit Risk:</b> 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.</li> <li>• <b>Reinvestment Risk:</b> 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.</li> <li>• <b>Duration Risk:</b> 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 compared 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.</li> <li>• Different types of securities in which the Scheme would invest as given in the SID 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.</li> </ul> <p><b>Risk Factors associated with investments in Money Market instruments</b></p> <ul style="list-style-type: none"> <li>• Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments.</li> <li>• Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.</li> <li>• The NAV of the Scheme's Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.</li> </ul> <p><b>Risks associated with investing in securitised debt</b></p> <p><b>Securitised Debt:</b> 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.</p> <p>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.</p> <p>The risks associated with the underlying assets can be described as under:</p> <p>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.</p>

	<p><b>Risk factor associated with legal, tax and regulatory risk</b></p> <ul style="list-style-type: none"> <li>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.</li> </ul>																								
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<p><b>Daily Net Asset Value (NAV) Publication</b></p>	<p>The NAV will be calculated and disclosed at the close of every Business Day except under special circumstances specified in the SID.</p> <p>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 <a href="http://www.assetmanagement.hsbc.co.in">www.assetmanagement.hsbc.co.in</a> and of the Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of Business Hours on the following day due to any reason, the Fund shall issue a press release giving reasons and explaining when the Fund would be able to publish the NAVs. Further, AMC has extended the facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request for the same. For detailed process of receiving the latest NAV through SMS, please visit <a href="http://www.assetmanagement.hsbc.co.in">http://www.assetmanagement.hsbc.co.in</a>.</p>																								
<p><b>Load Structure (including SIP/STP where applicable)</b></p>	<p><b>Entry Load</b> : Not Applicable.</p> <p><b>Exit Load</b> : Nil</p> <p>The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively.</p>																								
<p><b>Waiver of load for Direct Application</b></p>	<p>Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 and SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, no Entry Load will be charged for all Mutual Fund Schemes.</p> <p>Therefore, the procedure for Waiver of Load for Direct Applications is no longer applicable.</p>																								
<p><b>Minimum Application / Repurchase Additional Amount<sup>+</sup></b></p>	<p><b>Purchase</b> : Rs. 5,000/- and multiples of Re. 1/- thereafter. Minimum application amount is applicable for switch-ins as well.</p> <p><b>Additional Purchase</b> : Rs. 1,000/- and multiples of Re. 1/- thereafter</p> <p><b>Redemption</b> : Rs. 1,000/- and multiples of Re. 1/- thereafter</p> <p><sup>+</sup> The requirement of minimum subscription amount will not be applicable in case of SIP for scheme(s) where SIP facility is available. Refer to the SID/Addendums thereto for further details.</p>																								
<p><b>Name of the Fund Manager(s)</b></p>	<table border="1"> <thead> <tr> <th>Name of the Fund Manager</th> <th>Tenure of Managing the Scheme</th> </tr> </thead> <tbody> <tr> <td>Kapil Punjabi</td> <td>0.86 year</td> </tr> </tbody> </table>	Name of the Fund Manager	Tenure of Managing the Scheme	Kapil Punjabi	0.86 year																				
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<p><b>Name of the Trustee Company</b></p>	<p><b>Board of Trustees (The Trustees) of HSBC Mutual Fund</b></p> <p>The Sponsor has appointed a Board of Individual Trustees (the Trustees) to be the Trustees of HSBC Mutual Fund. Presently, Mr. Pedro Basto, Jasmine Batliwalla, Mr. Nani Javeri and Dr. T. C. Nair are the Trustees of HSBC Mutual Fund.</p>																								
<p><b>Benchmark Index</b></p>	<p>CRISIL Overnight Index</p>																								
<p><b>Performance of the Scheme</b></p>	<p>The Scheme has not completed 1 year since the date of inception. Hence the performance is not provided.</p>																								
<p><b>Scheme Portfolio Holdings (As on 31 March, 2020)</b></p>	<table border="1"> <thead> <tr> <th colspan="3">Top 10 Holdings by Issuer</th> <th colspan="3">Fund Allocation towards various Sectors</th> </tr> <tr> <th>S. No.</th> <th>Issuer</th> <th>% to Net Assets</th> <th>S. No.</th> <th>Issuer</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Clearing Corporation of India Ltd.</td> <td>100.23%</td> <td>1</td> <td>Cash and Cash Equivalents</td> <td>100.00%</td> </tr> <tr> <td>2</td> <td>Cash and Cash Equivalents</td> <td>-0.23%</td> <td></td> <td><b>Grand Total</b></td> <td><b>100.00%</b></td> </tr> </tbody> </table> <p><b>Note:</b> Cash and Cash Equivalents includes Overnight Investments (TREPS / Reverse Repo)</p> <p>Kindly refer the Fund's website, <a href="http://www.assetmanagement.hsbc.co.in">www.assetmanagement.hsbc.co.in</a> for monthly portfolio disclosures.</p>	Top 10 Holdings by Issuer			Fund Allocation towards various Sectors			S. No.	Issuer	% to Net Assets	S. No.	Issuer	% to Net Assets	1	Clearing Corporation of India Ltd.	100.23%	1	Cash and Cash Equivalents	100.00%	2	Cash and Cash Equivalents	-0.23%		<b>Grand Total</b>	<b>100.00%</b>
Top 10 Holdings by Issuer			Fund Allocation towards various Sectors																						
S. No.	Issuer	% to Net Assets	S. No.	Issuer	% to Net Assets																				
1	Clearing Corporation of India Ltd.	100.23%	1	Cash and Cash Equivalents	100.00%																				
2	Cash and Cash Equivalents	-0.23%		<b>Grand Total</b>	<b>100.00%</b>																				
<p><b>Scheme's Portfolio turnover ratio</b></p>	<p>Portfolio Turnover Ratio is computed for last 12 months. Since the scheme has not completed 12 months from date of inception the data is not provided.</p>																								



**Recurring Expenses**

Actual Expenses for the financial year ended March 31, 2020

	Total Expenses (Rs.)	% to Net Assets
HSBC Overnight Fund	1,214,159.57	0.25%
HSBC Overnight Fund - Direct Plan	1,325,516.34	0.10%

These are the fees and expenses for operating the Schemes. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as is given in the table below:

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 per the Regulation 52(6) (c), the maximum recurring expenses that can be charged to the scheme shall be subject to a percentage limit of daily net assets as 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%

The expenses of the Direct Plan will be lower than that of Regular Plan of the Scheme. No commission or distribution expenses will be charged under the Direct Plan. The NAV of Direct Plan would be different than the NAV of Regular Plan.

The AMC may charge the following costs and expenses in addition to the total recurring expense limits as prescribed in the table above:

- Additional expenses of upto 30 bps under Registration 52 (6A) (b) for new inflows from specified cities;
- Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions;
- Goods & Service tax on investment management and advisory fees.

**For further details on recurring expenses, investors are requested to refer to the SID.**

**Unitholders' Information****Account Statement (for investors holding units in physical mode)**

An allotment confirmation specifying the number of units allotted will be sent to the unit holders' by way of email and/or physical statement to the registered e-mail address and/or registered address, within 5 Business Days from the date of allotment of units. In case of any specific request received from the unit holder(s), the AMC/Fund will provide the account statement to the unit holder(s) within 5 Business Days from the receipt of such request.

A Consolidated Account Statement (CAS) for each calendar month shall be sent by email on or before 10th of the succeeding month to those unit holders in whose folio(s), transactions\* have taken place during the month and have provided a valid Permanent Account Number (PAN). In the event that the registered email address of the unit holder is not available with the Fund, the CAS will be sent as a physical statement. CAS shall contain details relating to all transactions\* carried out by the Unitholder across schemes of all mutual funds during the month, holdings at the end of the month and transaction charges paid to the distributor, if any.

For the purpose of sending CAS, common Unitholders' across mutual funds shall be For the purpose of sending CAS, common Unitholders' across mutual funds shall be identified by their PAN. In the event that the folio has more than one registered Unitholder, the first named holder will receive the CAS. The CAS shall not be received by those Unitholders whose folio(s) are not updated with PAN details. Unitholders are therefore requested to ensure that each of their folio(s) are updated with their PAN details. In case a specific request is received from the Unitholder, the AMC/Fund will provide the account statement to the unit holder(s) within 5 Business Days from the receipt of such request. The CAS issued to investors shall also reflect the total purchase value/cost of investment in each schemes.

Further, CAS detailing holding of investments across all schemes of all mutual funds at the end of every six months (i.e. September/March) shall be sent by email/physical on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transactions have taken place during that period. The half yearly CAS will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.

Further, CAS issued for the half year (September/March) shall also provide:

- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term "commission" here refers to all direct monetary payments and other payments made in the form of gifts/rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable Plan(s), where the concerned investor has actually invested in.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

\* The word 'transaction' includes purchase, redemption, switch, dividend payout, dividend reinvestment, SIP, STP, SWP, and bonus transactions.

**Allotment Advice (for investors holding units in dematerialised mode)**

Allotment advice will be sent upon allotment of units stating the number of Units allotted to each of the Unit holder(s) who have opted for allotment in dematerialized mode within 5 working days from the date of allotment of units. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form.

For ongoing purchase transactions, units will be credited to the investors demat account upon realization of funds. Units will be allotted as per Applicable NAV for subscriptions/purchases as mentioned in the SID. For ongoing transactions there is no separate communication send to the customers holding units under demat mode.

Dematerialisation/Rematerialization of Units, if any will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time.

