



## Statement of Additional Information (SAI)

This Statement of Additional Information (SAI) contains details of HSBC Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document).

This SAI is dated August 24, 2018.

**Sponsor:**

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

**Trustee:**

**Board of Trustees**  
16, V. N. Road, Fort, Mumbai 400 001, India

**Asset Management Company:**

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

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## I. INFORMATION ABOUT SPONSOR, ASSET MANAGEMENT COMPANY AND TRUSTEES

### A. Constitution of the Mutual Fund

HSBC Mutual Fund (“the Mutual Fund” or “the Fund”) has been constituted as a Trust in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) vide a Trust Deed dated February 7, 2002 with HSBC Securities and Capital Markets (India) Private Limited, as the Sponsor and the Board of Individual Trustees. The office of the Sub-Registrar of Assurances at Mumbai has registered the Trust Deed establishing the Fund under the Registration Act, 1908. The Fund was registered with SEBI vide registration number MF/046/02/5 dated May 27, 2002.

The office of the Mutual Fund is at 16, Veer Nariman Road, Fort, Mumbai - 400 001.

The Trust has been formed for the purpose of pooling of capital from the public for collective investment in securities / any other property for the purpose of providing facilities for participation by persons as beneficiaries in such properties / investments and in the profits/ income arising therefrom.

### B. Sponsor

The Mutual Fund is sponsored by HSBC Securities and Capital Markets (India) Private Limited (HSCI). The Sponsor is the Settlor of the Mutual Fund Trust. The Sponsor has entrusted a sum of Rs. 1,00,000 (Rupees One Lakh only) to the Trustee as the initial contribution towards the corpus of the Mutual Fund. HSCI is neither responsible nor liable for any loss or shortfall resulting from the operation of the Scheme beyond this contribution.

HSCI is a member of the HSBC Group, one of the world’s largest banking and financial services organizations. Headquartered in London, HSBC serves around 38 million customers worldwide through our four Global Businesses: Retail Banking and Wealth Management, Commercial Banking and Global Banking and Markets. HSBC’s network covers around 3,900 offices in 67 countries and territories in Europe, Asia, Middle East and North Africa, North America and Latin America. Listed on the London, Hong Kong, New York, Paris and Bermuda stock exchanges, shares in HSBC Holdings plc are held by over 206,000 shareholders in 131 countries and territories. (source: <http://www.hsbc.com/about-hsbc/our-purpose>)

HSCI offers integrated investment banking services, securities and corporate finance & advisory. HSCI is a member of The Bombay Stock Exchange Limited and National Stock Exchange (capital and derivative market segments) and is also a category I merchant banker registered with Securities and Exchange Board of India.

Equities: HSCI is primarily an institutional stockbroker, with a client base spanning foreign institutional investors, Indian financial institutions, mutual funds and select retail clients. The business is backed by comprehensive research covering around 100 of India’s largest, actively traded securities across industry groups.

Global Investment Banking: HSCI provides public and private sector corporates and government clients with strategic and financial advice in the areas of mergers and acquisitions, primary and secondary market funding, privatizations, structured financial solutions and project export finance.

HSCI holds 100% of the paid-up equity share capital of the AMC.

### Financial Performance of HSCI (past three years)

(Rs. in '000)

Particulars	2017-18 (Unaudited)	2016-17	2015-16
Net Worth	6,104,779	5,757,831	5,729,616
Total Income	1,624,425	1,281,823	1,333,222
Profit after tax	346,946	28,215	128,369
Assets Under Management (if applicable)	NA	N.A	N.A

### C. Board of Trustees (the Trustees)

The Sponsor has appointed a Board of Individual Trustees (the Trustees) for managing the Mutual Fund. The Board of Individual Trustees (the “Trustee”), shall discharge its obligations as trustee of the Mutual Fund. The Trustee ensures that the transactions entered into by the AMC are in accordance with the SEBI Regulations and will also review the activities carried on by the AMC.

### Details of Trustees

Name	Age	Qualification	Brief Experience
Mr. Nasser Munjee	65	B.Sc. (Economics), M.Sc. (Economics), London School of Economics	Mr. Nasser Munjee is the Chairman of Development Credit Bank. He is also director on the Board of various companies and trustee of various charitable institutions.
Mr. Manu Tandon	74	B.Com, ACA –Institute of Chartered Accountants –England & Wales	Mr. Manu Tandon was the Ex-MD of Elantas Beck India Limited from 1994. He is also a director on the Board of various companies.
Mr. Mehli Mistri	79	B.A. (Hons.), Mumbai, Advanced Management Programme (AMP) – Harvard University	Mr. Mehli Mistri was the Ex-MD of Saudi American Bank (Citibank affiliate) and the Ex-CEO of ANZ Grindlays Bank. Presently, he is not a Director on the Board of any other company.
Mr. Dilip J. Thakkar	81	B.Com, LL.B., F.C.A	Mr. Dilip J. Thakkar is a fellow member of the Institute of Chartered Accountant and is in practice from 1961. He is a Partner with two firms of Chartered Accountants in India. He is also a director on the Board of various companies.
Ms. Jasmine Batliwalla	63	BSc, LLB, ACS	Ms. Jasmine Batliwalla has over 35 years’ experience across legal, compliance and corporate secretarial functions covering banking, capital markets, mergers and acquisitions, asset management and insurance broking. Ms. Batliwalla retired as General Counsel, HSBC India in 2012 and continued as Advisor till March 2015. During her 20

Name	Age	Qualification	Brief Experience
			years with the HSBC Group, Ms. Batliwalla managed organic growth, acquisitions, divestments, regulatory challenges across the financial services spectrum. Ms. Batliwalla contributed towards framing the code of the Banking Codes and Standards Board of India and was a member of FICCI's Corporate Laws Committee, focusing on corporate and banking laws.
<b>Mr. Pedro Augusto Botelho Bastos</b>	54	MBA, Carlson School of Management, University of Minnesota, Minneapolis B.A., Hamline University, St. Paul, Minnesota B.S., Universidade Federal do Rio de Janeiro (from August 1982 then transferred to Hamline University in June 1984)	Mr. Bastos is currently Chief Executive Officer – Asia Pacific of HSBC Global Asset Management (Hongkong) Limited since June 2014. Prior to this, he was the Chief Executive Officer of HSBC Global Asset Management (Brazil and Latin America) (October 2006 – June 2014).

Mr. Pedro Bastos is associated with the Sponsor. Mr. Nasser Munjee, Mr. Manu Tandon, Mr. Mehli Mistri, Mr. Dilip J. Thakkar and Ms. Jasmine Batliwalla are independent Trustees. Thus, 5 out of the 6 Trustees are independent Trustees.

### Responsibilities and duties of the Trustees as well as the specific and general due diligence

Pursuant to the Trust Deed dated February 7, 2002 constituting the Mutual Fund and in terms of the SEBI (Mutual Funds) Regulations, 1996, the rights and obligations of the Trustees are as under:

- Each of the Trustees in carrying out his responsibilities as a member of the Board of Trustees, shall maintain arm's length relationship with other companies, or institutions or financial intermediaries or any body corporate with which he may be associated.
- The Trustees shall have a right to obtain from the AMC such information as is considered necessary by them.
- The Trustees shall ensure before the launch of any scheme that the AMC has :-
  - Systems in place for its back office, dealing room and accounting;
  - Appointed all key personnel including fund manager(s) for the Scheme and submitted to the Trustees their bio-data which shall contain the educational qualifications, past experience in the securities market within 15 days of their appointment;
  - Appointed auditors to audit the accounts of the Scheme;
  - Appointed a compliance officer who shall be responsible for monitoring the compliance of the Act, rules and regulations, notifications, guidelines, instructions etc. issued by the Board or the Central Government and for redressal of investors' grievances. The compliance officer so appointed shall immediately and independently report to the Board any non-compliance observed;
  - Appointed registrars and laid down parameters for their supervision;
  - Prepared a compliance manual and designed internal control mechanisms including internal audit systems and
  - Specified norms for empanelment of brokers and marketing agents.
- The Trustees shall ensure that the AMC has been diligent in empanelling brokers, in monitoring securities transactions with brokers and avoiding undue concentration of business with any broker.
- The Trustees are required to ensure that the AMC has not given any undue or unfair advantage to any associate or dealt with any of the associates of the AMC in any manner detrimental to the interests of the Unitholders.
- The Trustees are required to ensure that the transactions entered into by the AMC are in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the provisions of the Scheme.
- The Trustees are required to ensure that the AMC has been managing the Scheme independently of other activities and has taken adequate steps to ensure that the interest of investors of one Scheme are not compromised with those of any other Scheme or of other activities of the AMC.
- The Trustees are required to ensure that all the activities of the AMC are in accordance with the provisions of SEBI (Mutual Funds) Regulations, 1996.
- Where the Trustees have reason to believe that the conduct of the business of the Fund is not in accordance with the Regulations and the provisions of the Scheme, they are required to take such remedial steps as are necessary by them and to immediately inform SEBI of the violation and the action taken by them.
- Each of the Trustees are required to file with the Fund the details of his securities' transactions on a quarterly basis, in accordance with guidelines issued by SEBI from time to time.
- The Trustees are accountable for and are required to be the custodian of the Fund's property of the respective Scheme and to hold the same in trust for the benefit of the Unitholders in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the provisions of the Trust Deed.
- The Trustees are required to take steps to ensure that the transactions of the Fund are in accordance with the provisions of the Trust Deed.
- The Trustees are responsible for the calculation of any income due to be paid to the Fund and also of any income received in the Mutual Fund for the holders of the Units of any Scheme in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the Trust Deed.
- The Trustees are required to obtain the consent of the Unitholders of a Scheme:
  - When required to do so by SEBI in the interest of the Unitholders of that Scheme; or
  - Upon the request of three-fourths of the Unitholders of any Scheme under the Fund for that Scheme; or
  - If a majority of the Trustees decide to wind up the Scheme or prematurely redeem the Units.
- The Trustees shall ensure that no change in the fundamental attributes of any Scheme or the Trust or fees and expenses payable or any other change which would modify the Scheme and affect the interests of Unitholders, shall be carried out unless:

- a written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- the Unitholders are given an option to exit at the prevailing Net Asset Value without any exit load.
- The Trustees are required to call for the details of transactions in securities by the key personnel of the AMC in their own names or on behalf of the AMC and report the same to SEBI as and when called for.
- The Trustees are required to review quarterly, all transactions carried out between the Fund, the AMC and its associates.
- The Trustees are required to review quarterly the net worth of the AMC and in case of any shortfall ensure that the AMC makes up for the shortfall as per clause (f) of sub regulation (1) of Regulation 21 of SEBI (Mutual Funds) Regulations, 1996.
- The Trustees are required to periodically review all service contracts such as custody arrangements, transfer agency of securities and satisfy themselves that such contracts are executed in the interest of the Unitholders.
- The Trustees are required to ensure that there is no conflict of interest between the manner of deployment of its net worth by the AMC and the interest of the Unitholders.
- The Trustees are required to periodically review the investor complaints received and the redressal of the same by the AMC.
- The Trustees are required to abide by the Code of Conduct as specified in the Fifth Schedule of the SEBI (Mutual Funds) Regulations, 1996.
- The Trustees have to furnish to SEBI on a half yearly basis:-
  - a report on the activities of the Fund;
  - a certificate stating that the Trustees have satisfied themselves that there have been no instances of self dealing or front running by any of the Trustees, directors and key personnel of the AMC;
  - a certificate to the effect that the AMC has been managing the Scheme independently of any other activities and in case any activities of the nature referred to in Regulation 24, sub regulation (b) of the SEBI (Mutual Funds) Regulations, 1996 have been undertaken, the AMC has taken adequate steps to ensure that the interest of the Unitholders is protected.
  - The independent Trustees are required to give their comments on the report received from the AMC regarding the investments by the Mutual Fund in the securities of the group companies of the Sponsor.
- No amendment to the Trust Deed shall be carried out without prior approval of SEBI and Unitholders' approval / consent will be obtained where it affects the interests of Unitholders as per the procedure / provisions laid down in the Regulations.
- The Trustees shall exercise due diligence as under:

#### A. *General Due Diligence*

- The Trustees shall be discerning in the appointment of the directors of the AMC.
- The Trustees shall review the desirability of the continuance of the AMC if substantial irregularities are observed in the Schemes and shall not allow the AMC to float any new Scheme.

