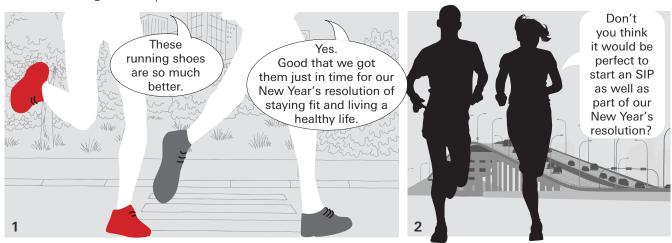


SIP SAHI HAI Your New Year's resolution









An investor education initiative by HSBC Mutual Fund

(SIP = Systematic Investment Plan)

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