	<p>All Units will rank pari passu among Units within the same Option/Sub-Option, i.e. either the Dividend Sub-Option or the Growth Sub-Option, as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustees. Allotment of Units and despatch of Account Statements to NRIs/FIIs will be subject to RBI's general permission dated 30 March, 1999 to mutual funds, in terms of Notification no. FERA.195/99-RB or such other notifications, guidelines issued by RBI from time to time.</p> <p><b>Annual Report:</b></p> <p>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.</p> <p>The Fund shall provide the Scheme wise annual report/abridged summary thereof as under:</p> <ul style="list-style-type: none"> <li>(i) By hosting the same on the websites of the AMC and AMFI;</li> <li>(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.</li> <li>(iii) By e-mailing the same to those Unit holders' whose e-mail address is registered with the Fund;</li> </ul> <p>Unit holders are therefore requested to update their email address with the Fund to receive annual reports through email.</p> <p>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.</p> <p><b>Half yearly Disclosures: Financial Results</b></p> <p>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. The Fund shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated.</p> <p><b>Portfolio Disclosure</b></p> <p>The AMC shall disclose portfolio (along with ISIN) as on the last day of the month/half-year for all their schemes on its website and on the website of AMFI within 10 days from the close of each month/half-year respectively in a user-friendly and downloadable spreadsheet format.</p> <p>In case of unitholders whose e-mail addresses are registered, the AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/half-year respectively.</p> <p>The AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p>
<p><b>Compliance under FATCA</b></p>	<p>India has executed an Inter-Governmental Agreement (IGA) with the U.S. and the Fund intends to take any measures that may be required to ensure compliance under the terms of the IGA and local implementing regulations. In order to comply with its FATCA obligations, the Fund will be required to obtain certain information from its investors so as to ascertain their U.S. tax status. If the investor is a specified U.S. person, U.S. owned non-U.S. entity, non-participating FFI ("NPFFI") or does not provide the requisite documentation, the Fund may need to report information on these investors to the appropriate tax authority, as far as legally permitted. If an investor or an intermediary through which it holds its interest in the Fund either fails to provide the Fund its agents or authorised representatives with any correct, complete and accurate information that may be required for the Fund to comply with FATCA or is a NPFFI, the investor may be subject to withholding on amounts otherwise distributable to the investor, may be compelled to sell its interest in the Fund or, in certain situations, the investor's interest in the Fund may be sold involuntarily. The Fund may at its discretion enter into any supplemental agreement without the consent of investors to provide for any measures that the Fund deems appropriate or necessary to comply with FATCA, subject to this being legally permitted under the IGA or the Indian laws and regulations. Other countries are in the process of adopting tax legislation concerning the reporting of information. The Fund also intends to comply with such other similar tax legislation that may apply to the Fund although the exact parameters of such requirements are not yet fully known. FATCA is globally applicable from July 1, 2014 and in order to comply with FATCA obligations, the Fund will, seek additional information from investors while accepting applications, in order to ascertain their U.S. tax status. The Fund will not accept applications which are not accompanied with information / documentation required to establish the U.S. tax status of investors. Investors are therefore requested to ensure that the details provided under Section "Confirmation under Foreign Account Tax Compliance Act (FATCA) for determining US person status" of the application form are complete and accurate to avoid rejection of the application (updated forms are available with ISCs or on Fund's website – www.assetmanagement.hsbc.co.in).</p> <p>Investors should consult their own tax advisors regarding the FATCA requirements with respect to their own situation. In the event of any conflict or inconsistency between any of these Terms and Conditions and those in any other service, product, business relationship, account or agreement between investor and HSBC, these terms shall prevail, to the extent permissible by applicable local law. If all or any part of the provisions of these Terms and Conditions become illegal, invalid or unenforceable in any respect under the law of any jurisdiction, that shall not affect or impair the legality, validity or enforceability of such provision in any other jurisdictions or the remainder of these Terms and Conditions in that jurisdiction. These Terms and Conditions shall continue to apply notwithstanding the death, bankruptcy or incapacity of the investor, the closure of any investor account, the termination of HSBC's provision of the Services to the investor or the redemption of the investor's investment in the Fund.</p>
<p><b>Common Reporting Standards</b></p>	<p>India has joined the Multilateral Competent Authority Agreement (MCAA) on automatic exchange of financial information in Tax Matters, commonly known as Common Reporting Standards ('CRS'). All countries which are signatories to the MCAA are obliged to exchange a wide range of financial information after collecting the same from financial institutions in their jurisdiction.</p> <p>In accordance with Income Tax Act read with SEBI Circular nos. CIR/MIRSD/2/2015 dated August 26, 2015 and CIR/MIRSD/3/2015 dated September 10, 2015 regarding implementation of CRS requirements, it shall be mandatory for all new investors to provide details and declaration pertaining to CRS in the application form, failing which the AMC shall have authority to reject the application.</p>

<b>Compliance with Volcker Rule</b>	<p>The Volcker Rule is a part of the U.S. Dodd Frank Act which prohibits U.S. banks from proprietary trading and restricts investment in hedge funds and private equity by commercial banks and their affiliates. HSBC Holdings plc, is a U.S. regulated bank holding company and any entity (company, fund, trust, partnership etc.) located anywhere in the world, that is directly or indirectly controlled by the parent company is subject to the Volcker Rule. The Volcker Rule is effective from July 21, 2015.</p> <p>As part of HSBC's Volcker Conformance obligations, the Fund is required to implement a Compliance Programme to ensure on-going compliance with the Volcker Rule and the AMC must ensure that no HSBC affiliate (fund or business entity) invests in the Fund unless it has implemented necessary controls to ensure that the ownership limits, in line with the Volcker Rule, can be met. Hence, the Fund may not be able to accept subscriptions from HSBC group entities into the schemes of the Fund, aggregating to more than 25% of the voting rights of a scheme. In the event of the aggregate investment by HSBC group entities crossing the above limits, the Fund will have the discretion to reject any subscription/switch applications received or redeem any excess exposure by the group entities in the Fund, to be in compliance with the Volcker Rule.</p>	
<b>Tax Benefits of Investing in the Mutual Fund</b>	<p>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).</p>	
<b>For Investor Grievances please contact</b>	<p><b>Registrar :</b>  Computer Age Management Services Limited (CAMS),  Unit: HSBC Mutual Fund, 'C' Block, 2nd Floor,  Hanudev Info Park Pvt. Ltd.  SF No. 558/2, Udayampalayam Road, Nava India,  Coimbatore - 641028.</p>	<p><b>Mutual Fund :</b> Rheitu Bansal  HSBC Asset Management (India) Private Limited,  16, Veer Nariman Road, Fort, Mumbai 400 001.  Toll free: 1800 200 2434/1800 258 2434  Fax : 022-49146254 , E-mail : <a href="mailto:hsbcmf@camsonline.com">hsbcmf@camsonline.com</a></p>

*Notwithstanding anything contained in the SAI, SID and Key Information Memorandum of the Scheme 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.*

<b>Name of the Scheme</b>	<b>HSBC Focused Equity Fund (HFEF)</b>																		
<b>Type of Scheme</b>	Focused Fund – An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi-Cap).																		
<b>Investment Objective</b>	To seek long term capital growth through investments in a concentrated portfolio of equity & equity related instruments of up to 30 companies across market capitalization. However, there is no assurance that the investment objective of the Scheme will be achieved.																		
<b>Asset Allocation Pattern of the Scheme</b>	<p>Under normal circumstances, it is anticipated that the asset allocation of the Scheme will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equities &amp; Equity related securities*</td> <td>65%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Debt instruments &amp; Money Market instruments (including Cash &amp; Cash equivalents)</td> <td>0%</td> <td>35%</td> <td>Low to medium</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>0%</td> <td>10%</td> <td>Medium to High</td> </tr> </tbody> </table> <p>* Subject to overall limit of 30 stocks across market capitalization.</p> <p>If the Scheme decides to invest in securitized debt, it is the intention of the Investment Manager that such investments will not normally exceed 20% of the corpus of the Scheme. The Scheme shall have derivative exposure as per the SEBI regulations issued from time to time. However, the Scheme does not intend to write call options under covered call strategy. Further, derivatives exposure shall not exceed 50% of the net assets of the scheme. The cumulative gross exposure through equity, debt &amp; money market instruments, REITs &amp; InvITs units and derivative positions, shall not exceed 100% of net assets of the Scheme.</p> <p>The Scheme does not intend to invest in structured obligations and foreign securities. The Scheme shall not engage in short selling or securities lending.</p>	Instruments	Indicative Allocation (% of net assets)		Risk Profile	Minimum	Maximum	Equities & Equity related securities*	65%	100%	High	Debt instruments & Money Market instruments (including Cash & Cash equivalents)	0%	35%	Low to medium	Units issued by REITs and InvITs	0%	10%	Medium to High
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<b>Investment Strategy</b>	<p>The aim of HSBC Focused Equity Fund is to seek growth and deliver above benchmark returns by providing long-term capital growth from an actively managed portfolio comprising of up to 30 companies across market capitalization. The Scheme aims to predominantly invest in equity and equity related securities. Currently the large cap companies are the 1st-100th, mid cap companies are 101st - 250th and small cap companies are 251st company onwards in terms of full market capitalization. The list of stocks would be as per the list published by AMFI in accordance with the SEBI circular no. SEBI/HO/IM/DF3/CIR/P/2017/114 dated October 6, 2017 and as may be amended by SEBI from time to time and updated on half yearly basis.</p> <p>The Scheme will endeavor to achieve this by maintaining a minimum of 65% allocation to equity and equity related securities. Investment could also be made towards fixed income securities including money market instruments.</p> <p>A top down and bottom up approach will be used to invest in equity and equity related instruments. Investments will be based on the Investment Team's analysis of business cycles, regulatory reforms, competitive advantage etc. The fund manager in selecting stocks will focus on the fundamentals of the business including profitability, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company, valuation and the key earnings drivers. The Scheme will maintain a portfolio spread across various industries/sectors in order to mitigate the concentration risk.</p> <p>As per the asset allocation pattern indicated above, for investment in debt securities and money market instruments, the Scheme may invest a part of its 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 GOI/ state government in some other way.</p> <p>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.</p> <p>The Scheme may invest in other Scheme(s) 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.</p> <p>Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. Risk will also be reduced through adequate diversification of the portfolio.</p> <p>A Segregated Portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:</p> <ol style="list-style-type: none"> <li>Downgrade of a debt or money market instrument to 'below investment grade', or</li> <li>Subsequent downgrades of the said instruments from 'below investment grade', or</li> <li>Similar such downgrades of a loan rating.</li> </ol> <p>In case of unrated debt or money market instruments of an issuer that does not have any outstanding rated debt or money market instruments, actual default of either the interest or principal amount by the issuer of such instruments shall be considered as a Credit Event for creation of Segregated Portfolio.</p> <p>For details, please refer to the Segregated Portfolio section under Investment Strategy in the Scheme Information Document of the scheme.</p>																		
<b>Plans / Options</b>	<p>The Regular Plan and Direct Plan shall be available under the Scheme. The Regular and Direct Plan will have two options viz. Growth and Dividend with Dividend Payout and Reinvestment facilities. The Growth Option shall be default Option under the Plans of the Scheme. Brokerage/Commission paid to distributors and distribution expenses will not be charged under the Direct Plan. Both Plans along with the Options thereunder will have a common portfolio.</p> <p>*Investors may please note that the Direct Plan under the Scheme is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the</p>																		