- The Trustee shall ensure that the trust property is properly protected, held and administered by proper persons and by a proper number of such persons.
- The Trustees shall ensure that all service providers hold appropriate registrations from SEBI or the concerned regulatory authority.
- The Trustees shall arrange for test checks of service contracts.
- The Trustees shall immediately report to SEBI any special developments in the Mutual Fund.

#### B. *Specific Due Diligence*

The Trustees shall:

- Obtain internal / concurrent audit reports at regular intervals from independent auditors appointed by the Trustees.
- Obtain compliance certificates at regular intervals from the AMC.
- Hold meetings of Trustees frequently and ensure that at least 6 such meetings shall be held in each year.
- Consider the reports of the independent auditor and compliance reports of the AMC at the meeting of the Trustees for appropriate action.
- Maintain records of the decisions of the Trustees at their meetings and of the minutes of the meetings.
- Prescribe and adhere to the code of ethics by the Trustees, the AMC and its personnel.
- Communicate in writing to the AMC of the deficiencies and check on the rectification of deficiencies.
- The Trustees shall maintain high standards of integrity and fairness in all their dealings and in the conduct of their business.
- The Trustees shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgement.
- The independent Trustees shall pay specific attention to the following as may be applicable, namely:
  - The Investment Management Agreement and the compensation paid under the Agreement.
  - Service contracts with affiliates - whether the AMC has charged higher fees than outside contractors for the same services.
  - Selection of the AMC's independent directors.
  - Securities transactions involving affiliates to the extent such transactions are permitted.
  - Selecting and nominating individuals to fill independent directors' vacancies.
  - Code of ethics must be designed to prevent fraudulent, deceptive or manipulative practices by insiders in connection with personal securities transactions.
  - The reasonableness of fees paid to Sponsors, AMC and any others for services provided.
  - Principal underwriting contracts and renewals.
  - Any service contracts with the associates of the AMC.
  - Notwithstanding anything contained in sub-regulations (1) to (25) of Regulation 18 of the SEBI (Mutual Funds) Regulations, 1996, the Trustees shall not be held liable for acts done in good faith if they have exercised adequate due diligence honestly.

- The Regulations provide that the meetings of the Trustees shall be held at least once in every 2 calendar months and at least 6 such meetings shall be held every year. Further, as per the Regulations, for the purposes of constituting the quorum for the meetings of the Trustees, at least one Independent Trustee or Director should be present during such meetings.

The supervisory role of the Trustees will be discharged by reviewing the information and the operations of the Fund based on the reports submitted at the meetings of the Trustees, by reviewing the reports submitted by the Internal Auditor and the bi-monthly and half yearly compliance reports. Presently the Board of Trustees are required to hold a meeting at least once in 2 calendar months and at least 6 such meetings are required to be held every year. During the financial year 2017-2018, the Board of Trustees met 6 times.

No amendment to the Trust Deed shall be carried out without prior approval of SEBI and Unitholders' approval / consent will be obtained where it affects the interests of Unitholders as per the procedure / provisions laid down in the Regulations.

The Trustees may require or give verification of identity or other details regarding any subscription or related information from / of the Unitholders as may be required under any law, which may result in delay in dealing with the applications, Units, benefits, distribution, etc.

## TRUSTESHIP FEES

Pursuant to the Trust Deed constituting the Fund, the Fund is authorised to pay the Independent Trustees a fee for their services for meetings of the Board of Trustees / Committee meetings attended by such Trustees, as may be mutually agreed between the Sponsor and the Board of Trustees from time to time, subject to the SEBI Regulations.

## D. Asset Management Company

HSBC Asset Management (India) Private Limited (the Investment Manager or the AMC) is a private limited company incorporated

under the Companies Act, 1956 on December 12, 2001 having its Registered Office at 16, Veer Nariman Road, Fort, Mumbai 400 001. HSBC Asset Management (India) Private Limited has been appointed as the Asset Management Company of the Mutual Fund by the Trustee vide Investment Management Agreement (IMA) dated February 7, 2002 and executed between the Trustees and the AMC. SEBI approved the AMC to act as the Investment Manager of the Fund vide its letter No. MFD/BC/163/2002 dated May 27, 2002.

The paid-up equity share capital of the AMC is Rs. 61.59 crores. HSBC Securities and Capital Markets (India) Private Limited holds 100% of the paid-up equity share capital of the AMC.

The AMC will manage the schemes of the Fund as mentioned in their respective Scheme Information Document, in accordance with the provisions of IMA, the Trust Deed, the SEBI Regulations and the objectives of the Scheme.

The AMC is also registered as a Portfolio Manager under the SEBI (Portfolio Managers) Regulations, 1993 vide registration no. INP000001322. The AMC also offers non-binding Advisory services to offshore funds under the mutual fund license.

In accordance with the SEBI Regulations, an asset management company, subject to certain conditions, is also permitted to undertake activities in the nature of portfolio management services and management and advisory services to pooled assets including offshore funds, insurance funds, pension funds, provident funds, if any of such activities are not in conflict with the activities of the mutual fund. Subject to these activities being assessed as desirable and economically viable, the AMC may undertake any or all of these activities after satisfying itself that there is no potential conflict of interest.

The AMC has no conflict of interest between its Mutual Fund, Portfolio Management Services and Advisory business. The key personnel, systems, back office, bank and securities accounts are segregated activity wise and there exist systems to prohibit access to insider information.

## Details of AMC Directors

Name	Age	Qualification	Brief Experience
<b>Mr. Ravi Menon</b>	56	M.Sc. Economics and MBA	Mr. Ravi Menon has around 27 years of experience in banking and financial services. Mr. Menon was the Head of Strategy & Planning Inclusive Banking at HSBC. He has held various positions at HSBC Group. Prior to joining HSBC Group he was working with UBS as Vice President – Investment Banking.
<b>Mr. S. P. Mustafa</b>	69	BA Honors - St Stephens College, Chartered Accountant, FCA, England and Wales	Mr. Mustafa holds a bachelors degree from St Stephens College, University of Delhi and is a Chartered Accountant and a Fellow of the Institute of Chartered Accountants of England and Wales. He has worked in the UK for a number of years and was a Partner in a Chartered Accountants firm in London prior to his joining Unilever. At Unilever, he had held several senior management and leadership positions over a number of years and his responsibilities covered strategic financial restructuring, mergers and acquisitions, development of external communication strategy, management of the supply chain, business performance, commercial controls and Financial & Management Accounting.
<b>Ms. Kishori J. Udeshi</b>	74	M.A. (Economics)	Ms. Kishori J Udeshi was the Chairperson of The Banking Codes and Standards Board of India, set up by the RBI. She is a director on the Board of various companies. She moved on to a professional career in central banking and became the first woman to be appointed as Deputy Governor of the Reserve Bank of India.

Name	Age	Qualification	Brief Experience
			As Deputy Governor of RBI, she was on the Board of SEBI, NABARD, Exim Bank and was the Chairperson of Bharatiya Reserve Bank Note Mudran (Pvt) Ltd., Bangalore. She was also the Chairman of Deposit Insurance and Credit Guarantee Corporation. Ms Udeshi was also a Chairperson of The Banking Codes and Standards Board of India, set up by the RBI where she had evaluated and enforced the observance of the Banking Codes.
<b>Mr. Dinesh Mittal</b>	65	M.Sc (Physics) with Specialization in Electronics	Mr. Dinesh K Mittal was the former Secretary, Department of Financial Services, Government of India. He was awarded Director's Gold Medal at Lal Bahadur Shastri National Academy of Administration for standing 1st in India among I.A.S. Officers of 1977 Batch. He played a key role in putting a framework of Special Economic Zones in India.

Mr. Ravi Menon is associated with the Sponsor. Ms. Kishori J. Udeshi, Mr. Dinesh Mittal and Mr. S. P. Mustafa are Independent Directors.

### Powers, Duties, Obligations and Responsibilities of the Asset Management Company

The powers, duties and responsibilities of the AMC shall be governed by the Regulations and the Investment Management Agreement. The AMC, in the course of managing the affairs of the Mutual Fund, has the powers, *inter alia* for following duties and responsibilities:

- Floating Scheme(s) of the Mutual Fund after approval of the same by the Trustees and investing and managing the funds mobilised under various Schemes, in accordance with the provisions of the Trust Deed and the Regulations.
- Evaluating investment opportunities for further investments by the Mutual Fund.
- Evaluating and issuing orders and instructions with respect to the acquisition and disposition of investments and risk positions/exposures.
- Issuing and ensuring due compliance of instructions to the custodian and the Mutual Fund's brokers, agents including registrars and transfer agents.
- Issuing, selling, repurchasing and cancelling the Units as per the terms of the respective Scheme of the Mutual Fund.
- Managing the Mutual Fund Scheme independently of other activities and taking adequate steps to ensure that the interests of Unitholders are not being compromised with those of any other Scheme or any of its other activities.
- Opening and operating bank accounts in the name and on behalf of each scheme in relation to the investments made by the Mutual Fund.
- Fixing record dates or book closure periods for the purpose of effecting transfer of Units and determining eligibility for dividends, bonus, rights, privileges, preferences, reservations or other entitlements or accretions.
- Providing information to SEBI and the Unitholders as required under the Regulations or as otherwise required by SEBI.
- Receiving, holding in trust, or as agent or nominee of the Trustees, improving, developing, using, selling, transferring, exchanging, assigning, dealing, trading in and managing all assets and all accretions thereto and endeavouring to earn adequate returns on them for and on behalf of the Trust.
- Fixing sales and re-purchase prices, and calculating Net Asset Value for Units, consistent with the Regulations.
- Setting up an effective establishment for servicing of Unitholders under the various Scheme(s) and also to protect the interest of the Unitholders.
- Generally doing all acts, deeds, matters and things which are necessary for any object, purpose or in relation to the Mutual Fund in any manner or in relation to any scheme of the Mutual Fund.

### Duties and Responsibilities

- The AMC shall take all reasonable steps and exercise due diligence to ensure that the investment of funds pertaining to any Scheme is not contrary to the provisions of the SEBI Regulations and the Trust Deed.
- The AMC shall exercise due diligence and care in all its investment decisions as would be exercised by other persons engaged in the same business.
- The AMC shall be responsible for the acts of commissions or omissions by its employees or the persons whose services have been procured by the AMC.
- The AMC shall submit to the Trustees quarterly reports of each year on its activities and the compliance with the SEBI Regulations.
- The Trustees at the request of the AMC may terminate the assignment of the AMC at any time provided that such termination shall become effective only after the Trustees have accepted the termination of assignment and communicated their decision in writing to the AMC.
- Notwithstanding anything contained in any contract or agreement of termination, the AMC or its directors or other officers shall not be absolved of liability to the Mutual Fund for their acts of commissions or omissions, while holding such position or office.
- The AMC shall not through any broker associated with the Sponsor, purchase or sell securities, which is average of 5% or more of the aggregate purchases and sales of securities made by the Mutual Fund in all its Scheme(s). Provided that for these purposes, aggregate purchase and sale of securities shall exclude sale and distribution of Units issued by the Mutual Fund. Provided further that the aforesaid limit of 5% shall apply for a block of any 3 months.
- The AMC shall not purchase and sell through any broker (other than a broker associated with the Sponsor) which is average of 5% or more of the aggregate purchases and sale of securities made by the Mutual Fund in all its Scheme(s), unless the AMC has recorded in writing the justification for exceeding the limit of 5% and reports of all such investments are sent to the Trustees on a quarterly basis. Provided that the aforesaid limit shall apply for a block of 3 months.

- The AMC shall not utilise the services of the Sponsor or any of its associates, employees or their relatives, for the purpose of any securities' transactions and distribution and sale of securities, provided that the AMC may utilise such services if disclosure to that effect is made to the Unitholders and the brokerage or commission paid is also disclosed in the half yearly annual accounts of the Mutual Fund.
  - The AMC shall file with the Trustees the details of transactions in securities by key personnel of the AMC in their own name or on behalf of the AMC and shall also report to SEBI, as and when required by SEBI.
  - In case the AMC enters into any securities' transaction with any of its associates a report to that effect shall be sent to the Trustees at their next meeting.
  - In case any company has invested more than 5% of the net asset value of a Scheme, the investment made by that Scheme or by any other Scheme of the same Mutual Fund in that company or its subsidiaries shall be brought to the notice of the Trustees by the AMC and be disclosed in the half yearly / annual accounts of the respective Scheme with justification for such investment provided that the latter investment has been made within 1 year of the date of the former investment calculated on either side.
  - The AMC shall file with the Trustees and SEBI
    - Detailed bio-data of all its directors along with their interest in other companies within 15 days of their appointment; and any change in the interest of directors every 6 months.
    - A quarterly report to the Trustees giving details and adequate justification about the purchase and sale of securities of the group companies of the Sponsor or the AMC as the case may be, by the Mutual Fund during the quarter.
    - Each director of the AMC shall file the details of his transactions of dealing in securities with the Trustees on a quarterly basis in accordance with guidelines issued by SEBI from time to time.
  - The AMC shall not appoint any person as key personnel who has been found guilty of any economic offence or involved in violation of securities laws.
  - The AMC shall appoint registrars and share transfer agents who are registered with SEBI. Provided if the work relating to the transfer of Units is processed in-house, the charges at competitive market rates may be debited to the Scheme and for rates higher than the competitive market rates, prior approval of the Trustees shall be obtained and reasons for charging higher rates shall be disclosed in the annual accounts.
  - The AMC shall abide by the Code of Conduct as specified in the Fifth Schedule of the SEBI Regulations.
  - The AMC shall
    - Not act as a trustee of any mutual fund.
    - Not undertake any other business activities except activities in the nature of, management and advisory services provided to pooled assets including offshore funds, pension funds, provident funds or Category I foreign portfolio investor as specified in the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, if any of such activities are not in conflict with the activities of the Mutual Fund.
- Provided that the AMC may itself or through its subsidiaries undertake portfolio management services and advisory services for other than broad based fund subject to complying with the additional conditions viz(i) that key personnel of the asset management company, the system, back office, bank and securities accounts are segregated activity wise and there exist system to prohibit access to inside information of various activities; and (b) that it meets with the capital adequacy requirements, if any, separately for each of such activities and obtain separate approval, if necessary under the relevant regulations is obtained; and other directions, as may be specified by the SEBI from time to time are adhered to.
- Not invest in any of its Scheme unless full disclosure of its intention to invest has been made in the respective Scheme Information Document.
  - Not be entitled to charge any fees on its investment in that Scheme.
  - Not acquire any of the assets out of the Trust funds, which involves the assumption of any liability which is unlimited or which may result in encumbrance of the Scheme property in any way.
- The independent Directors of the AMC shall pay specific attention to the following as may be applicable, namely:
    - The Investment Management Agreement and the compensation paid under the Agreement.
    - Service contracts with affiliates - whether the AMC has charged higher fees than outside contractors for the same services.
    - Securities transactions involving affiliates to the extent such transactions are permitted.
    - Code of ethics must be designed to prevent fraudulent, deceptive or manipulative practices by insiders in connection with personal securities transactions.
    - The reasonableness of fees paid to Sponsors, AMC and any others for services provided.
    - Principal underwriting contracts and renewals.
    - Any service contracts with the associates of the AMC.
    - The Chief Executive Officer (whatever his designation may be) of the AMC shall ensure that the Mutual Fund complies with all the provisions of these regulations and the guidelines or circulars issued in relation thereto from time to time and that the investments made by the Fund Managers are in the interest of the unitholders and shall also be responsible for the overall risk management function of the Mutual Fund.

### Asset Management Fees

The AMC is entitled to charge the Mutual Fund an investment management and advisory fees as specified in the Investment Management Agreement and Regulations. Expenditure in excess of the limits specified by Regulations and / or the Scheme Information Document (SID) will be borne by the AMC.



**E. Key Employees of the AMC and relevant experience**

Name	Designation	Age (years)	Qualification	Brief Experience
<b>Ravi Menon</b>	Chief Executive Officer	56	M.Sc. Economics and MBA	Over 27 years of experience in Corporate Banking, Investment Banking, Private Equity, Strategy and Governance. <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Chief Executive Officer from February 2016 onwards</li> <li>● <b>Hongkong &amp; Shanghai Banking Corporation</b>, Head Strategy &amp; Planning and Head Inclusive Banking from June 2009 to January 2016</li> <li>● <b>HSBC Private Equity Advisors (India) Private Limited</b>, Chief Executive Officer, Specialist Investments from June 2007 to May 2009</li> <li>● <b>HSBC Securities &amp; Capital Markets (India) Private Limited</b>, Managing Director &amp; Co-Head Investment Banking India from April 2004 to June 2007)</li> </ul>
<b>Tushar Pradhan</b>	Chief Investment Officer	50	MBA (USA), B.Com	Over 22 years of experience in Fund Management <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Chief Investment Officer since June 2009 onwards</li> <li>● <b>AIG Global Asset Management Company (India) Private Limited</b>, Chief Investment Officer - Equities from January 2007 to June 2009</li> <li>● <b>HDFC Asset Management Company Private Limited</b>, Senior Fund Manager from July 2000 to December 2006</li> <li>● <b>HDFC Limited</b>, Manager - Treasury from April 1995 to June 2000.</li> </ul>
<b>Denny Thomas</b>	Chief Operating Officer	41	B.Com, LL.B, A.C.S	Over 16 years of experience in Compliance <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Chief Operating Officer from October 2016 to present Head of Compliance from September 2010 to September 2016</li> <li>● <b>Religare Macquarie Wealth Management Limited</b>, Head of Compliance and Risk Management from July 2009 to August 2010</li> <li>● <b>Fidelity Fund Management Private Limited</b>, Senior Manager - Compliance from July 2006 to June 2009</li> <li>● <b>Prudential ICICI Asset Management Company Limited</b>, Manager, Compliance from March 2005 to June 2006</li> <li>● <b>Infomedia India Limited</b>, Head, Legal and Compliance from August 2003 to Feb. 2005</li> <li>● <b>IL&amp;FS Asset Management Company Limited</b>, Manager, Compliance from July 2001 to August 2003.</li> </ul>
<b>Rheitu Bansal</b>	Senior Vice President Client Operations	43	B.Com., A.C.A.	Over 16 years of experience in various functions including Operations and Fund Administration: <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Sr. Vice President and Head MF, Client Operations from April 1, 2015 onwards Vice President and Head MF, Customer Service from June 1, 2010 to Mar 31, 2015</li> <li>● <b>Morgan Stanley UK</b>, Senior Associate, Fund Administration from February 12, 2007 to March 20, 2008</li> <li>● <b>MSIM Global Support &amp; Tech Services Pvt. Ltd.</b>, Senior Associate, Global Reconciliations Team from August 16, 2005 to February 11, 2007</li> <li>● <b>Morgan Stanley Investment Management Private Limited</b>, Senior Associate, Operations - Domestic Fund from January 1, 2004 to August 15, 2005</li> <li>● <b>Morgan Stanley India Securities Limited</b>, Associate - Global Reconciliations Team from August 1, 2000 to December 31, 2003</li> </ul>

Name	Designation	Age (years)	Qualification	Brief Experience
<b>Amaresh Mishra</b>	Vice President & Assistant Fund Manager	38	Post Graduate Diploma in Business Management, Bachelor of Engineering (Chemical)	Over 13 years of experience in Equities & Sales. <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Vice President &amp; Assistant Fund Manager, from April 2012 to present, Associate Vice President, Investment Management from April 2008 to March 2012, Associate Vice President, Equities from October 2007 to March 2008; Associate Vice President, Sales and Distribution from March 2005 to September 2007</li> <li>● <b>Centre for Science and Environment</b>, Trainee Researcher from July 2001 to July 2002.</li> </ul>
<b>Dipan Parikh</b>	Vice President - Dealing	44	B.Com.	Over 16 years of experience of Dealing in Equity markets. <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Vice President, Dealing from September 2006 to present;</li> <li>● <b>Karvy Stock Broking Private Limited</b>, Institutional Dealer from July 2001 to September 2006.</li> </ul>
<b>Aditya Khemani</b>	Vice President & Fund Manager	37	PGDBM, B.Com.(Hons.)	Over 13 years of experience in Research. <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Vice President &amp; Fund Manager (Equity), from April 2012 to present, Assistant Fund Manager, Equities from February 2009 to March 2012; Associate Vice President - Investment Management from October 2007 to February 2009.</li> <li>● <b>SBI Funds Management India Private Limited</b>, Senior Manager, Equity Research from March 2007 to September 2007</li> <li>● <b>Prudential ICICI Asset Management Company India Private Limited</b>, Assistant Manager, Equity Research from December 2005 to February 2007.</li> <li>● <b>Morgan Stanley Advantage Services Private Limited</b>, Research Associate from May 2005 to November 2005.</li> </ul>
<b>Hitesh Shah</b>	Associate Vice President - Equities	46	B.Com.	Over 19 years of experience of Dealing in Equity markets. <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management India Private Limited</b>, Associate Vice President, Equities from November 16, 2015 to present, Associate Vice President – PMS dealing from November 2011 to November 13, 2015</li> <li>● <b>Deutsche Bank Group</b>, Equity Dealer from March 2008 to October 2011</li> <li>● <b>Batlivala &amp; Karani Securities</b>, Sales Trader Equity from September 2006 to February 2008</li> <li>● <b>Khandwala Securities Ltd.</b>, Manager &amp; Equity Dealer from January 1997 to August 2006</li> </ul>
<b>Sanjay Shah</b>	Senior Vice President & Head - Fixed Income	43	B.Com., A. C. A., PGDM.	Over 19 years of experience in research and risk <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Senior Vice President &amp; Fund Manager, Fixed Income since October 2011 to present, Vice President &amp; Fund Manager, Fixed Income since December 2008 to September 2011</li> <li>● <b>FIL Fund Management Private Limited</b>, Credit Analyst from September 2008 to December 2008</li> </ul>