	<p>investments in the schemes of mutual funds may vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Scheme are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Scheme and has taken an informed investment decision. Please note that SID, SAI, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Scheme from the AMC.</p>
<b>Sub Options under Dividend Option</b>	Dividend Payout Option and Dividend Reinvestment Option
<b>Dividend Declaration</b>	Declaration of dividend and its frequency will inter alia depend upon the distributable surplus. Dividend may be declared from time to time at the discretion of the Trustees.
<b>Dividend Policy</b>	<p>Declaration of dividend for HFEF is subject to the availability of distributable surplus. Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Payout option.</p> <p>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, as computed in accordance with SEBI Regulations. 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 dividend will be regularly paid.</p> <p>The dividend 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.</p> <p>The dividend will be at such rate as may be decided by the AMC in consultation with the Trustees.</p> <p>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 dividend in normal circumstances. Under the Dividend Option, it is proposed to distribute dividends 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 dividend, as stated above. Subsequent to the declaration of dividend, NAV of the Dividend Option and Growth Option will be different.</p>
<b>Redemption options / Liquidity</b>	The Scheme will offer for purchase/switch-in and redemption/switch-out of units at NAV based prices on every Business Day on an ongoing basis. The Mutual Fund shall dispatch the Redemption proceeds within 10 business days from the date of acceptance of the Redemption request.
<b>Dematerialization</b>	Unit holders opting to hold the Units in demat form must provide their demat Account details in the specified section of the application form. The Unit holder intending to hold the Units in demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL/CDSL as may be indicated by the Fund at the time of launch of the Scheme) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP at the time of purchasing Units during the NFO of the Scheme. In case Unit holders do not provide their demat Account details, the Units will be allotted in physical mode provided the application is otherwise complete in all respect and accordingly an Account Statement shall be sent to the Unit holder. Such investors will not be able to trade on the stock exchange till the holdings are converted into demat form. Investors opting to hold Units in demat form should furnish Bank Account details linked with their demat account.
<b>Risk Profile</b>	<p>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:</p> <p>Scheme will invest in a concentrated portfolio of equity &amp; equity related instruments of up to 30 companies across market capitalization. These factors may impede the ability of the fund manager to align the portfolio in line with market expectations potentially exposing the Scheme to periods of volatile performance.</p> <p><b>Risk factors associated with investing in Equity or Equity related Securities:</b></p> <ul style="list-style-type: none"> <li>Subject to the stated investment objective of the Scheme, the Scheme proposes to invest predominantly in equity and 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 to make intended securities' purchases due to settlement problems could cause the Scheme to miss certain investment opportunities.</li> <li>The Scheme may also use various derivative products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interest.</li> </ul> <p><b>Risk factors associated with investing in Fixed Income Securities:</b></p> <p>Subject to the stated investment objective, the Scheme propose to invest in debt and related instruments and the risk factors pertinent to the same are:</p> <ul style="list-style-type: none"> <li><b>Price-Risk or Interest Rate Risk:</b> 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.</li> </ul> <p>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.</p>

- **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. HSBC monitor liquidity risk on an ongoing basis from both assets and liability side. The stress testing of the liquid and money market funds, as per SEBI guidelines is carried out on monthly basis.
- **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 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 compared 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 would invest as given in the SID 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.

#### **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.

#### **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 Derivatives**

- The Scheme 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 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, lack of liquidity 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.

#### **Risks associated with investing in securitised debt**

**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. 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 factors associated with investing in REITs and InvITs:**

**Market Risk:** REITs and InvITs Investments are volatile instruments and are subject to price fluctuations on a daily basis owing to the market conditions and factors impacting the underlying assets. Fund Manager will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.

**Liquidity Risk:** The liquidity of the investments could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc. Hence, the time taken by the Fund Manager for liquidating the investments in the scheme may be longer than anticipated. 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 deployed at a lower yield.

**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.

**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 to ensure fair treatment to existing, entering and exiting investors 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 which may subject investors to impact cost. 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, since such securities are affected by credit event, it is likely that such securities may not realize any value leading to losses to investors.

**Applicable NAV  
(after the scheme opens for  
repurchase and sale)**

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

**(i) For Subscriptions/Purchases including switch-ins**

Particulars	Applicable NAV
<b>For an amount less than Rs. 2 lacs</b>	
In respect of valid applications received upto 3.00 p.m. along with a local cheque or a demand draft payable at par at the place where the application is received	the closing NAV of the day on which application is received
In respect of valid applications received after 3.00 p.m. along with a local cheque or a demand draft payable at par at the place where the application is received	the closing NAV of the next business day
Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received.	Closing NAV of day on which the cheque or demand draft is credited.
<b>For an amount of Rs. 2 lacs and above</b>	
In respect of valid applications for purchase of units with amount equal to or more than Rs. 2 lacs,	the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization

	<p>In respect of subscriptions/purchase/Switch-in application with amount equal to or more than Rs. 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:</p> <ol style="list-style-type: none"> <li>Application is received before the applicable cut-off time (i.e. 3.00 p.m.)</li> <li>Funds for the entire amount of subscription/purchase/switch-in as per the application are credited to the bank account of the Plans under the Scheme before the applicable cut-off time.</li> <li>The funds are available for utilization before the applicable cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Plans under the Scheme.</li> </ol> <p>The closing NAV of the day on which the funds are available for utilization shall be applicable for application amount equal to or more than Rs. 2 lacs aggregated at Permanent Account Number (PAN) of the unit holder excluding minor investors.</p> <p><b>(ii) For Redemptions/Sales including switch-outs</b></p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>In respect of valid applications received upto 3 p.m.</td> <td>the closing NAV of the day of receipt of application</td> </tr> <tr> <td>In respect of valid applications received after 3 p.m.</td> <td>the closing NAV of the next business day</td> </tr> </tbody> </table> <p><i>Note:</i> Purchase / Switch-ins and Redemptions/ Switch-outs of units under Segregated Portfolio is not allowed. However, the unit of Segregated Portfolio will be listed on the recognized Stock Exchange.</p>	Particulars	Applicable NAV	In respect of valid applications received upto 3 p.m.	the closing NAV of the day of receipt of application	In respect of valid applications received after 3 p.m.	the closing NAV of the next business day
Particulars	Applicable NAV						
In respect of valid applications received upto 3 p.m.	the closing NAV of the day of receipt of application						
In respect of valid applications received after 3 p.m.	the closing NAV of the next business day						
<b>Minimum Application Amount/Number of Units Lumpsum investment</b>	<b>Purchase (during NFO):</b> Rs. 5,000/- and in multiples of Re. 1/- thereafter. Minimum application amount is applicable for switch-ins as well. <b>Additional Purchase (during NFO):</b> Rs. 1,000 and in multiples of Re. 1/- thereafter.						
<b>Minimum Application Amount (SIP)</b>	Minimum Investment Amount - Rs. 500 (monthly) or Rs. 1500 (quarterly); Minimum no. of instalments - 12 (monthly) or 4 (quarterly);						
<b>Minimum Redemption Amount</b>	Rs. 1000/- and in multiples of Re. 1/- thereafter or account balance whichever is lower.						
<b>Benchmark Index</b>	S&P BSE200 TRI						
<b>Name of the Fund Manager(s)</b>	Mr. Neelotpal Sahai and Mr. Gautam Bhupal						
<b>Name of the Trustee Company</b>	<b>Board of Trustees (The Trustees) of HSBC Mutual Fund</b> The Sponsor has appointed a Board of Individual Trustees (the Trustees) to be the Trustees of HSBC Mutual Fund. Presently, Mr. Pedro Basto, Jasmine Batliwalla, Mr. Nani Javeri and Dr. T. C. Nair are the Trustees of HSBC Mutual Fund.						
<b>Performance of the Scheme</b>	This is a new scheme and does not have any performance track record.						
<b>Scheme Portfolio Holdings and Fund allocation towards various sectors</b>	Not Applicable						
<b>Scheme's Portfolio turnover ratio</b>	Not Applicable						
<b>Expenses of the Plan</b>	<b>New Fund Offer Period</b> <b>Entry Load :</b> Nil* <b>Exit Load :</b> (i) Any redemption/switch-out of units within 1 year from the date of allotment shall be subject to 1% exit load. (ii) No Exit Load will be charged, if units are redeemed/switched-out after 1 year from the date of allotment. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. *In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged to the investor effective August 1, 2009. No exit load (if any) will be charged for units allotted under bonus/dividend reinvestment option. <b>New Fund Offer Expenses</b> - The NFO expenses of HFEF shall be borne by the AMC. <b>Continuous Offer</b> <b>Entry Load</b> – Nil * <b>Exit Load:</b> (i) Any redemption/switch-out of units within 1 year from the date of allotment shall be subject to 1% exit load. (ii) No Exit Load will be charged, if units are redeemed/switched-out after 1 year from the date of allotment. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. *In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged to the investor effective August 1, 2009. No exit load (if any) will be charged for units allotted under bonus/dividend reinvestment option. Entry / Exit load is not applicable for Segregated Portfolio.						
<b>(i) Load Structure (including SIP/STP where applicable)</b>							
<b>(ii) Recurring expenses</b>	These are the fees and expenses for operating the Schemes. 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: 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 average 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
	2.25%	2.00%	1.75%	1.60%	1.50%	TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof	1.05%
	<p>The expenses of the Direct Plan will be lower than that of Regular Plan of the Scheme. No commission or distribution expenses will be charged under the Direct Plan.</p> <p>The AMC may charge the following costs and expenses in addition to the total recurring expense limits as prescribed in the table above:</p> <p>(a) Additional expenses of upto 30 bps under Registration 52 (6A) (b) for new inflows from specified cities;</p> <p>(b) Additional recurring expenses of upto 0.05% of daily net assets of the scheme towards the investment and advisory fees or various other permissible expenses.</p> <p>However, in accordance with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/15 dated February 2, 2018, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme.</p> <p>(c) Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions;</p> <p>(d) Goods &amp; Service tax on investment management and advisory fees.</p> <p>For further details on recurring expenses, investors are requested to refer to the SID.</p>						
<b>Waiver of load for Direct Application</b>	Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no Entry Load will be charged for all Mutual Fund Schemes. Therefore, the procedure for Waiver of Load for Direct Applications is no longer applicable.						
<b>Tax treatment for the Investors (Unitholders)</b>	<p>Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to his tax advisor.</p> <p><b>Stamp Duty:</b> Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 read with Notification No. S.O. 115(E) dated January 08, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions (including transactions carried through stock exchanges and depositories for units in demat mode), with effect from July 01, 2020*.</p> <p>Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend reinvestment and dividend transfers) to the unitholders would be reduced to that extent.</p> <p>Further, with effect from July 01, 2020*, stamp duty shall be applicable at the rate of 0.015% on the consideration amount stated in the transfer instrument for off market transfer of units held in demat mode as well units held in physical mode.</p> <p>*Or any other future date as may be notified by the Government of India.</p>						
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The first NAV of the Scheme will be declared within 5 business days of allotment. On an ongoing basis, NAVs will be calculated on each calendar day and disclosed on every Business Day. The Unit holders may obtain the information on NAV of the prescribed days by calling the office of the AMC or any of the Investor Service Centres or on the website of the AMC at <a href="http://www.assetmanagement.hsbc.co.in">www.assetmanagement.hsbc.co.in</a>. Further, AMC has extended the facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request for the same. For detailed process of receiving the latest NAV through SMS, please visit <a href="http://www.assetmanagement.hsbc.co.in/mutual-funds">http://www.assetmanagement.hsbc.co.in/mutual-funds</a>.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India-AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the Fund's website (<a href="http://www.assetmanagement.hsbc.co.in">www.assetmanagement.hsbc.co.in</a>) by 11.00 p.m. on every Business Day. However, the AMC will endeavour to update the NAVs on the above websites daily by 11:00 p.m. on every Business Day, in case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p>						
<b>Modes of Payment</b>	In addition to Cheque and Demand Draft as payment mechanisms, an additional mode of payment viz. Applications Supported by Blocked Amount (ASBA) is available for investors. ASBA refers to an application made for subscribing to an NFO, along with an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in a bank account. This will be available upon stock exchanges commencing this facility for mutual fund investors through their platforms. Please refer to the instructions in the KIM for details.						
<b>Unitholders' Information</b>	<p><b>Account Statement (for investors holding units in non-demat mode)</b></p> <p>An allotment confirmation specifying the number of units allotted will be sent to the unit holders' by way of email and/or SMS to the registered e-mail address and/or mobile number, within 5 Business Days from the date of closure of the initial subscription list and/or from the date of receipt of the request from the unit holders'. In case of any specific request received from the unit holder(s), the AMC/Fund will provide the account statement to the unit holder(s) within 5 Business Days from the receipt of such request.</p> <p>A statement of holding indicating the units held by the investors in the Segregated Portfolio along with the NAV of both Segregated Portfolio and Main Portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the Segregated Portfolio.</p> <p>A Consolidated Account Statement (CAS) for each calendar month shall be sent by email on or before 10th of the succeeding month to those unit holders in whose folio(s), transactions* have taken place during the month and have provided a valid Permanent Account Number (PAN). In the event that the registered email address of the unit holder is not available with the Fund, the CAS will be sent as a physical statement. CAS shall contain details relating to all transactions* carried out by the Unitholder across schemes of all mutual funds during the month, holdings at the end of the month and transaction charges paid to the distributor, if any.</p>						