Name	Designation	Age (years)	Qualification	Brief Experience
				<ul style="list-style-type: none"> <li>● <b>Lehman Brothers Structured Financial Services Private Limited,</b> Vice President, Convertible Products from September 2006 to September 2008</li> <li>● <b>Rabo India Finance Private Limited,</b> Senior Manager - Credit Risk from July 2004 to Sept. 2006</li> <li>● <b>ICICI Bank Limited,</b> Manager, Credit Risk from January 2003 to June 2004</li> <li>● <b>SBI Funds Management Private Limited,</b> Chief Manager, Debt Funds from June 1999 to January 2003</li> </ul>
<b>Arun Jain</b>	Chief Financial Officer	41	C.A., B.Com.	<p>Over 16 years of experience in fund accounting and finance-</p> <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited,</b> Chief Financial Officer since October 3, 2016. Prior to this he was responsible for Fund Operations from July 2010 to September 2016. His last title in this role was Senior Vice President and Head of Operations.</li> <li>● <b>Principal PNB Asset Management Company Pvt. Ltd.,</b> Responsible for Fund Accounting, Brokerage and MIS from April 2005 to July 2010. His last title in this role was Head of Fund Accounting, Brokerage and MIS.</li> <li>● <b>JP Morgan Chase Bank,</b> Responsible for Fund Accounting and Administration from September 2000 to April 2005. His last designation in this role was Team Leader, Fund Accounting.</li> </ul>
<b>Ranjithgopal K A</b>	Vice President - Equities	35	PGDBM, BA - Economics	<p>Over 12 years of experience in Sales and Research</p> <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited,</b> Vice President - Equities since March 2016. Associate Vice President - Investment Management (Analyst) since January 2012 to February 2016. Associate Vice President - Institutional Sales from April 2009, Associate Vice President - Sales &amp; Distribution from May 2006.</li> </ul>
<b>Gautam Bhupal</b>	Vice President & Fund Manager Equities	40	PGDBM, CA, CS, B.Com (Hons)	<p>Over 14 years of experience in research and Fund Management.</p> <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited,</b> Vice President &amp; Fund Manager, since October 2015 till date Vice President - Investment Management, from June 2015 to October 2015. Fund Manager for PMS Portfolios from July 2008 till June 2015.</li> <li>● <b>UTI Asset Management Company,</b> Equity Research Analyst from May 4 till June 2008.</li> </ul>
<b>Neelotpal Sahai</b>	Senior Vice President & Head - Equities	49	B.Tech, PGDM (IIM Kolkata)	<p>Over 24 years of experience in research and Fund Management.</p> <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Ltd.</b> Senior and Head of Equities from September 2017 till date Senior Fund Manager – Equities from April 2013 to August 2017.</li> <li>● <b>IDFC Asset Management Company Ltd.</b> Director from February 2006 to April 2013.</li> <li>● <b>Motilal Oswal Securities Ltd.</b> Senior Research Analyst from March 2005 to January 2006</li> <li>● <b>Infosys Ltd.</b> Senior Project Manager from June 1999 to March 2005.</li> <li>● <b>Vickers Ballas Securities Ltd.</b> Analyst from September 1998 to June 1999.</li> <li>● <b>SBC Warburg</b> Analyst from May 1997 to May 1998.</li> <li>● <b>UTI Securities Ltd.</b> Equity Analyst from June 1995 to May 1997.</li> <li>● <b>HCL HP Ltd.</b> Senior Management Trainee from May 1994 to June 1995.</li> <li>● <b>Infosys Ltd.</b> Software Programmer from July 1991 to June 1992.</li> </ul>

Name	Designation	Age (years)	Qualification	Brief Experience
<b>Anitha Rangan</b>	Vice President - Fixed Income	37	PGDBM (SPJIMR, Mumbai); CA; M.Com	Over 12 years of experience in areas of research and risk. <ul style="list-style-type: none"> <li>• <b>HSBC Asset Management (India) Private Limited</b> Vice President - Investment Management, from February 2015 onwards Associate Vice President - Investment Management, from February 2013 to February 2015.</li> <li>• <b>CRISIL Limited</b> Senior Manager - Customised Industry Research, from December 2010 to May 2012.</li> <li>• <b>Nomura Structured Financial Services</b> Vice President - Credit Research, from Dec. 2008 to Nov. 2010.</li> <li>• <b>Lehman Brothers Structured Financial Services</b> Analyst - Credit Research, from June 2006 to November 2008.</li> <li>• <b>Ambattur Clothing Limited</b> Executive - October 2002 to March 2004.</li> </ul>
<b>Kapil Punjabi</b>	Vice President and Fund Manager – Fixed Income	35	B.M.S, M.M.S, Mumbai	Over 12 years of experience in research and fixed income management. <ul style="list-style-type: none"> <li>• <b>HSBC Asset Management (India) Private Limited</b> Vice President &amp; Fund Manager - Fixed Income from March 4, 2014 onwards.</li> <li>• <b>Taurus Asset Management Company Limited</b> Fund Manager Fixed Income from June 2012 to Feb. 2014.</li> <li>• <b>Edelweiss Asset Management Limited</b> Fund Manager Fixed Income from December 2009 to June 2012.</li> <li>• <b>Edelweiss Securities Limited</b> Manager Investment from October 2007 to November 2009.</li> <li>• <b>Trans Market Group Research (India) Private Limited</b> Research Analyst and Proprietary Trader from May 2006 to October 2007.</li> </ul>
<b>Pankaj Rawat</b>	Senior Vice President and Head – Client Proposition	36	Graduation in Physics & MBA in Finance & Marketing	Over 12 year of experience in the marketing and communication <ul style="list-style-type: none"> <li>• <b>HSBC Asset Management (India) Private Limited</b> SVP &amp; Head – Client Proposition, since August 2015 till date</li> <li>• <b>Angel Broking Private Limited</b> VP &amp; Head - Brand &amp; Communication from November 2014 to August 2015.</li> <li>• <b>ING Investment Management (India) Private Ltd.</b> VP &amp; Head – Marketing &amp; Communication from April 2007 to November 2014.</li> <li>• <b>Planman Consulting</b> Consultant from January 2005 to April 2007.</li> </ul>
<b>Padmanabhan T</b>	Senior Vice President & Head – Risk Management	46	PGDM, M.Sc. (Finance), CFA	Over 19 years of experience in Risk & Products <ul style="list-style-type: none"> <li>• <b>HSBC Asset Management (India) Private Limited,</b> Senior Vice President &amp; Head – Risk Management since December 2015 onwards.</li> <li>• <b>IDBI Asset Management Limited,</b> Vice President – Risk Management and Products from February 2010 to November 2015.</li> <li>• <b>SBI Funds Management Limited,</b> Associate Vice President – Products and International Business from October 2000 to June 2007.</li> </ul>
<b>Vinay Parikh</b>	Sr. Vice President – Operations, Mutual Fund	45	C.A.	Over 19 years of experience in Fund Administration <ul style="list-style-type: none"> <li>• <b>HSBC Asset Management (India) Private Limited</b> Sr. Vice President, Operations (Mutual Fund) from December 2016 onwards.</li> <li>• <b>Principal PNB Asset Management Company Pvt. Ltd.</b> Head – Fund Accounting from Sep. 2012 to Dec. 2016.</li> <li>• <b>DSP BlackRock Asset Management Company Pvt. Ltd.</b> VP – Fund Administration from August 1999 to August 2012.</li> </ul>

Name	Designation	Age (years)	Qualification	Brief Experience
<b>Sumesh Kumar</b>	Senior Vice President & Head – Regulatory Compliance	42	B.Sc. (Mathematics), ACS, BGL	Over 16 years of experience in the Compliance, Legal & Secretarial function. <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Senior Vice President &amp; Head – Regulatory Compliance since February 2017 onwards (Designated as the Compliance Officer with effect from March 1, 2017).</li> <li>● <b>DHFL Pramerica Asset Managers Private Limited</b> Director &amp; Head – Legal &amp; Compliance from January 2012 to February 2017.</li> <li>● <b>ING Investment Management (India) Private Limited</b> (Last position held - Vice President – Compliance &amp; Company Secretary) from March 2009 to January 2012.</li> <li>● <b>Religare Asset Management Company Private Limited</b> (Last position held - Manager – Compliance) from December 2005 to February 2009.</li> </ul>
<b>Rahul Totla</b>	Associate Vice President	33	BE (Electronics), MBA (Finance)	Over 12 years of experience in research and fixed income management. <ul style="list-style-type: none"> <li>● <b>HSBC Global Asset Management Company Ltd.</b> Dealer – Fixed Income from March 2017 to present.</li> <li>● <b>IDBI Asset Management Company Ltd.</b> Dealer – Fixed Income from November 2014 to March 2017.</li> <li>● <b>ING Investment Management Ltd.</b> Dealer – Fixed Income from January 2014 to October 2014.</li> <li>● <b>Edelweiss Asset Management Company Ltd.</b> Assistant Fund Manager – Fixed Income from July 2011 to December 2013.</li> <li>● <b>Godfrey Phillips India Ltd.</b> Deputy Manager – Operations from Nov. 2005 to April 2008.</li> </ul>
<b>Nisha Sanjeev</b>	Sr. Vice President – Financial Crime Compliance	37	B.Com, LL.B, A.C.S	Over 11 years of experience in Compliance. <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Sr. Vice President – Financial Crime Compliance from April 2017 onwards; Compliance Officer from October 2016 to February 2017; VP – Compliance from March 2010 to September 2016.</li> <li>● <b>DSP BlackRock Investment Managers Private Limited</b>, AVP – Compliance from January 2010 to March 2010; Manager – Compliance from November 2006 to December 2009.</li> </ul>
<b>Madhu Nair</b>	Head – Sales & Distribution	42	MBA – Finance, B.Sc. (Chem.)	20 years of experience across domestic and international sales in Indian asset management industry. <ul style="list-style-type: none"> <li>● <b>HSBC Asset management (India) Pvt. Ltd.</b> Head of Sales &amp; Distribution from April 2017 onwards.</li> <li>● <b>Invesco Asset Management (India) Pvt. Ltd.</b> Head of Retail &amp; Offshore Sales from May 2013 to March 2017. Head of Institutional &amp; Offshore Sales from August 2008 to May 2013.</li> <li>● <b>Kotak Mahindra Asset management Pvt. Ltd.</b> Head of Sales &amp; Distribution (Banks &amp; NDs) and International Business from April 2002 to August 2008.</li> <li>● <b>Kothari Pioneer Asset management Pvt. Ltd.</b> Manager – Institutional Sales from October 2000 to March 2002.</li> </ul>

Name	Designation	Age (years)	Qualification	Brief Experience
<b>Nikunj Mehta</b>	Associate Vice President – Equities	28	B Tech in Computer Science, VJTI; Qualified CFA	Over 6 years of experience in Research. <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Associate Vice President – Equities from October 2017 to present.</li> <li>● <b>Evalueserve.com Pvt. Ltd.</b> Research Lead from July 2015 to September 2017.</li> <li>● <b>India Infoline</b> Associate Vice President from January 2015 to July 2015.</li> <li>● <b>Evalueserve.com Pvt. Ltd.</b> Senior Business Analyst from July 2011 to January 2015.</li> </ul>
<b>Nilesh Naik</b>	Senior Vice President & Head – Product	39	B.Sc., M.B.A., CFA Charter holder (CFA Institute, USA)	Over 16 years of experience in product development, investment advisory, risk management and Operations <ul style="list-style-type: none"> <li>● <b>HSBC Asset Management (India) Private Limited</b>, Senior Vice President &amp; Head – Product from February 2018 to present.</li> <li>● <b>L&amp;T Investment Management Limited</b>, Head – Product Development and Investment Operations from November 2012 to February 2018.</li> <li>● <b>Fidelity Fund Management Limited</b>, Senior Manager – Product Development from March 2006 to November 2012.</li> </ul>

Presently the AMC has two dedicated equity dealer and a total of twelve employees in the investment management department. Presently all the key personnel are based in the corporate office of the AMC.

Ms. Rheitu Bansal, Senior Vice President – Client Operations, has been appointed as the Investor Relations Officer of the Fund.

Mr. Amaresh Mishra is providing non-discretionary, non-binding advice to broad based offshore funds and have no fund management responsibilities for the domestic mutual fund schemes of HSBC Mutual Fund.

#### PROCEDURE FOLLOWED FOR INVESTMENT DECISIONS

The Fund Managers of the Scheme(s) are responsible for making buy / sell decisions in respect of the securities in the Scheme's portfolio and to develop a well diversified portfolio, while taking into account various factors such as liquidity and credit risk. The investment decisions are made on a daily basis keeping in view the market conditions and all relevant aspects.

The Board of the AMC has constituted Risk Management Committee (also known as Front Office Management Committee) that meets at periodic intervals. The Investment Management Committee, at its meetings, reviews investments, including investments in unrated debt instruments. The approval of unrated debt instruments is based on parameters laid down by the Board of the AMC and the Trustees. The details of such investments are communicated by the AMC to the Trustees in their periodical reports along with a disclosure regarding how the parameters have been complied with. Such reportings shall be in the manner prescribed by SEBI from time to time. The Committee also reviews the performance of the Schemes and general market outlook and formulates the broad investment strategy at their meetings.

It is the responsibility of the AMC to ensure that the investments are made as per the internal / Regulatory guidelines, Scheme investment objectives and in the best interest of the Unitholders of the Scheme. The Fund may follow internal guidelines as approved by the Board of the AMC and the Trustees from time to time. Internal guidelines shall be subject to change and may be amended from time to time in the best interest of the Unitholders. The amendments will be approved by the Board of the AMC and the Trustees of the Mutual Fund.

The Fund Managers of the various Equities & Fixed Income Schemes present to the Board of the AMC and the Trustees periodically, the performance of the Schemes. The performance of the Scheme will be

reviewed by the Boards with reference to the appropriate benchmarks.

The performance of the schemes shall be benchmarked against the respective Benchmark Index mentioned in the Scheme Information Document read with the addendums issued from time to time. However, the schemes performance may not be strictly comparable with the performance of their Index due to the inherent differences in the construction of the portfolios.

The Fund Managers of the various Equities & Fixed Income Schemes will bring to the notice of the AMC Board, specific factors if any, which are impacting the performance of the Scheme. The Board on consideration of all relevant factors may, if necessary, give appropriate directions to the AMC. Similarly, the performance of the Scheme will be submitted to the Trustees. The Fund Managers of the various Equities & Fixed Income Schemes will explain to the Trustees, the details on the Schemes' performance vis-à-vis the benchmark returns.

The AMC will keep a record of all investment decisions.

#### F. Service providers

##### 1. Custodian

Standard Chartered Bank (SCB), Crescenzo, Securities Services, 3rd Floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051 has been appointed as Custodian of the Scheme(s) of the Mutual Fund. The Custodian has been registered with SEBI under the SEBI (Custodians of Securities) Regulations, 1996, and has been awarded registration number IN/CUS/006 dated October 31, 2012. The Mutual Fund has entered into a Custody Agreement dated May 11, 2013, with the Custodian, and the salient features of the said Agreement are to:

- Provide post-trading and custodial services to the Mutual Fund
- Ensure benefits due on the holdings are received

- Provide detailed information and other reports as required by the AMC
- Maintain confidentiality of the transactions
- Be responsible for the loss or damage to the assets belonging to the Scheme due to negligence on its part or on the part of its approved agents
- Segregate assets of each Scheme

The Custodian shall not assign, transfer, hypothecate, pledge, lend, use or otherwise dispose any assets or property, except pursuant to instruction from the Trustees / AMC or under the express provisions of the Custody Agreement.

The Custodian will be entitled to remuneration for its services in accordance with the terms of the Custody Agreement. The Trustees have the right to change the Custodian, if necessary.

## 2. Registrar & Transfer Agents

Computer Age Management Services (P) Ltd. (CAMS) having registered office at New No. 10, Old No. 178, M G R Salai, Opp. Hotel Palm Grove, Nungambakkam, Chennai 600 034 has been appointed as Registrar, Transfer Agents and dividend paying agent. The Registrar is registered with SEBI under the SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 vide registration number INR000002813. As Registrars to the Scheme, CAMS will handle communications with investors, perform data entry services and despatch account statements. The Board of AMC and Trustees have ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching account statements / unit certificates to unitholders within the time limit prescribed in the Regulations and also have sufficient capacity to handle investor complaints.

## 3. Statutory Auditor

KPMG (BSR & Associates LLP), Chartered Accountants, 5th Floor, Lodha Excellus, Apollo Mills Compound, NM Joshi Marg, Mahalaxmi, Mumbai – 400 011 has been appointed as the Auditors for the Schemes of the Mutual Fund. The Trustees have the right to change the Auditors.

## 4. Legal Counsel

Bharucha & Partners, Hague Building, Sprott Road, Ballard Estate, Mumbai - 400 001, India, has been appointed as the Legal Advisor for the schemes of the Mutual Fund.

## 5. Fund Accountant

Standard Chartered Bank (SCB), Crescenzo, Securities Services, 3rd Floor, C- 38/39, G-Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051 has been appointed as Fund Accountant for Schemes of the Mutual Fund. The Fund Accountant provides fund accounting, NAV calculation and other related services. The Fund Accountant is entitled to remuneration for its services in accordance with the terms of the Fund Administration Agreement. The Trustees / AMC have the right to change the Fund Accountant, if necessary

## 6. Collecting Bankers

Name of Bank	Registered Office Address	SEBI Registration Number
The Hongkong and Shanghai Banking Corporation Limited	56/60, M. G. Road, Mumbai 400 001	INBI00000027

The AMC reserves the right to change / modify the collecting Bankers from time to time.

## II. CONDENSED FINANCIAL INFORMATION (CFI)

Historical Per Unit Statistics is presented scheme wise for all the schemes launched by the Mutual Fund during the last three fiscal years (excluding redeemed schemes) for each of the last three fiscal years.

### Condensed Financial Information as of 31 March, 2018

HISTORICAL PER UNIT STATISTICS	HSBC Infrastructure Equity Fund <sup>^</sup>			HSBC Small Cap Equity Fund <sup>^</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	17.5953	13.2533	16.1011	21.2134	17.0700	20.0184
Growth Option	20.6858	15.5812	18.9292	49.3277	36.4435	37.4445
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	21.3313	15.9551	19.2475	50.9217	37.3519	38.0836
Direct Plan – Dividend Option	18.1461	13.5728	16.3734	25.3285	19.9660	20.3576
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.)<sup>#</sup></b>						
Dividend Option	N.A	N.A	N.A	–	1.7500	2.5000
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A



HISTORICAL PER UNIT STATISTICS	HSBC Infrastructure Equity Fund <sup>^</sup>			HSBC Small Cap Equity Fund <sup>^</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	–	1.7500	–
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.)<sup>#</sup></b>						
Dividend Option	N.A	N.A	N.A	–	1.7500	2.5000
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	–	1.7500	–
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Infrastructure Equity Fund <sup>^</sup>			HSBC Small Cap Equity Fund <sup>^</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	19.5341	17.5953	13.2533	24.8903	21.2134	17.0700
Growth Option	22.9653	20.6858	15.5812	57.8783	49.3277	36.4435
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	23.8513	21.3313	15.9551	60.1977	50.9217	37.3519
Direct Plan – Dividend Option	20.2781	18.1461	13.5728	29.9426	25.3285	19.9660
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	163.50	126.90	105.88	607.95	429.86	360.31
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	2.90%	2.93%	2.87%	2.56%	2.63%	2.62%
<b>Date of Allotment</b>	23 Feb 06			19 May 05		
Annualised Returns (Since inception)	7.11%	13.86%	4.49%	14.62%	11.40%	9.37%
Benchmark Returns (Since inception)	NA <sup>++</sup>	8.31%	9.69%	NA <sup>++</sup>	10.81%	8.93%
<b>Benchmark Index</b>	S&P BSE India Infrastructure Index			S&P BSE 250 Small Cap Index		