For the purpose of sending CAS, common Unitholders' across mutual funds shall be identified by their PAN. In the event that the folio has more than one registered Unitholder, the first named holder will receive the CAS. The CAS shall not be received by those Unitholders whose folio(s) are not updated with PAN details. Unitholders are therefore requested to ensure that each of their folio(s) are updated with their PAN details. In case a specific request is received from the Unitholder, the AMC/Fund will provide the account statement to the unit holder(s) within 5 Business Days from the receipt of such request. The CAS issued to investors shall also reflect the total purchase value/cost of investment in each schemes.

Further, CAS detailing holding of investments across all schemes of all mutual funds at the end of every six months (i.e. September/March) shall be sent by email/physical on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transactions have taken place during that period. The half yearly CAS will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.

Further, CAS issued for the half year (September/March) shall also provide:

- a) The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term "commission" here refers to all direct monetary payments and other payments made in the form of gifts/rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as goods and service tax ("GST") (wherever applicable, as per existing rates), operating expenses, etc.
- b) The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

\* The word 'transaction' includes purchase, redemption, switch, dividend payout, dividend reinvestment, SIP, STP, SWP, and bonus transactions.

#### **Allotment Advice (for investors holding units in dematerialised mode)**

Allotment advice will be sent upon allotment of units stating the number of Units allotted to each of the Unit holder(s) who have opted for allotment in dematerialized mode within 5 working days from the date of closure of the NFO period. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form.

For ongoing purchase transactions, units will be credited to the investors demat account upon realization of funds. Units will be allotted as per Applicable NAV for subscriptions/purchases as mentioned in the SID. For ongoing transactions there is no separate communication send to the customers holding units under demat mode.

Dematerialisation/Rematerialization of Units, if any will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time.

All Units will rank pari passu among Units within the same Option/Sub-Option, i.e. either the Dividend Sub-Option or the Growth Sub-Option, as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustees. Allotment of Units and despatch of Account Statements to NRIs/FPIs will be subject to RBI's general permission dated 30 March, 1999 to mutual funds, in terms of Notification no. FERA.195/99-RB or such other notifications, guidelines issued by RBI from time to time.

#### **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 and the modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

#### **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. The Fund shall publish an advertisement disclosing the hosting of such financial results on their website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated.

	<p><b>Portfolio Disclosure</b></p> <p>The AMC shall disclose portfolio (along with ISIN) as on the last day of the month/half-year for all their schemes on its website and on the website of AMFI within 10 days from the close of each month/half-year respectively in a user-friendly and downloadable spreadsheet format.</p> <p>In case of unitholders whose e-mail addresses are registered, the AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/half-year respectively.</p> <p>The AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p>	
<p><b>Compliance under FATCA</b></p>	<p>India has executed an Inter-Governmental Agreement (IGA) with the U.S. and the Fund intends to take any measures that may be required to ensure compliance under the terms of the IGA and local implementing regulations. In order to comply with its FATCA obligations, the Fund will be required to obtain certain information from its investors so as to ascertain their U.S. tax status. If the investor is a specified U.S. person, U.S. owned non-U.S. entity, non-participating FFI (“NPFPI”) or does not provide the requisite documentation, the Fund may need to report information on these investors to the appropriate tax authority, as far as legally permitted. If an investor or an intermediary through which it holds its interest in the Fund either fails to provide the Fund its agents or authorised representatives with any correct, complete and accurate information that may be required for the Fund to comply with FATCA or is a NPFPI, the investor may be subject to withholding on amounts otherwise distributable to the investor, may be compelled to sell its interest in the Fund or, in certain situations, the investor’s interest in the Fund may be sold involuntarily. The Fund may at its discretion enter into any supplemental agreement without the consent of investors to provide for any measures that the Fund deems appropriate or necessary to comply with FATCA, subject to this being legally permitted under the IGA or the Indian laws and regulations. Other countries are in the process of adopting tax legislation concerning the reporting of information. The Fund also intends to comply with such other similar tax legislation that may apply to the Fund although the exact parameters of such requirements are not yet fully known. FATCA is globally applicable from July 1, 2014 and in order to comply with FATCA obligations, the Fund will, seek additional information from investors while accepting applications, in order to ascertain their U.S. tax status. The Fund will not accept applications which are not accompanied with information / documentation required to establish the U.S. tax status of investors. Investors are therefore requested to ensure that the details provided under Section “Confirmation under Foreign Account Tax Compliance Act (FATCA) for determining US person status” of the application form are complete and accurate to avoid rejection of the application (updated forms are available with ISCs or on Fund’s website – www.assetmanagement.hsbc.co.in).</p> <p>Investors should consult their own tax advisors regarding the FATCA requirements with respect to their own situation. In the event of any conflict or inconsistency between any of these Terms and Conditions and those in any other service, product, business relationship, account or agreement between investor and HSBC, these terms shall prevail, to the extent permissible by applicable local law. If all or any part of the provisions of these Terms and Conditions become illegal, invalid or unenforceable in any respect under the law of any jurisdiction, that shall not affect or impair the legality, validity or enforceability of such provision in any other jurisdictions or the remainder of these Terms and Conditions in that jurisdiction. These Terms and Conditions shall continue to apply notwithstanding the death, bankruptcy or incapacity of the investor, the closure of any investor account, the termination of HSBC’s provision of the Services to the investor or the redemption of the investor’s investment in the Fund.</p>	
<p><b>Common Reporting Standards</b></p>	<p>India has joined the Multilateral Competent Authority Agreement (MCAA) on automatic exchange of financial information in Tax Matters, commonly known as Common Reporting Standards (‘CRS’). All countries which are signatories to the MCAA are obliged to exchange a wide range of financial information after collecting the same from financial institutions in their jurisdiction.</p> <p>In accordance with Income Tax Act read with SEBI Circular nos. CIR/MIRSD/2/2015 dated August 26, 2015 and CIR/MIRSD/3/2015 dated September 10, 2015 regarding implementation of CRS requirements, it shall be mandatory for all new investors to provide details and declaration pertaining to CRS in the application form, failing which the AMC shall have authority to reject the application.</p>	
<p><b>Compliance with Volcker Rule</b></p>	<p>The Volcker Rule is a part of the U.S. Dodd Frank Act which prohibits U.S. banks from proprietary trading and restricts investment in hedge funds and private equity by commercial banks and their affiliates. HSBC Holdings plc, is a U.S. regulated bank holding company and any entity (company, fund, trust, partnership etc.) located anywhere in the world, that is directly or indirectly controlled by the parent company is subject to the Volcker Rule. The Volcker Rule is effective from July 21, 2015.</p> <p>As part of HSBC’s Volcker Conformance obligations, the Fund is required to implement a Compliance Programme to ensure on-going compliance with the Volcker Rule and the AMC must ensure that no HSBC affiliate (fund or business entity) invests in the Fund unless it has implemented necessary controls to ensure that the ownership limits, in line with the Volcker Rule, can be met. Hence, the Fund may not be able to accept subscriptions from HSBC group entities into the schemes of the Fund, aggregating to more than 25% of the voting rights of a scheme. In the event of the aggregate investment by HSBC group entities crossing the above limits, the Fund will have the discretion to reject any subscription/switch applications received or redeem any excess exposure by the group entities in the Fund, to be in compliance with the Volcker Rule.</p>	
<p><b>For Investor Grievances, please contact</b></p>	<p><b>Registrar</b>  <b>Computer Age Management Services Limited (CAMS),</b>          HSBC Mutual Fund ‘C’ Block, 2nd Floor,          Hanudev Info Park P Ltd, SF No.558/2,          Udayampalayam Road, Nava India,          Coimbatore – 641028.</p>	<p><b>Mutual Fund</b>          Ms. Rheitu Bansal,          HSBC Asset Management (India) Private Limited,          16, V. N. Road, Fort, Mumbai - 400 001.          Toll free: 1800 200 2434 / 1800 258 2434          Fax : 022-49146254          E-mail : hsbcmf@camsonline.com</p>

*Notwithstanding anything contained in the SAI, SID and Key Information Memorandum of the Scheme 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.*

## Important Instructions

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

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

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

### Treatment of Financial Transactions Received Through Suspended Distributors :

1. All Purchase/Switch requests (including under fresh registrations of Systematic Investment Plan ("SIP")/Systematic Transfer Plan ("STP") or under SIPs/STPs registered prior to the suspension period) received during the suspension period shall be processed under "Direct Plan" and continue to be processed under "Direct Plan" perpetually unless, after suspension of ARN is revoked, investor makes a written request to process the future instalments/investments under "Regular Plan". HSBC Asset Management (India) Private Limited ('AMC') shall also suitably inform the concerned unitholders about the suspension of the distributor from doing mutual fund distribution business.
2. Any Purchase/Switch or SIP /STP transaction requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.
3. Additionally, where the ARN of a distributor has been terminated permanently, the AMC shall advise the concerned unitholder(s), who may at their option, either continue their existing investments under Regular Plan under any valid ARN holder of their choice or switch their existing investments from "Regular Plan" to "Direct Plan" subject to tax implications and exit load, if any.
- 5) In respect of purchase of units in Equity oriented Schemes with amounts equal to or more than Rs. 2 lakhs, the closing NAV of the business day on which the funds and transaction are available on or before 3 pm shall be applicable.

In respect of purchase of units in Income / Debt oriented Schemes (other than Liquid Fund Schemes) with amounts equal to or more than Rs. 2 lakhs, the closing NAV of the business day on which the funds and transaction are available on or before 3 pm shall be applicable.

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

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

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

- a) more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- b) more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership or,

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

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

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

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

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

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

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

### 8) For investment in SIP under the category of Micro Financial Products, please refer to instruction for filling of the Application Form on Page No. 20.