HISTORICAL PER UNIT STATISTICS	HSBC Low Duration Fund <sup>**</sup>			HSBC Tax Saver Equity Fund		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	N.A	N.A	N.A	22.0461	18.0472	20.6127
Growth Option	14.3570	13.3679	12.3892	33.1854	25.4025	26.7780
Daily Dividend Option	10.0524	10.0207	10.0207	N.A	N.A	N.A
Weekly Dividend Option	10.0569	10.0629	10.0614	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	10.1401	10.1658	10.1576	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	20.8601	19.4802	18.1078	N.A	N.A	N.A
Regular Option – Daily Dividend	10.0021	10.0021	10.0021	N.A	N.A	N.A
Regular Option – Weekly Dividend	10.0084	10.0329	10.0309	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	- <sup>!</sup>	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	16.1556	14.9294	13.7326	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	- <sup>!</sup>	- <sup>!</sup>	10.2153	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	- <sup>!</sup>	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	14.7759	13.6479	12.5476	34.2301	26.0174	27.2337
Direct Plan – Dividend Option	N.A	N.A	N.A	22.9142	18.5799	21.0259
Direct Plan – Weekly Dividend Option	10.1073	10.1137	10.1133	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	10.0840	10.0840	10.0840	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	10.3442	- <sup>!</sup>	- <sup>!</sup>	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.)<sup>#</sup></b>						
Dividend Option	N.A	N.A	N.A	2.5000	1.5000	1.5000
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	0.4190	0.4946	0.5279	N.A	N.A	N.A
Regular Option – Weekly Dividend	0.4166	0.5125	0.5044	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	0.4435	0.4950	0.5505	N.A	N.A	N.A
Weekly Dividend Option	0.4394	0.5228	0.5275	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Low Duration Fund <sup>**</sup>			HSBC Tax Saver Equity Fund		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Monthly Option – Dividend	0.4401	0.5429	0.5525	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	–	–	0.2336	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	2.5000	1.5000	1.5000
Direct Plan – Weekly Dividend Option	0.5000	0.5840	0.5882	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	0.5015	0.5786	0.6123	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	0.5079	0.3830	–	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.)<sup>#</sup></b>						
Dividend Option	N.A	N.A	N.A	2.5000	1.5000	1.5000
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	0.3882	0.4582	0.4891	N.A	N.A	N.A
Regular Option – Weekly Dividend	0.3860	0.4748	0.4674	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	0.4109	0.4586	0.5100	N.A	N.A	N.A
Weekly Dividend Option	0.4071	0.4844	0.4887	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	0.4078	0.5030	0.5119	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	–	–	0.2164	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	2.5000	1.5000	1.5000
Direct Plan – Weekly Dividend Option	0.4632	0.5411	0.5449	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	0.4646	0.5361	0.5673	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	0.4706	0.3548	–	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Low Duration Fund <sup>^**</sup>			HSBC Tax Saver Equity Fund		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	N.A	N.A	N.A	21.8232	22.0461	18.0472
Growth Option	15.2587	14.3570	13.3679	36.2877	33.1854	25.4025
Daily Dividend Option	10.0519	10.0524	10.0207	N.A	N.A	N.A
Weekly Dividend Option	10.0618	10.0569	10.0629	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	10.1509	10.1401	10.1658	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	22.1082	20.8601	19.4802	N.A	N.A	N.A
Regular Option – Daily Dividend	10.0033	10.0021	10.0021	N.A	N.A	N.A
Regular Option – Weekly Dividend	10.0134	10.0084	10.0329	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	- !	- !	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	17.3014	16.1556	14.9294	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	- !	- !	- !	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	- !	- !	N.A	N.A	N.A
Direct Plan – Growth Option	15.8329	14.7759	13.6479	37.6946	34.2301	26.0174
Direct Plan – Dividend Option	N.A	N.A	N.A	22.9468	22.9142	18.5799
Direct Plan – Weekly Dividend Option	10.1120	10.1073	10.1137	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	10.0846	10.0840	10.0840	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	10.3547	10.3442	- !	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	541.40	392.65	432.41	169.11	181.97	161.21
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	0.95%	0.94%	0.97%	2.83%	2.84%	2.81%
<b>Date of Allotment</b>	17 Oct 06			5 Jan 07		
Annualised Returns (Since inception)	8.00%	8.37%	8.65%	12.16%	12.43%	10.61%
Benchmark Returns (Since inception)	8.69%	8.42%	8.74%	10.55%	8.92%	7.55%
<b>Benchmark Index</b>	CRISIL Low Duration Debt Index (previously named as CRISIL Ultra Short Term Debt Index)  (previous benchmark CRISIL Liquid Fund Index - 90%, and CRISIL Short Term Bond Fund Index - 10%.)			S&P BSE 200		

HISTORICAL PER UNIT STATISTICS	HSBC Dynamic Asset Allocation Fund <sup>^</sup>			HSBC Flexi Debt Fund		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	15.5762	13.3378	13.7952	N.A	N.A	N.A
Growth Option	15.5762	13.3378	13.7952	22.2659	20.2692	19.2952
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	10.5114	10.7645	11.1156
Monthly Dividend Option	N.A	N.A	N.A	10.3387	10.6089	10.5973
Quarterly Dividend Option	N.A	N.A	N.A	11.6308	11.5230	11.9465
Half Yearly Dividend Option	N.A	N.A	N.A	11.7967	11.6594	12.0645
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	21.6355	19.7448	18.8438
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	13.9232	12.7068	12.1270
Regular Option – Monthly Dividend	N.A	N.A	N.A	13.6809	12.4854	11.9157
Regular Option – Quarterly Dividend	N.A	N.A	N.A	13.1998	12.0463	11.9924
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	15.3021	13.9631	13.3253
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	!	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	16.0556	13.6523	14.0220	23.0049	20.7857	19.6398
Direct Plan – Dividend Option	16.0556	13.6523	14.0220	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	–!	–!	10.1268
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	–!	–!	10.7337
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	12.0968	11.8699	12.1881
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	11.2261	11.0590	11.4103
Unclaimed Dividend less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.) #</b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	–	–	–
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	–	–	0.3611
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	0.1790	0.9166	0.6396

HISTORICAL PER UNIT STATISTICS	HSBC Dynamic Asset Allocation Fund <sup>^</sup>			HSBC Flexi Debt Fund		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Monthly Option – Dividend	N.A	N.A	N.A	0.0586	0.9268	0.3706
Quarterly Option – Dividend	N.A	N.A	N.A	0.3250	0.7222	0.7223
Half Yearly Dividend Option	N.A	N.A	N.A	0.6500	0.7222	0.7223
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	–	–	0.3356
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	–	–	0.3144
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	0.7223	0.7295	0.7223
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	0.6500	0.7222	0.7223
<b>Dividend paid per unit during the year (Others) (Rs.)<sup>#</sup></b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	–	–	–
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	–	–	0.3346
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	0.1658	0.8492	0.5925
Monthly Option – Dividend	N.A	N.A	N.A	0.0543	0.8587	0.3433
Quarterly Option – Dividend	N.A	N.A	N.A	0.3011	0.6692	0.6692
Half Yearly Dividend Option	N.A	N.A	N.A	0.6022	0.6692	0.6692
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	–	–	0.3109
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	–	–	0.2913
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	0.6692	0.6759	0.6692
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	0.6022	0.6692	0.6692

HISTORICAL PER UNIT STATISTICS	HSBC Dynamic Asset Allocation Fund <sup>^</sup>			HSBC Flexi Debt Fund		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	16.9682	15.5762	13.3378	N.A	N.A	N.A
Growth Option	16.9682	15.5762	13.3378	22.7522	22.2659	20.2692
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	10.4941	10.5114	10.7645
Monthly Dividend Option	N.A	N.A	N.A	10.4834	10.3387	10.6089
Quarterly Dividend Option	N.A	N.A	N.A	11.4362	11.6308	11.5230
Half Yearly Dividend Option	N.A	N.A	N.A	11.1575	11.7967	11.6594
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	22.0523	21.6355	19.7448
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	14.1962	13.9232	12.7068
Regular Option – Monthly Dividend	N.A	N.A	N.A	13.9442	13.6809	12.4854
Regular Option – Quarterly Dividend	N.A	N.A	N.A	13.4538	13.1998	12.0463
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	15.5987	15.3021	13.9631
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	!	!
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	17.6124	16.0556	13.6523	23.6814	23.0049	20.7857
Direct Plan – Dividend Option	17.6124	16.0556	13.6523	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	– <sup>!</sup>	– <sup>!</sup>	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	9.9989	– <sup>!</sup>	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	11.4458	12.0968	11.8699
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	10.6555	11.2261	11.0590
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	42.19	46.22	53.41	231.44	442.43	456.19
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	2.94%	2.93%	2.92%	1.39%	1.45%	1.44%
<b>Date of Allotment</b>	24 Sep 07			5 Oct 07		
Annualised Returns (Since inception)	5.16%	4.76%	3.44%	8.16%	8.81%	8.68%
Benchmark Returns (Since inception)	8.98%	7.13%	5.47%	7.74%	8.02%	7.66%
<b>Benchmark Index</b>	S&P BSE 200			CRISIL Composite Bond Fund Index		



HISTORICAL PER UNIT STATISTICS	HSBC Global Emerging Markets Fund <sup>^</sup>			HSBC Large Cap Equity Fund <sup>^</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	11.4436	9.8413	10.9301	29.1250	25.8480	31.5714
Growth Option	11.9610	10.2862	11.4242	176.9354	141.2682	150.8367
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	12.3347	10.5337	11.6174	182.5970	144.7545	153.4636
Direct Plan – Dividend Option	11.8110	10.0863	11.1241	30.2968	26.6029	32.1591
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.) <sup>#</sup></b>						
Dividend Option	–	–	–	3.5000	3.0000	3.7000
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Global Emerging Markets Fund <sup>^</sup>			HSBC Large Cap Equity Fund <sup>^</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	–	–	–	3.5000	3.0000	3.7000
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.) #</b>						
Dividend Option	–	–	–	3.5000	3.0000	3.7000
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	–	–	–	3.5000	3.0000	3.7000
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	13.8528	11.4436	9.8413	28.4705	29.1250	25.8480
Growth Option	14.4790	11.9610	10.2862	193.2680	176.9354	141.2682

HISTORICAL PER UNIT STATISTICS	HSBC Global Emerging Markets Fund <sup>^</sup>			HSBC Large Cap Equity Fund <sup>^</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	15.0388	12.3347	10.5337	200.8904	182.5970	144.7545
Direct Plan – Dividend Option	14.4005	11.8110	10.0863	29.9856	30.2968	26.6029
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	9.33	9.28	8.76	648.26	598.66	567.22
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	1.89%	1.83%	1.93%	2.37%	2.39%	2.39%
<b>Date of Allotment</b>	17 Mar 08			10 Dec 02		
Annualised Returns (Since inception)	3.76%	2.00%	0.35%	21.35%	22.23%	22.00%
Benchmark Returns (Since inception)	8.32%	1.83%	0.59%	17.47%	16.24%	17.40%
<b>Benchmark Index</b>	MSCI Emerging Market Index			NIFTY 50		

HISTORICAL PER UNIT STATISTICS	HSBC Cash Fund			HSBC Short Duration Fund <sup>^</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Growth Option	1,616.9837	1,508.3028	1,394.5179	26.9083	24.8551	23.1336
Daily Dividend Option	1,000.5600	1,000.5600	1,000.5600	N.A	N.A	N.A
Weekly Dividend Option	1,111.0123	1,111.6391	1,112.7323	10.2072	10.2169	10.2245

HISTORICAL PER UNIT STATISTICS	HSBC Cash Fund			HSBC Short Duration Fund <sup>^</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	1,001.0652	1,001.3295	1,001.8485	11.1758	11.1036	11.1550
Quarterly Dividend Option	N.A	N.A	N.A	10.0419	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	2,443.1533	2,298.8714	2,144.7901	N.A	N.A	N.A
Regular Option – Daily Dividend	1,019.3000	1,019.3000	1,019.3000	N.A	N.A	N.A
Regular Option – Weekly Dividend	1,001.9877	1,002.5519	1,003.4059	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	2,554.6040	2,388.1672	2,213.6653	- <sup>!</sup>	- <sup>!</sup>	- <sup>!</sup>
Institutional Option – Daily Dividend	1,202.8387	1,124.4110	1,097.9635	N.A	N.A	N.A
Institutional Option – Weekly Dividend	- <sup>!</sup>	- <sup>!</sup>	- <sup>!</sup>	13.3262	13.2695	13.3113
Institutional Option – Monthly Dividend	- <sup>!</sup>	N.A	N.A	- <sup>!</sup>	- <sup>!</sup>	11.9946
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	15.9658	14.6519	13.5486
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	- <sup>!</sup>	10.1875	10.2186
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	- <sup>!</sup>	- <sup>!</sup>	- <sup>!</sup>
Direct Plan – Growth Option	1,620.1903	1,510.3819	1,395.7229	27.9283	25.5527	23.5578
Direct Plan – Dividend Option	N.A	N.A	N.A	- <sup>!</sup>	N.A	N.A
Direct Plan – Weekly Dividend Option	1,111.0173	1,111.6463	1,112.7280	10.2304	10.2424	10.2514
Direct Plan – Daily Dividend Option	1,000.5600	1,000.5600	1,000.5600	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	1,009.1530	1,001.5205	1,001.8039	11.2791	11.4386	11.2000
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	- <sup>!</sup>	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	1,067.3816	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	1,000.0000	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	1,067.3816	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	1,000.0000	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.)<sup>#</sup></b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	41.5182	44.8188	51.0827	N.A	N.A	N.A
Regular Option – Weekly Dividend	40.6784	44.4765	49.5173	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	46.8766	50.2851	56.6850	N.A	N.A	N.A
Weekly Dividend Option	52.0071	56.2965	62.1281	0.4036	0.5931	0.5111
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	47.0512	50.6109	57.2279	0.4444	0.5911	0.6141
Quarterly Option – Dividend	N.A	N.A	N.A	0.1445	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	-	-	41.4016	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	0.5755	0.7771	0.7398