### 9) 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 submit necessary supporting(s) and update the missing information 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.

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

#### 10) Third Party Payments

- a) Third party payments (i.e. where payment is made from a source other than that of the first holder) will not be accepted by the Fund, except if made under the following exceptional categories, namely i) as gift by parents/grandparents/related persons in favour of minor, not exceeding Rs. 50,000/-, ii) employer on behalf of employee as payroll deductions or deductions out of expense reimbursements for SIP/Lumpsum investments, iii) Custodian on behalf of FII/client and iv) Payment by Asset Management Company (AMC) to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by the AMC through Systematic Investment Plans or Lumpsum Investment (w.e.f. January 16, 2012). v) Payment by a Corporate to its Agent/Distributor/Dealer, on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic Investment Plan or Lumpsum Investment (w.e.f. April 20, 2015). In such cases, KYC acknowledgement along with additional declarations will have to be submitted along with the application form, failing which the application will be rejected. Such declaration to be submitted in original & in the prescribed standard format and unique across each lumpsum investment. (Declaration formats can be obtained from ISCs or downloaded from the Fund's website.)
- 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.
- 11) Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.

#### 12) NRIs, Persons of Indian Origin, FPIs

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

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

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

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

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

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

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

#### 14) Nomination Details

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

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

## Instructions for filling up the Application Form

### 1. General Information

- (i) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (  ), where boxes have been provided.
- (ii) Please do not overwrite. For any correction/changes (if any) made on the application form, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole /all applicants.
- (iii) In view of the RBI Circular - DPSS.CO.CHD.No. 1832/01.07.05/2009-10 dated 22nd February 2010, kindly note the following:  
No changes/corrections should be carried out on the cheques. For any change in the payee's details, amount in figures or amount in words, etc., fresh cheque would be required. Cheque with alterations/corrections will not be honoured effective 1st July, 2010.

### 2. Applicant's Information

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

- (i) Name and address must be given in full (P.O. Box Address alone is not sufficient).
- (ii) If the Name given in the application is not matching PAN, application may be liable to get rejected or further transactions may be liable get rejected.
- (iii) 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.
- (iv) 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.
- (v) If the application is on behalf of a Minor, the Guardian's Name and date of birth of the Minor should be provided.
- (vi) 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.
- (vii) 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
- (viii) 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 endeavour to directly credit redemption/dividend proceeds in customer's bank account wherever possible.

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

**Applications without this information will be rejected.**

**Multiple Bank Accounts Registration / Deletion Facility:**

1. The fund offers its investors' facility to register multiple bank accounts for pay-in & payout purposes and designate one of the bank account as "Default Bank Account". This facility can be availed by using a designated **Multiple Bank Accounts Registration / Deletion Form** (available at the ISCs or downloaded from the Fund's website). In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all

dividends and redemptions payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.

2. **Bank Account Details with Redemption Request:** Please note the following important points related to payment of redemption proceeds:

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

The Fund will continue to follow a cooling period policy whenever any change of Bank Mandate request is received/processed few days prior to submission of a redemption request.

- d. Updation/change of bank account in a folio should either be through Multiple Bank Account Registration Form or a standalone separate Change of Bank Mandate form only. Hence, forms like Common Transaction Form or any other form containing Redemption and Change of Bank Mandate requests will not be processed by the Fund and investors must refrain from using such forms which have combined Redemption and Change of Bank Mandate requests for the purpose of changing their bank mandate or updating a new bank mandate. Please visit our website [www.assetmanagement.hsbc.co.in](http://www.assetmanagement.hsbc.co.in) for the list of documents for updation of new bank mandate.

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 :

- Cancelled 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.

**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/alterred, 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:

- Cancelled 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.

**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 e.g. **"HSBC Overnight Fund"** and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application. All cheques and bank drafts accompanying the application form should contain the application form number /folio number on its reverse.

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

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

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

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

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

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

Indication not made / incorrectly made	Default
Scheme Name	As indicated on the Application Form
Direct plan ticked (irrespective whether broker code written on the application or not)	Units will be allotted under "Direct Plan"
Distributor code is Incorrect or left blank or "Direct"	Units will be allotted under "Direct Plan"
Dividend / Growth Option / Sub-options	Growth Option / Sub-option
Dividend Payout / Reinvestment	Dividend Reinvestment
Mode of holding (in cases where there are more than one applicant)	Joint

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

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

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

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

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

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. In cases of Suspended ARN codes mentioned on the application form, the application shall be processed under Direct 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 Scheme 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.

Refer below details for subscription through RTGS/NEFT:

Bank	Hongkong & Shanghai Banking Corporation Ltd
Branch	52/60, M G Road, Fort, Mumbai
Account Type	Current Account
Bank account name	HSBC Overnight Fund - Collection AC
Account number	006-071690-003
RTGS/NEFT/IFSC Code	HSBC0400002

##### B) SIP Investment

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

- at least 12 post-dated cheques of at least Rs. 500 (Rs. Five hundred) or
- a mandate form to enable SIP debits either through NACH or such other facilities as may be provided by the AMC for a block of at least 12 instalments along with a copy of the cancelled cheque leaf with name of the unit holder pre-printed.

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

- at least 4 post-dated cheques of at least Rs. 1,500 (Rupees One thousand Five hundred) each, or
- a mandate form to enable SIP debits either through NACH or such other facilities as may be provided by the AMC for a block of at least 4 instalments along with a copy of the cancelled cheque leaf with name of the unit holder pre-printed

- 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 (post dated cheque will not be accepted). 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 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 (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 2 or more consecutive post dated cheques/payment instructions provided by the investor are dishonored for either insufficiency of funds or as a result of a stop payment instruction issued by the investor, the AMC reserves the right to discontinue the SIP.
- i) There is no maximum duration for SIP enrolment. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age. An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. March 2099. In case the end date is not filled or default March 2099 chosen, the AMC reserves the right to reject such SIP applications.
- j) The SIP may be discontinued on a written notice to the Registrar of at least 21 calendar days by a unit holder of the Scheme. 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 organizations like ESIC / EPFO.

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

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

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

## 5. Transaction Charges

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

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

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

Transaction Charges shall not be deducted:

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

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

## 6. Process and requirements for Change of Address

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

### a. For Non-KYC compliant folios / clients:

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

### b. For KYC compliant folios / clients:

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

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

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

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).



2. Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
3. Identity card/document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

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

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

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

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

## 7. 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. In no option is exercised, "No" will be the default option.

Investor can hold units in demat/non-demant 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.

Allotment 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 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).

## 8. 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.

## 9. Auto Switch from HSBC Overnight Fund to HSBC Focused Equity Fund

1. Units will be allotted in a new folio for investment received under this feature.
2. The auto switch request will be processed subject to availability of clear balance in HSBC Overnight Fund which are units allotted through this NFO COMBO application form.
3. If investor has existing folio with units held in the scheme HSBC Overnight Fund, only the units allotted through this NFO COMBO application form, shall be switched into the NFO scheme - HSBC Focused Equity Fund.
4. Where the units are partially redeemed / switched-out by the investor before the closure date of the NFO, the switch request will be processed for the available units in HSBC Overnight Fund on the NFO closure date.
5. For Investment under HSBC Overnight Fund Daily /Weekly /Monthly Dividend reinvestment option, the units allotted towards the said dividend will also be switched into NFO scheme on the NFO closure date.
6. Due to partial redemption / switch or any other reason, if the minimum investment amount into the NFO scheme is not met, the auto switch request will not be processed.
7. NFO closure date being a July 15, 2020, NFO COMBO application form received on July 15, 2020 and credit received towards investment in HSBC Overnight Fund before the applicable cut off time, the subscriptions will be processed with historic NAV (July 14, 2020). COMBO application forms received till July 15, 2020 but the credit received towards investment in HSBC Overnight Fund after the applicable cut off time, switch option under the combo feature will not be applicable for such applications and only subscription in HSBC Overnight Fund shall be processed.
8. **This feature is applicable only for units held in Physical mode.**
9. Investor who has opted for switch of Partial units to HSBC Focused Equity Fund and not filled the STP section, the balance units will be retained in HSBC Overnight Fund only.

## CHECKLIST FOR DOCUMENTATION

Documents	Individuals	NRIs	Minors	Companies / Body Corporates	Trusts	Societies	HUF	Partnership Firms	FPIs	Investments through Constituted Attorney
1. Certificate of Incorporation/Registration				✓	✓			✓	✓	
2. Resolution/Authorisation to invest				✓	✓	✓		✓	✓	
3. List of Authorised Signatories with Specimen Signature(s)				✓	✓	✓		✓	✓	✓
4. Memorandum & Articles of Association				✓						
5. Trust Deed					✓					
6. Bye-Laws						✓				
7. Partnership Deed/Deed of Declaration							✓	✓		
8. Notarised Power of Attorney										✓
9. Proof of PAN (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 Leaving Certificate or Passport of Minor			✓							
14. Document evidencing relationship with Guardian			✓							
15. Declaration for Identification of Beneficial ownership				✓	✓	✓		✓	✓	
16. FATCA/CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	

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

## OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS

### HSBC MUTUAL FUND

- **Ahmedabad** : Mardia Plaza, C.G. Road, Ahmedabad - 380 006.
- **Bengaluru** : No. 7, HSBC Center, M.G. Road, Bengaluru - 560 001.
- **Chennai** : No. 30, Rajaji Salai, 2nd Floor, Chennai - 600 001.
- **Chandigarh** : SCO 1, Sector 9 D, Chandigarh - 160 017.
- **Hyderabad** : 6-3-1107 & 1108, Rajbhavan Road, Somajiguda, Hyderabad - 500 082.
- **Kolkata** : 31 BBD Bagh, Dalhousie Square, Kolkata - 700 001.
- **Mumbai** : 16, V.N. Road, Fort, Mumbai - 400 001.
- **New Delhi** : Ground Floor, East Tower, Birla Tower, 25, Barakhamba Road, New Delhi - 110 001.
- **Pune** : Amar Avinash Corporate City, Sector No. 11, Bund Garden Road, Pune - 411 001.

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

For details on CAMS Service Centres, CAMS Limited Transaction Points and CAMS Collection Centres, please visit [www.camsonline.com](http://www.camsonline.com) or call us on 1800 200 2434/1800 258 2434 AND Investors calling from abroad may call on +91 44 39923900 to connect to our customer care centre.

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

**Toll Free Number : 1800 200 2434/1800 258 2434 (can be dialled from all phones within India)**  
**AND Investors calling from abroad may call on : +91 44 39923900 to connect to our customer care centre.**  
**For more details on visit : [www.camsonline.com](http://www.camsonline.com)**

**Please check our website [www.assetmanagement.hsbc.co.in](http://www.assetmanagement.hsbc.co.in) for an updated list of Official Points of Acceptance of HSBC Mutual Fund. Please note that during the NFO period, switch transactions (switch-out from an existing Scheme of HSBC Mutual Fund to HSBC Overnight Fund should be submitted only at HSBC Mutual Fund Investor Service Centres listed above.**

**COMBO APPLICATION FORM**

(To be Filled in BLOCK LETTERS only)



**HSBC Overnight Fund** (Overnight fund – An open ended debt scheme investing in overnight securities)

**HSBC Focused Equity Fund** [Focused Fund – An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi-Cap)]

DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units)			
Broker Name & ARN code / RIA code <sup>^</sup>	Sub-broker ARN code	Sub code	EUIN

App.  
No.:

<sup>^</sup> I / We hereby confirm that by mentioning RIA code, I / We authorise you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of HSBC Mutual Fund.  
I / We hereby confirm that the EUIN box has been intentionally left blank by me / us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker.

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

**1 TRANSACTION CHARGES** (Please tick any one of the below. Refer point 5 on page 20 regarding transaction charges applicability)

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

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

Folio No. \_\_\_\_\_ Please note that applicant details and mode of holding will be as per existing Folio Number.  
**SOLE/FIRST APPLICANT'S PERSONAL DETAILS** Are you a resident of USA/Canada? (✓) Yes  No<sup>\*\*</sup>  (\*\* Default if not ticked)  
 Name Mr Ms M/s \_\_\_\_\_  
 Date of Birth <sup>~ ‡</sup> (Mandatory) D D M M Y Y Y Y \_\_\_\_\_ ~ Proof Enclosed (✓)  Birth Certificate  School Leaving Certificate  Passport  Marksheet issued by HSC State Board  Others \_\_\_\_\_ (please specify)  
 KYC Identification No. (KIN) <sup>‡‡</sup> \_\_\_\_\_  
 PAN<sup>\*\*</sup> (Mandatory) \_\_\_\_\_ Proof to be enclosed (✓)  PAN card Copy  
 Nationality<sup>‡</sup> \_\_\_\_\_ Country of Residence \_\_\_\_\_

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

Mr Ms M/s \_\_\_\_\_  
 KYC Identification Number (KIN) <sup>‡‡</sup> \_\_\_\_\_  
 PAN<sup>\*\*</sup> (Mandatory) \_\_\_\_\_ Proof to be enclosed (✓)  PAN card Copy  
 Natural Guardian<sup>+</sup> (Father or Mother)  Legal Guardian<sup>++</sup> (court appointed Guardian)  
<sup>+</sup> Document evidencing relationship with Guardian <sup>++</sup> In case of Legal Guardian, please submit attested copy of the court appointment letter, affidavit etc. to support.  
**Status of Sole/1st Applicant (✓) :**  Resident Individual  Resident Minor (through Guardian)  Non-Resident (Repatriable)  Non-Resident (Non-Repatriable)  Non-Resident – Minor (Repatriable)  Non-Resident – Minor (Non-Repatriable)  Bank  FPIs  QFI/EFI  AOP  HUF  FPI  Sole-Proprietor  Private Limited Company  Public Limited Co.  Body Corporate  Partnership Firm  Trust  NPS Trust  Fund of Fund  Gratuity Fund  Pension and Retirement Fund  Government Body  NGO  BOI  Society  LLP  PIO  Non Profit Organisation  Global Development Network  Foreign Nationals [Specify Country] \_\_\_\_\_  Others [Specify] \_\_\_\_\_

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

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

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

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

<sup>\*\*</sup> W.e.f. January 1, 2008, PAN number is Mandatory for all investors (including Joint Holders, POA holder, Guardian in case of Minor and NRIs). For Micro SIP Investment please refer Instructions for filling up the Application Form.  
<sup>‡‡</sup> W.e.f. January 1, 2011, all the applicants need to be KYC Compliant irrespective of the amount invested (including switch). W.e.f. January 1, 2012, applicants who are not KYC compliant are required to complete the uniform KYC process (for details refer point 9 under Important Instructions). W.e.f. 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.  
<sup>‡</sup> Please note that information sought here will be obtained from KRA also. In case of any differences, the KRA input will apply.  
<sup>~</sup> Transactions subject to rejection if minor has turned major and relevant documents for change in status not submitted. Refer SID/SAI for instructions related to folios held in the name of Minor. ...continued overleaf ⇨

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

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

Received from Mr Ms M/s \_\_\_\_\_ application for Units of **HSBC Overnight Fund** Plan \_\_\_\_\_ Option/Sub-Option \_\_\_\_\_  
 alongwith Cheque/DD No. \_\_\_\_\_ Dated \_\_\_\_\_ Amount (₹) \_\_\_\_\_  
 Drawn on (Bank) \_\_\_\_\_  
 SIP Investment  Total Cheques   ECS (Debit Clearing)/Direct Debit Facility Total Amount (₹) \_\_\_\_\_  
 Date D D / M M / Y Y Y Y \_\_\_\_\_ **Please Note :** All purchase are subject to realisation of instruments. All transaction processing is subject to final verification.

App.  
No.:

ISC Stamp, Signature & date





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

Core Banking A/c No.  A/c. Type (✓)  Current  Savings  NRO\*  NRE\* \* For NRI Investors

Bank Name

Branch Address

MICR Code  (9 digit number next to your Cheque No.) RTGS IFSC Code  (For Rupees Two lakhs and above) NEFT IFSC Code  (For less than Rupees Two lakhs)

Please provide a cancelled cheque leaf with your name and IFSC code pre-printed. This will help us transfer the amount to your bank account quicker, electronically. In case of application on behalf of Minor, kindly refer to "Instruction for Filling Up the Application Form"

**7 A. INVESTMENT & SOURCE OF FUNDS DETAILS (Please (✓) Plan/Option/Sub-Option)**

**LUMPSUM :** Scheme Name : **HSBC Overnight Fund** Plan \_\_\_\_\_

**Option/Sub-option (✓)**  Growth (default)  Dividend Reinvestment  Dividend Payout \_\_\_\_\_

The scheme name mentioned on the application form and the cheque has to be the same. In case of any discrepancy between the two, units will be allotted as per the scheme name mentioned on the application only. In case of application on behalf of Minor, kindly refer to "Instruction for Filling Up the Application Form"

**Payment Mode**  Cheque  DD  RTGS  NEFT  Fund Transfer **Cheque/RTGS/NEFT/DD/FT Date**  /  /   /

**Payment from Bank A/c. No.**  **Cheque/DD/RTGS/NEFT No.**

**Investment Amount (Rs.) (i)**  **Bank Name**

**DD charges (Rs.) (ii)**  **Branch & City**

**Total Amount (Rs.) (i + ii)**  **A/c. Type (✓)**  Current  Savings  NRO\*  NRE\*  FCNR\*  Others \_\_\_\_\_ (\* For NRI Investors)

(₹ in words)

**Documents attached to avoid Third Party Payment Rejection where applicable :**  Third Party Declarations  Bank Certificate for Pre-funded Instruments

**MANDATORY DECLARATION :** The details of the bank account provided above pertain to my/our own bank account in my/our name  Yes  No.

If no, my relationship with the bank account holder (✓)  Parent  Grandparent  Employee  Custodian  Others \_\_\_\_\_ (Please specify); and the Third Party declaration form is attached (Refer important instruction No. 10 on the Third Party Payments).

**B. SWITCH - Auto Switch will happen on the Closing date of NFO - HSBC Focused Equity Fund**

**From: HSBC Overnight Fund** **To: HSBC Focused Equity Fund**

Plan, Options / Sub-option, Dividend Frequency will be as per the details mentioned in 7A.  All units Or Amount Rs. \_\_\_\_\_

Plans (✓)  Regular  Direct  
Option (✓)  Growth (default)  Dividend Payout  Dividend Reinvestment  
Dividend Frequency (✓)  Daily  Weekly  Monthly

I/We hereby request you to switch units / amount as stated above from HSBC Overnight Fund (to the extent of amount invested through this application form including Dividend Reinvestment units if any), subject to the terms & conditions of HSBC Overnight Fund. For details of this feature, you can refer point No. 9 on page No. 21. Where a request for switch is for both amount and number of Units, the amount requested will be considered as the definitive request.

**8 SYSTEMATIC TRANSFER PLAN (STP)**

**Transfer From: HSBC Overnight Fund** **Transfer To: HSBC Focused Equity Fund**

Plan, Options / Sub-option, Dividend Frequency will be as per the details mentioned in 7A.

**Transfer Options**  Fixed Amount  Capital Appreciation (1st Business Day of the month) **STP Frequency (✓)**  Monthly (Default)  Quarterly (10th)

**Transfer Amount:** Amount per instalment Rs.  Instalment commencing From  To  (Minimum transfer amount Rs. 1000/-)

**STP Date**  1st  2nd  3rd  4th  5th  6th  7th  8th  9th  10th (Default)  11th  12th  13th  14th  15th  16th  17th  18th  19th  20th  21st  22nd  23rd  24th  25th  26th  27th  28th  29th  30th  31st

To be submitted 10 days prior to the STP date in case of Registration. † If no debit date is mentioned default date would be considered as 10th of every month/quarter.

**9 I DO NOT WISH TO NOMINATE (Mandatory for new Folios of Individuals where mode of holding is single and who do not wish to nominate)**

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

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

**OR**

Where Nominee details and Non intention to nominate both are mentioned, Non intention to nominate will be considered as "Default". Folio in such case will be updated without Nominee.

**I/WE WISH TO NOMINATE AS UNDER: (Mandatory for new Folios of Individuals where mode of holding is single)** (ref. Important Instruction 14)

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

\* the aggregate total should be 100%

...continued overleaf

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

	Sole / First Applicant Guardian	Second Applicant	Third Applicant
Place and Country of Birth	Place _____ Country _____	Place _____ Country _____	Place _____ Country _____
Address Type [for KYC address]	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
Tax Resident (i.e. are you assessed for Tax) in any country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If 'Yes' please fill for all countries (other than India) in which you are a Resident for tax purpose i.e. where you are Citizen / Resident / Green Card Holder / Tax Resident in the respective countries			
Country of Tax Residency#			
Tax Identification Number (TIN) or Functional Equivalent^			
Identification Type (TIN or Other, please specify)			
If TIN is not available, please tick ✓ the reason A, B or C [as defined below]	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

Reason A – The country where the Account Holder is liable to pay tax does not issue TIN to its residents.

Reason B – No TIN required [Select this reason only for the authorities of the respective country of tax residence do not required the TIN to be collected]

Reason C – Others - Please specify the reason \_\_\_\_\_

# To also include USA, where the individual is a citizen / green card holder of USA.

^ In case Tax Identification Number is not available, kindly provide its functional equivalent.