HISTORICAL PER UNIT STATISTICS	HSBC Cash Fund			HSBC Short Duration Fund <sup>^</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Institutional Option – Monthly Dividend	N.A	N.A	N.A	–	–	0.2543
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	–	0.2942	0.5745
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	52.4933	56.7886	62.6121	0.4743	0.6657	0.5823
Direct Plan – Daily Dividend Option	47.3225	50.7074	57.0738	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	35.4050	45.4206	57.4389	–	0.8538	0.4861
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	0.3611	–	–
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.)<sup>#</sup></b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	38.4658	41.5239	47.3271	N.A	N.A	N.A
Regular Option – Weekly Dividend	37.6878	41.2067	45.8769	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	43.4303	46.5882	52.5176	N.A	N.A	N.A
Weekly Dividend Option	48.1836	52.1577	57.5605	0.3739	0.5495	0.4735
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	43.5920	46.8900	53.0206	0.4117	0.5476	0.5690
Quarterly Option – Dividend	N.A	N.A	N.A	0.1338	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	–	–	38.3578	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	0.5332	0.7199	0.6854
Institutional Option – Monthly Dividend	N.A	N.A	N.A	–	–	0.2356
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	–	0.2725	0.5323
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	48.6341	52.6135	58.0089	0.4394	0.6167	0.5395
Direct Plan – Daily Dividend Option	43.8434	46.9795	52.8778	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	32.8021	42.0813	53.2161	–	0.7911	0.4503
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	0.3346	–	–
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Growth Option	1,725.5228	1,616.9837	1,508.3028	28.4025	26.9083	24.8551
Daily Dividend Option	1,000.6702	1,000.5600	1,000.5600	N.A	N.A	N.A
Weekly Dividend Option	1,111.1988	1,111.0123	1,111.6391	10.1997	10.2072	10.2169
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	1,001.0883	1,001.0652	1,001.3295	11.1656	11.1758	11.1036
Quarterly Dividend Option	N.A	N.A	N.A	– <sup>!</sup>	10.0419	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Cash Fund			HSBC Short Duration Fund <sup>^</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	2,584.8625	2,443.1533	2,298.8714	N.A	N.A	N.A
Regular Option – Daily Dividend	1,019.3000	1,019.3000	1,019.3000	N.A	N.A	N.A
Regular Option – Weekly Dividend	1,002.1796	1,001.9877	1,002.5519	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	2,720.2575	2,554.6040	2,388.1672	- !	- !	- !
Institutional Option – Daily Dividend	1,280.8164	1,202.8387	1,124.4110	N.A	N.A	N.A
Institutional Option – Weekly Dividend	- !	- !	- !	- !	13.3262	13.2695
Institutional Option – Monthly Dividend	N.A	- !	- !	- !	- !	- !
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	- !	15.9658	14.6519
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	- !	- !	10.1875
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	- !	- !	- !
Direct Plan – Growth Option	1,729.9739	1,620.1903	1,510.3819	29.7473	27.9283	25.5527
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	- !	- !
Direct Plan – Weekly Dividend Option	1,111.2018	1,111.0173	1,111.6463	10.2239	10.2304	10.2424
Direct Plan – Daily Dividend Option	1,000.6485	1,000.5600	1,000.5600	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	1,026.5556	1,009.1530	1,001.5205	12.0177	11.2791	11.4386
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	10.1721	- !	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	1,134.9082	1,067.3816	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	1,000.0000	1,000.0000	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	1,134.9082	1,067.3816	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	1,000.0000	1,000.0000	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	2,789.78	1,850.07	1,359.41	1,418.96	1,990.87	1,453.82
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	0.12%	0.10%	0.08%	0.94%	0.89%	0.97%
<b>Date of Allotment</b>	4 Dec 02			10 Dec 02		
Annualised Returns (Since inception)	8.27%	8.53%	8.80%	7.06%	7.16%	7.08%
Benchmark Returns (Since inception)	8.17%	8.39%	8.66%	7.12%	7.19%	7.04%
<b>Benchmark Index</b>	CRISIL Liquid Fund Index			CRISIL Short Term Bond Fund Index		

HISTORICAL PER UNIT STATISTICS	HSBC Debt Fund <sup>^</sup>			HSBC Regular Savings Fund <sup>^**</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Growth Option	27.2545	24.9657	23.7966	33.6465	29.7774	29.1042
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	13.4002	12.9427	13.7738
Quarterly Dividend Option	11.0019	10.9417	11.3683	13.3254	12.8672	13.6843

HISTORICAL PER UNIT STATISTICS	HSBC Debt Fund <sup>^</sup>			HSBC Regular Savings Fund <sup>^**</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	– !	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	– !	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	28.1815	25.6219	24.2396	34.4244	30.3022	29.4706
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	15.9969	14.0813	14.6259
Direct Plan – Quarterly Dividend Option	– !	– !	– !	14.1874	13.5589	14.3110
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.)<sup>#</sup></b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	0.8667	0.8414	0.8162
Quarterly Option – Dividend	0.4334	0.6645	0.6934	0.8306	0.8379	0.8089
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Debt Fund <sup>^</sup>			HSBC Regular Savings Fund <sup>^**</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	0.5778	–	0.6789
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	0.8306	0.8379	0.8234
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.)<sup>#</sup></b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	0.8030	0.7796	0.7561
Quarterly Option – Dividend	0.4015	0.6156	0.6424	0.7695	0.7762	0.7495
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	0.5353	–	0.6290
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	0.7695	0.7762	0.7629
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Growth Option	27.6999	27.2545	24.9657	34.8413	33.6465	29.7774



HISTORICAL PER UNIT STATISTICS	HSBC Debt Fund <sup>^</sup>			HSBC Regular Savings Fund <sup>^**</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	12.6771	13.4002	12.9427
Quarterly Dividend Option	10.5844	11.0019	10.9417	12.6527	13.3254	12.8672
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	- !	- !	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	- !	- !	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	28.8557	28.1815	25.6219	35.8317	34.4244	30.3022
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	15.8520	15.9969	14.0813
Direct Plan – Quarterly Dividend Option	- !	- !	- !	13.6191	14.1874	13.5589
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	43.83	56.72	77.65	227.27	290.82	213.78
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	1.59%	1.64%	1.61%	2.51%	2.51%	2.42%
<b>Date of Allotment</b>	10 Dec 02			24 Feb 04		
Annualised Returns (Since inception)	6.88%	7.26%	7.11%	9.26%	9.70%	9.43%
Benchmark Returns (Since inception)	6.75%	6.86%	6.55%	8.21%	8.08%	7.74%
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index			CRISIL Hybrid 85+15 – Conservative Index		

HISTORICAL PER UNIT STATISTICS	HSBC Multi Cap Equity Fund <sup>^**</sup>			HSBC Brazil Fund		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	24.5936	20.6385	23.6325	7.0201	5.2601	6.1058
Growth Option	77.2302	61.0480	65.1082	7.0201	5.2601	6.1058
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	79.6946	62.5482	66.2199	7.2373	5.3850	6.2071
Direct Plan – Dividend Option	26.9482	22.3399	25.2658	7.2373	5.3850	6.2071
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.) <sup>#</sup></b>						
Dividend Option	2.2500	1.5000	1.5000	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Multi Cap Equity Fund <sup>***</sup>			HSBC Brazil Fund		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	2.2500	1.5000	1.5000	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.) #</b>						
Dividend Option	2.2500	1.5000	1.5000	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	2.2500	1.5000	1.5000	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Multi Cap Equity Fund <sup>^**</sup>			HSBC Brazil Fund		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	24.8295	24.5936	20.6385	8.1035	7.0201	5.2601
Growth Option	84.7629	77.2302	61.0480	8.1035	7.0201	5.2601
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	88.1289	79.6946	62.5482	8.4137	7.2373	5.3850
Direct Plan – Dividend Option	27.6365	26.9482	22.3399	8.4137	7.2373	5.3850
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	596.70	454.14	464.85	24.65	29.17	26.20
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	2.64%	2.67%	2.63%	1.97%	1.95%	1.95%
<b>Date of Allotment</b>	24 Feb 04			6 May 11		
Annualised Returns (Since inception)	16.37%	16.88%	16.12%	-3.00%	-5.81%	-12.27%
Benchmark Returns (Since inception)	14.79%	13.79%	13.26%	2.61%	-9.57%	-16.98%
<b>Benchmark Index</b>	S&P BSE 200			MSCI Brazil 10/40 Index		

HISTORICAL PER UNIT STATISTICS	HSBC Managed Solutions India – Conservative			HSBC Managed Solutions India – Growth			HSBC Managed Solutions India – Moderate		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
NAV at the beginning of the period (Rs.)									
Dividend Option	13.2827	12.0317	11.4619	15.6675	12.5664	12.7703	15.0289	12.3679	12.2870
Growth Option	13.2827	12.0317	11.4619	15.6675	12.5664	12.7703	15.0289	12.3679	12.2870
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	13.3800	12.0896	11.4883	15.7915	12.6317	12.8021	15.1390	12.4274	12.3153
Direct Plan – Dividend Option	- !	- !	- !	15.7915	12.6317	12.8021	- !	- !	12.3153
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Managed Solutions India – Conservative			HSBC Managed Solutions India – Growth			HSBC Managed Solutions India – Moderate		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.) <sup>#</sup></b>									
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Managed Solutions India – Conservative			HSBC Managed Solutions India – Growth			HSBC Managed Solutions India – Moderate		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.) #</b>									
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Managed Solutions India – Conservative			HSBC Managed Solutions India – Growth			HSBC Managed Solutions India – Moderate		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>									
Dividend Option	13.8914	13.2827	12.0317	17.2199	15.6675	12.5664	16.3677	15.0289	12.3679
Growth Option	13.8914	13.2827	12.0317	17.2199	15.6675	12.5664	16.3677	15.0289	12.3679
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	14.0279	13.3800	12.0896	17.4028	15.7915	12.6317	16.5285	15.1390	12.4274
Direct Plan – Dividend Option	– !	– !	– !	17.4028	15.7915	12.6317	9.9279	– !	– !
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A