**FATCA / CRS SELF CERTIFICATION FOR NON-INDIVIDUAL INVESTORS AND THEIR ULTIMATE BENEFICIAL OWNER (UBO)**  
**(COMPANY / TRUST / SOCIETY / PARTNERSHIP FIRM etc.)**

Please complete Annexure A &amp; B

**11 DECLARATION AND SIGNATURES (In case of joint holding, signatures of all unit holders are mandatory)**
**FATCA / CRS DECLARATION**

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

**OTHER DECLARATIONS**

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

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

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

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

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

X	X	X
Sole / First Applicant / Guardian / PoA	Second Applicant / PoA	Third Applicant / PoA
Date <input style="width: 150px;" type="text"/>		

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

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



## INSTRUCTIONS ON CONTROLLING PERSONS / ULTIMATE BENEFICIAL OWNER

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

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

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

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

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

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

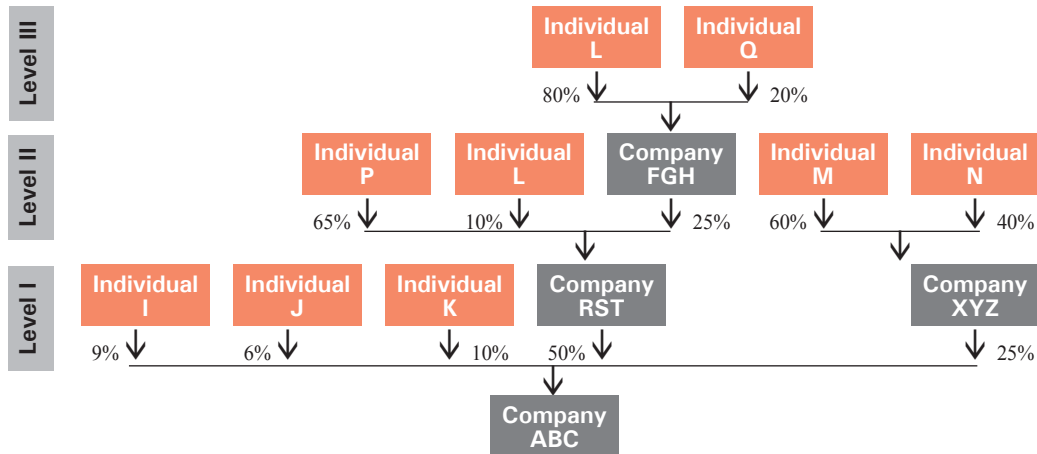
The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

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

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

### ILLUSTRATION FOR ESTABLISHING BENEFICIAL OWNERSHIP

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



Here is the corresponding calculation of beneficial ownership:

**Calculation of ownership**

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

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



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

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

**APPLICANT DETAILS**

Applicant Name: \_\_\_\_\_  
 PAN \_\_\_\_\_ Application No \_\_\_\_\_ Folio Nos \_\_\_\_\_

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

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

Place of Incorporation: \_\_\_\_\_ Country of Incorporation: \_\_\_\_\_ Date of Incorporation: \_\_\_\_\_

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

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

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

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

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

**FATCA and CRS DETAILS (Mandatory)**

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

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

**We are a, (Please ✓ as appropriate):**  
 Financial Institution (Refer definition A) or  
 Direct reporting NFE (Refer definition B)

**GIIN** \_\_\_\_\_  
 Note: If you do not have a GIIN (Global Intermediary Identification number) but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below  
**Name of sponsoring entity:** \_\_\_\_\_

**GIIN - Not Available (Please ✓ as appropriate):**  
 If the entity is a financial institution,  
 Applied for  
 Not required to apply for - please specify 2 digits sub-category \_\_\_\_\_ (refer definition C)  
 Not obtained – Non-participating FI

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

**Is the Entity a publicly traded company?** No   
 (that is, a company whose shares are regularly traded on an established securities market) (Refer definition D1)  
**Yes**  (If yes, please specify any one stock exchange on which the stock is regularly traded)  
**Name of stock exchange** \_\_\_\_\_

**Is the Entity a related entity of a publicly traded company?** No   
 (a company whose shares are regularly traded on an established securities market) (Refer definition D2)  
**Yes**  (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)  
**Name of listed company** \_\_\_\_\_  
**Nature of relation:**  Subsidiary of the Listed Company OR  Controlled by a Listed Company  
**Name of stock exchange** \_\_\_\_\_

**Is the Entity an Active NFE?** No   
 (Refer definition D3)  
**Yes**  Also provide UBO Form   
**Nature of Business** \_\_\_\_\_  
**Please specify the sub-category of Active NFE** \_\_\_\_\_ (Mention code - refer D3)

**Is the Entity a Passive NFE?** No   
 (Refer definition E2)  
**Yes**  Also provide UBO Form   
**Name of stock exchange** \_\_\_\_\_

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

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

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

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

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

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

**DECLARATION & SIGNATURE(S)**

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

Date : \_\_\_\_\_ Place : \_\_\_\_\_ **Authorized Signatories** [with Company / Trust / Firm / Body Corporate seal]

**DEFINITIONS/ INSTRUCTIONS / GUIDANCE**

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

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

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

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

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

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

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

**E. Other definitions**

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



<b>2</b>	<b>SIP DETAILS (Please tick (✓) wherever applicable)</b>		
<b>1</b>	<b>Scheme 1 Name</b> <input type="text" value="HSBC Focused Equity Fund"/>	<b>Plan</b> <input type="text"/>	<b>Option / Sub option</b> <input type="text"/>
<b>Frequency</b> <input type="checkbox"/> Monthly (Default*) <input type="checkbox"/> Quarterly (10th)		<b>SIP Date</b> <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd <input type="checkbox"/> 4th <input type="checkbox"/> 5th <input type="checkbox"/> 6th <input type="checkbox"/> 7th <input type="checkbox"/> 8th <input type="checkbox"/> 9th <input type="checkbox"/> 10th (Default*)	
SIP period From <input type="text" value="MMYY"/> To <input type="text" value="MMYY"/> <b>OR</b> <input type="checkbox"/> End date <input type="text" value="0399"/>		<input type="checkbox"/> 11th <input type="checkbox"/> 12th <input type="checkbox"/> 13th <input type="checkbox"/> 14th <input type="checkbox"/> 15th <input type="checkbox"/> 16th <input type="checkbox"/> 17th <input type="checkbox"/> 18th <input type="checkbox"/> 19th <input type="checkbox"/> 20th <input type="checkbox"/> 21st	
If end date is not mentioned then the SIP will be considered for perpetuity (March 2099)		<input type="checkbox"/> 22nd <input type="checkbox"/> 23rd <input type="checkbox"/> 24th <input type="checkbox"/> 25th <input type="checkbox"/> 26th <input type="checkbox"/> 27th <input type="checkbox"/> 28th <input type="checkbox"/> 29th <input type="checkbox"/> 30th <input type="checkbox"/> 31st	
SIP Amount (figures) ₹ <input type="text"/>		(words) <input type="text"/>	
First SIP	Cheque No. <input type="text"/>	Dated <input type="text" value="DDMMYYYY"/>	Cheque Amount ₹ <input type="text"/>
Drawn on Bank name (should be same as NACH mandate) <input type="text"/>		Branch <input type="text"/>	
<b>2</b>	<b>Scheme 2 Name</b> <input type="text"/>	<b>Plan</b> <input type="text"/>	<b>Option / Sub option</b> <input type="text"/>
<b>Frequency</b> <input type="checkbox"/> Monthly (Default*) <input type="checkbox"/> Quarterly (10th)		<b>SIP Date</b> <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd <input type="checkbox"/> 4th <input type="checkbox"/> 5th <input type="checkbox"/> 6th <input type="checkbox"/> 7th <input type="checkbox"/> 8th <input type="checkbox"/> 9th <input type="checkbox"/> 10th (Default*)	
SIP period From <input type="text" value="MMYY"/> To <input type="text" value="MMYY"/> <b>OR</b> <input type="checkbox"/> End date <input type="text" value="0399"/>		<input type="checkbox"/> 11th <input type="checkbox"/> 12th <input type="checkbox"/> 13th <input type="checkbox"/> 14th <input type="checkbox"/> 15th <input type="checkbox"/> 16th <input type="checkbox"/> 17th <input type="checkbox"/> 18th <input type="checkbox"/> 19th <input type="checkbox"/> 20th <input type="checkbox"/> 21st	
If end date is not mentioned then the SIP will be considered for perpetuity (March 2099)		<input type="checkbox"/> 22nd <input type="checkbox"/> 23rd <input type="checkbox"/> 24th <input type="checkbox"/> 25th <input type="checkbox"/> 26th <input type="checkbox"/> 27th <input type="checkbox"/> 28th <input type="checkbox"/> 29th <input type="checkbox"/> 30th <input type="checkbox"/> 31st	
SIP Amount (figures) ₹ <input type="text"/>		(words) <input type="text"/>	
First SIP	Cheque No. <input type="text"/>	Dated <input type="text" value="DDMMYYYY"/>	Cheque Amount ₹ <input type="text"/>
Drawn on Bank name (should be same as NACH mandate) <input type="text"/>		Branch <input type="text"/>	
<b>3</b>	<b>Scheme 3 Name</b> <input type="text"/>	<b>Plan</b> <input type="text"/>	<b>Option / Sub option</b> <input type="text"/>
<b>Frequency</b> <input type="checkbox"/> Monthly (Default*) <input type="checkbox"/> Quarterly (10th)		<b>SIP Date</b> <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd <input type="checkbox"/> 4th <input type="checkbox"/> 5th <input type="checkbox"/> 6th <input type="checkbox"/> 7th <input type="checkbox"/> 8th <input type="checkbox"/> 9th <input type="checkbox"/> 10th (Default*)	
SIP period From <input type="text" value="MMYY"/> To <input type="text" value="MMYY"/> <b>OR</b> <input type="checkbox"/> End date <input type="text" value="0399"/>		<input type="checkbox"/> 11th <input type="checkbox"/> 12th <input type="checkbox"/> 13th <input type="checkbox"/> 14th <input type="checkbox"/> 15th <input type="checkbox"/> 16th <input type="checkbox"/> 17th <input type="checkbox"/> 18th <input type="checkbox"/> 19th <input type="checkbox"/> 20th <input type="checkbox"/> 21st	
If end date is not mentioned then the SIP will be considered for perpetuity (March 2099)		<input type="checkbox"/> 22nd <input type="checkbox"/> 23rd <input type="checkbox"/> 24th <input type="checkbox"/> 25th <input type="checkbox"/> 26th <input type="checkbox"/> 27th <input type="checkbox"/> 28th <input type="checkbox"/> 29th <input type="checkbox"/> 30th <input type="checkbox"/> 31st	
SIP Amount (figures) ₹ <input type="text"/>		(words) <input type="text"/>	
First SIP	Cheque No. <input type="text"/>	Dated <input type="text" value="DDMMYYYY"/>	Cheque Amount ₹ <input type="text"/>
Drawn on Bank name (should be same as NACH mandate) <input type="text"/>		Branch <input type="text"/>	
^ If no debit date is mentioned default date would be considered as 10th of every month / quarter. Please ensure the amount mentioned in the NACH form is a total of per SIP installment requested above.			
<b>3</b>	<b>DECLARATION AND SIGNATURE(S) (to be signed by all Unit Holders if Mode of Holding is 'Joint')</b>		
<b>OTHER DECLARATIONS (Signature(s) should be as it appearing on the Application Form and in the same order</b>			
I / We declare that the particulars furnished here are correct. I / We authorise HSBC Mutual Fund acting through its service providers to debit my / our bank account towards payment of SIP instalments through an Electronic Debit arrangement / NACH (National Automated Clearing House). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / we would not hold the user institution responsible. I / We will also inform HSBC Mutual Fund about any changes in my bank account.			
I / We have registered for making payment towards my investments in HSBC Mutual Fund by debit to my / our account directly or through ECS (Debit Clearing) / NACH (National Automated Clearing House). I / We hereby authorize to honour such payments and have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my / our account. I also hereby agree to read the respective SID and SAI of the Mutual Fund before investing in any scheme of HSBC Mutual Fund using this facility.			
<b>X</b>	<b>X</b>	<b>X</b>	
<b>Sole / 1st Unit Holder / POA / Guardian</b>	<b>2nd Unit Holder</b>	<b>3rd Unit Holder</b>	

### INSTRUCTION

1. Investors are advised to comply with applicable Know Your Customer (KYC) requirements from time to time and failure to comply with this requirement may result in the purchase application being rejected.
2. Please read the Scheme Information Document(s), Key Information Memorandum(s) of the scheme(s) and Statement of Additional Information of the respective schemes and addenda issued for these documents carefully before investing.
3. Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the respective Scheme Documents.
4. Applications incomplete in any respect are liable to be rejected. AMC/RTA shall have absolute discretion to reject any such Application Forms.
5. Investors are advised to retain this acknowledgment slip till they receive a confirmation of processing of their SIP Mandate from the HSBC Mutual Fund Investor Service Centre (ISC)/CAMS.
6. Investors / Unit holders should provide the Folio & Name of the Sole / Primary Holder. In case the name as provided in this application does not correspond with the name appearing in the existing Folio, the application form may be rejected.
7. A minimum gap of 21 Calendar Days needs to be maintained between the first and second SIP installments.
8. Investors can choose any preferred date of the month as SIP debit date. 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 business day. In case the SIP debit date is not indicated, 10th shall be treated as the default date.
9. All SIP installment cheques / payment instructions must be of the same amount and the same monthly debit date.
10. In case payment is made using "At Par" cheques, investors must mention the MICR number of his actual bank branch.
11. If the period is not specified by the unitholder then the SIP enrollment will be deemed to be for perpetuity and processed accordingly.
12. The SIP will be discontinued automatically if payment is not received for two successive installments.
13. Investors can discontinue a SIP at any time by sending a written request to any Official Point of Acceptance or to the registrar CAMS. Notice of such discontinuance should be received at least 21 Calendar Days prior to the due date of the next installment / debit.
14. Please submit this form along with a copy of a cancelled cheque.
15. 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.

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

1. Investors who have already submitted One Time Debit Mandate Form (OTM) or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account (for SIP debits). However, if such investors wish to add a new bank account towards OTM facility, may fill the form with the new bank details.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Alongwith OTM, investors need to provide an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered failing which registration may not be accepted. Investor's cheque/bank account details are subject to third party validation.
4. Investors are deemed to have read and understood the terms and conditions of SIP registration, Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HSBC Mutual Fund.
5. Date and validity of the mandate should be mentioned in DD/MM/YYYY format.
6. Sponsor Bank Code and Utility Code of the Service Provider will be mentioned by HSBC Mutual Fund.
7. For the convenience of investors, the frequency of the mandate mentioned "As and when presented".



# Declaration Formats

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

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

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

Folio No.											Application Form No.								
Beneficiary Name																			
Investment Amount in Rs.											<input type="checkbox"/> Lump sum	<input type="checkbox"/> SIP with post-dated Cheques	<input type="checkbox"/> SIP Auto Debit						
Bank Details	A/c No.										Branch								
	Bank Name																		
DD / Cheque No. (Lump sum)											Dated	D	D	M	M	Y	Y	Y	Y
Cheque Nos. (for SIP via PDC)	From											To							
Cheque Drawn on A/c No.																			

### Declaration and Signatures:

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

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

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

### Instrument Details:

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

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

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

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

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

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

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

### Branch Manager/Declarant(s)

Signature X \_\_\_\_\_

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

Address \_\_\_\_\_

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

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

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

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

*To whomsoever it may concern*

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

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

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

Signature of Declarant(s)  \_\_\_\_\_

Name of Declarant(s) \_\_\_\_\_

Income Tax PAN \_\_\_\_\_ KYC Acknowledgement attached (Mandatory for any amount)

Address of Declarant(s) \_\_\_\_\_

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

State \_\_\_\_\_ Country \_\_\_\_\_

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

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

*To whomsoever it may concern*

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

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

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

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

Signature of Declarant(s)  \_\_\_\_\_

Name of Declarant(s) \_\_\_\_\_

Income Tax PAN \_\_\_\_\_ KYC Acknowledgement attached (Mandatory for any amount)

Address of Declarant(s) \_\_\_\_\_

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

State \_\_\_\_\_ Country \_\_\_\_\_

# Multiple Bank Accounts Registration / Deletion Form

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

<b>Folio No.</b> (For Existing Unit Holders) <input style="width: 100%;" type="text"/>	<b>OR</b>	<b>Application No.</b> (For New Unit Holders) <input style="width: 100%;" type="text"/>
<b>Name of Sole / First Unit Holder</b> <input style="width: 95%;" type="text"/>		<b>Permanent Account No. (PAN)</b> <input style="width: 100%;" type="text"/>

## A. Old / Existing Bank Account details:

Bank Account No.  Bank A/c. Type:  Savings  Current  NRI-NRO  NRI-NRE  Others

Bank Name : \_\_\_\_\_

*\*\* in case of non-availability of old bank proof (as mentioned in mandatory documents), In-Person verification (IPV) is mandatory*

## B. Change in Tax Status:

In-case of Change in Tax Status, please tick the applicable new tax status:  Resident Individual  NRI on Repatriation Basis  NRI on Non-Repatriation Basis

## C. Addition of Bank Accounts:

• If you are changing an existing bank account with a new one for redemption/dividend proceeds in future, please mention the new bank account in Part C as well as in Part D. If the new bank account is not mentioned in Part C, redemption/dividend proceeds will be sent to existing default bank account only. • For each bank account mentioned in Part C, Investors should submit originals of any one of the documents mentioned below. If copies are submitted, the originals should be produced for verification.

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

Bank A/c. Type:  Savings  Current  NRI-NRO  NRI-NRE  Others

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

Core Bank Account No. _____ Bank Name _____ City _____ MICR Code^ <input style="width: 100%;" type="text"/>	Account Type (✓) : <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO# <input type="checkbox"/> NRE# <input type="checkbox"/> FCNR# <input type="checkbox"/> _____ Branch _____ PIN Code <input style="width: 100%;" type="text"/> IFSC Code^^ <input style="width: 100%;" type="text"/>
Any one Document with name of investor pre printed <input type="checkbox"/> Cancelled Cheque Leaf <input type="checkbox"/> Passbook	

Core Bank Account No. _____ Bank Name _____ City _____ MICR Code^ <input style="width: 100%;" type="text"/>	Account Type (✓) : <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO# <input type="checkbox"/> NRE# <input type="checkbox"/> FCNR# <input type="checkbox"/> _____ Branch _____ PIN Code <input style="width: 100%;" type="text"/> IFSC Code^^ <input style="width: 100%;" type="text"/>
Any one Document with name of investor pre printed <input type="checkbox"/> Cancelled Cheque Leaf <input type="checkbox"/> Passbook	

Core Bank Account No. _____ Bank Name _____ City _____ MICR Code^ <input style="width: 100%;" type="text"/>	Account Type (✓) : <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO# <input type="checkbox"/> NRE# <input type="checkbox"/> FCNR# <input type="checkbox"/> _____ Branch _____ PIN Code <input style="width: 100%;" type="text"/> IFSC Code^^ <input style="width: 100%;" type="text"/>
Any one Document with name of investor pre printed <input type="checkbox"/> Cancelled Cheque Leaf <input type="checkbox"/> Passbook	

Core Bank Account No. _____ Bank Name _____ City _____ MICR Code^ <input style="width: 100%;" type="text"/>	Account Type (✓) : <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO# <input type="checkbox"/> NRE# <input type="checkbox"/> FCNR# <input type="checkbox"/> _____ Branch _____ PIN Code <input style="width: 100%;" type="text"/> IFSC Code^^ <input style="width: 100%;" type="text"/>
Any one Document with name of investor pre printed <input type="checkbox"/> Cancelled Cheque Leaf <input type="checkbox"/> Passbook	

^ 9 digit code on your cheque next to the cheque number.      ^^ 11 digit 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 redemption/dividend proceeds in future, please mention the new bank account in Part C as well as in Part D. From among the bank accounts mentioned above or those already registered with you, please register the following bank account as a Default Bank Account for payment of future redemption and/or dividend proceeds, if any, in the above mentioned folio:

Core Bank Account No. \_\_\_\_\_ Bank Name : \_\_\_\_\_

## E. Bank Account Deletion:

Name of Sole / First Unit Holder \_\_\_\_\_

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

Bank Account No. _____	Bank Name _____
Bank Account No. _____	Bank Name _____
Bank Account No. _____	Bank Name _____
Bank Account No. _____	Bank Name _____

Deletion of a default bank account will not be effective in the Folio unless the investor mentions another valid registered Bank Account as a default account in Part D of this Form.

**F. My identity details for IPV (copy enclosed & original shown for verification)\***

Description	First Holder / Guardian	Joint Holder1	Joint Holder2
PAN** / (Please Specify) #			
Holder's Name			
Contact Number			
Signature <sup>S</sup>	X	X	X

**DECLARATION :**

I/We have read and understood the Instructions and the Terms and Conditions for Multiple Bank Accounts Registration and agree to abide by the same. I/We acknowledge that my/our request will be processed only if all details are properly filled and valid documents are attached, failing which the request maybe rejected/delayed as the case may be in which case I/We will not hold HSBC Mutual Fund, the AMC and the Registrar liable for any loss due to delayed execution or rejection of the request.

\* First unit holder OR Any 1 of the unit holder where mode of holding in the folio is anyone or survivor

# Self Attested Photo Identity Proof for PAN Exempt Investors like Passport, Voter ID, Ration Card, Driving License, Aadhaar Number (Number to be scored out)

\$ To be signed by all the holder(s) as per the mode of holding. In case of Non-Individual Unit holders, to be signed by AUTHORISED SIGNATORIES

**G. In-Person verification (For Office Use only) – applicable only if the old / existing bank mandate proof not submitted**

I have done the In-Person verification of the above referred investor along with ID document specified above; matched with the information available in the referred Folio(s) and found them in order. Also verified the originals of new bank mandate documentary proof with the copies shared and found them in order.

Employee Name		X								
Employee No.										
Location Name	CAMS/AMC - <Location Name>									
Date	<table border="1" style="display: inline-table;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y	Signature with Branch Seal
D	D	M	M	Y	Y	Y	Y			

**INSTRUCTIONS AND TERMS & CONDITIONS**

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

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

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