HISTORICAL PER UNIT STATISTICS	HSBC Managed Solutions India – Conservative			HSBC Managed Solutions India – Growth			HSBC Managed Solutions India – Moderate		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year/period (Rs. in Crores)</b>	286.26	344.32	311.75	156.07	140.90	125.16	264.38	215.58	192.80
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	0.99%	0.98%	0.88%	0.51%	0.64%	0.66%	0.62%	0.84%	0.81%
<b>Date of Allotment</b>	30 Apr 14			30 Apr 14			30 Apr 14		
Annualised Returns (Since inception)	8.76%	10.21%	10.11%	14.90%	16.62%	12.63%	13.42%	14.97%	11.70%
Benchmark Returns (Since inception)	10.46%	11.55%	11.21%	14.46%	13.84%	10.70%	13.48%	11.59%	9.31%
<b>Benchmark Index</b>	Composite Index constituting of 90% into CRISIL Composite Bond Index and 10% of BSE 200 Index			Composite Index constituting 80% of BSE 200 Index and 20% of CRISIL Composite Bond Index			CRISIL Hybrid 35+65 – Aggressive Index (renamed from existing CRISIL Balanced Fund Aggressive Index)		

HISTORICAL PER UNIT STATISTICS	HSBC Asia Pacific (Ex Japan) Dividend Yield Fund			HSBC Global Consumer Opportunities Fund – Benefiting from China’s Growing Consumption Power		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	11.6452	9.9136	10.5578	N.A	N.A	N.A
Growth Option	11.6452	9.9136	10.5578	10.2734	9.4719	9.8761
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Asia Pacific (Ex Japan) Dividend Yield Fund			HSBC Global Consumer Opportunities Fund – Benefiting from China's Growing Consumption Power		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	11.9009	10.0606	10.6396	10.4257	9.5452	9.8831
Direct Plan – Dividend Option	11.9009	10.0606	10.6396	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.) #</b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Asia Pacific (Ex Japan) Dividend Yield Fund			HSBC Global Consumer Opportunities Fund – Benefiting from China's Growing Consumption Power		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.) #</b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	13.5265	11.6452	9.9136	N.A	N.A	N.A
Growth Option	13.5265	11.6452	9.9136	12.2661	10.2734	9.4719
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Asia Pacific (Ex Japan) Dividend Yield Fund			HSBC Global Consumer Opportunities Fund – Benefiting from China’s Growing Consumption Power		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	13.9216	11.9009	10.0606	12.5383	10.4257	9.5452
Direct Plan – Dividend Option	13.9216	11.9009	10.0606	N.A	N.A	– <sup>1</sup>
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	8.12	9.79	14.88	4.12	5.20	10.51
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	1.48%	1.66%	1.71%	1.66%	1.68%	1.72%
<b>Date of Allotment</b>	24 Feb 14			23 Feb 15		
Annualised Returns (Since inception)	7.66%	5.04%	-0.41%	6.83%	1.29%	-4.81%
Benchmark Returns (Since inception)	9.43%	1.46%	-4.39%	8.68%	1.88%	-7.04%
<b>Benchmark Index</b>	MSCI AC Asia Pacific ex Japan			MSCI AC World Index		

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 94			HSBC Fixed Term-Series 96		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	– <sup>!</sup>	11.4599	10.6089	– <sup>!</sup>	11.4158	10.5740
Growth Option	13.5778	12.6714	11.7305	13.4961	12.6057	11.6762
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 94			HSBC Fixed Term-Series 96		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	13.6531	12.7861	11.7895	13.6860	12.7185	11.7337
Direct Plan – Dividend Option	- !	- !	- !	- !	- !	- !
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.) #</b>						
Dividend Option	-	1.4063	-	-	1.3699	-
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 94			HSBC Fixed Term-Series 96		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.) #</b>						
Dividend Option	–	1.3029	–	–	1.2692	–
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	– !	– !	11.4599	– !	– !	11.4158
Growth Option	14.4578	13.5778	12.6714	14.3425	13.4961	12.6057
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 94			HSBC Fixed Term-Series 96		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	14.5854	13.6531	12.7861	14.5935	13.6860	12.7185
Direct Plan – Dividend Option	- !	- !	- !	- !	- !	- !
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	13.57	12.74	99.34	1.38	1.30	52.02
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	0.53%	0.48%	0.47%	0.52%	0.46%	0.46%
<b>Date of Allotment</b>	20 Aug 13			3 Sep 13		
Annualised Returns (Since inception)	8.33%	8.83%	9.48%	8.22%	8.75%	9.41%
Benchmark Returns (Since inception)	9.04%	9.84%	10.12%	8.93%	9.71%	9.95%
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index			CRISIL Short Term Bond Fund Index		

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 98			HSBC Fixed Term-Series 105 ¥		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	- !	11.2782	10.4350	11.5819	10.7745	11.0513
Growth Option	13.1478	12.2838	11.3655	12.8145	11.9208	11.0513
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 98			HSBC Fixed Term-Series 105 ¥		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	– !	12.3863	11.4145	12.9614	12.0093	11.0953
Direct Plan – Dividend Option	– !	– !	– !	– !	– !	– !
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.) #</b>						
Dividend Option	–	1.2625	–	1.1559	–	0.7710
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A



HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 98			HSBC Fixed Term-Series 105 ¥		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.) #</b>						
Dividend Option	–	1.1697	–	1.0709	–	0.7143
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.) ^^^</b>						
Dividend Option	– !	– !	11.2782	N.A	11.5819	10.7745
Growth Option	13.9836	13.1478	12.2838	N.A	12.8145	11.9208
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 98			HSBC Fixed Term-Series 105 ₹		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	- !	- !	12.3863	N.A	12.9614	12.0093
Direct Plan – Dividend Option	- !	- !	- !	- !	- !	- !
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	4.39	4.13	57.20	-	72.50	67.44
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	0.53%	0.51%	0.51%	0.02%	0.52%	0.49%
<b>Date of Allotment</b>	17 Oct 13			11 Feb 14		
Annualised Returns (Since inception)	7.83%	8.24%	8.74%	0.00%	8.23%	8.58%
Benchmark Returns (Since inception)	8.62%	9.34%	9.44%	0.00%	9.41%	9.55%
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index			CRISIL Short Term Bond Fund Index		

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 107₹			HSBC Fixed Term-Series 109₹		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	11.5791	10.7715	10.9777	11.5764	10.7692	10.9008
Growth Option	12.7293	11.8415	10.9777	12.6345	11.7535	10.9008
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 107 <sup>¥</sup>			HSBC Fixed Term-Series 109 <sup>¥</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	12.8714	11.9259	11.0125	12.7676	11.8299	10.9283
Direct Plan – Dividend Option	- !	- !	- !	- !	- !	- !
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.) <sup>#</sup></b>						
Dividend Option	1.1539	-	0.7175	1.1519	-	0.6603
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 107 <sup>‡</sup>			HSBC Fixed Term-Series 109 <sup>‡</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.)<sup>#</sup></b>						
Dividend Option	1.0691	–	0.6647	1.0672	–	0.6118
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	N.A	11.5791	10.7715	N.A	11.5764	10.7692
Growth Option	N.A	12.7293	11.8415	N.A	12.6345	11.7535
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 107 <sup>¥</sup>			HSBC Fixed Term-Series 109 <sup>¥</sup>		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	N.A	12.8714	11.9259	N.A	12.7676	11.8299
Direct Plan – Dividend Option	- !	- !	- !	- !	- !	- !
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	-	41.02	38.16	-	97.69	90.84
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	0.02%	0.52%	0.49%	0.01%	0.48%	0.45%
<b>Date of Allotment</b>	12 Mar 14			26 Mar 14		
Annualised Returns (Since inception)	0.00%	8.22%	8.57%	0.00%	8.06%	8.34%
Benchmark Returns (Since inception)	0.00%	9.38%	9.51%	0.00%	9.32%	9.43%
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index			CRISIL Short Term Bond Fund Index		

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 125			HSBC Fixed Term-Series 126 <sup>+</sup>		HSBC Fixed Term-Series 128 <sup>+</sup>
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	20-May-16 31-Mar-17	20-Apr-17 31-Mar-18
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	10.9106	N.A	N.A	10.7644	N.A	N.A
Growth Option	10.9106	N.A	N.A	10.7644	N.A	N.A
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 125			HSBC Fixed Term-Series 126 <sup>+</sup>		HSBC Fixed Term-Series 128 <sup>+</sup>
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	20-May-16 31-Mar-17	20-Apr-17 31-Mar-18
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	10.9478	N.A	N.A	10.7962	N.A	N.A
Direct Plan – Dividend Option	- <sup>!</sup>	N.A	N.A	- <sup>!</sup>	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.)<sup>#</sup></b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 125			HSBC Fixed Term-Series 126 <sup>+</sup>		HSBC Fixed Term-Series 128 <sup>+</sup>
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	20-May-16 31-Mar-17	20-Apr-17 31-Mar-18
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.) #</b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	11.6391	10.9106	10.0093 <sup>^^</sup>	11.4559	10.7644	10.5987
Growth Option	11.6391	10.9106	10.0093 <sup>^^</sup>	11.4559	10.7644	10.5987
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term-Series 125			HSBC Fixed Term-Series 126 <sup>+</sup>		HSBC Fixed Term-Series 128 <sup>+</sup>
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	20-May-16 31-Mar-17	20-Apr-17 31-Mar-18
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	11.7183	10.9478	10.0094 <sup>^^</sup>	11.5285	10.7962	10.6326
Direct Plan – Dividend Option	-!	-!	-!	-!	-!	-!
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	138.02	129.36	118.66	35.54	33.3905	69.02
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	0.52%	0.52%	0.50%	0.53%	0.0053	0.45%
<b>Date of Allotment</b>	31 Mar 16			20 May 16		20 Apr 17
Annualised Returns (Since inception)	7.92%	9.11%	N.A	7.60%	7.64%	5.99%
Benchmark Returns (Since inception)	8.07%	11.09%	N.A.	7.95%	9.69%	4.82%
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index			CRISIL Composite Bond Fund Index		CRISIL Composite Bond Fund Index

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term Series 129 <sup>+</sup>	HSBC Fixed Term Series 130 <sup>+</sup>	HSBC Fixed Term Series 131 <sup>+</sup>	HSBC Fixed Term Series 132 <sup>+</sup>	HSBC Fixed Term Series 133 <sup>+</sup>
	7-Jun-17 31-Mar-18	22-Dec-17 31-Mar-18	21-Mar-18 31-Mar-18	12-Mar-18 31-Mar-18	27-Mar-18 31-Mar-18
<b>NAV at the beginning of the period (Rs.)</b>					
Dividend Option	N.A	N.A	N.A	N.A	N.A
Growth Option	N.A	N.A	N.A	N.A	N.A
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A



HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term Series 129 <sup>+</sup>	HSBC Fixed Term Series 130 <sup>+</sup>	HSBC Fixed Term Series 131 <sup>+</sup>	HSBC Fixed Term Series 132 <sup>+</sup>	HSBC Fixed Term Series 133 <sup>+</sup>
	7-Jun-17 31-Mar-18	22-Dec-17 31-Mar-18	21-Mar-18 31-Mar-18	12-Mar-18 31-Mar-18	27-Mar-18 31-Mar-18
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.) <sup>#</sup></b>					
Dividend Option	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term Series 129 <sup>+</sup>	HSBC Fixed Term Series 130 <sup>+</sup>	HSBC Fixed Term Series 131 <sup>+</sup>	HSBC Fixed Term Series 132 <sup>+</sup>	HSBC Fixed Term Series 133 <sup>+</sup>
	7-Jun-17 31-Mar-18	22-Dec-17 31-Mar-18	21-Mar-18 31-Mar-18	12-Mar-18 31-Mar-18	27-Mar-18 31-Mar-18
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.) #</b>					
Dividend Option	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>					
Dividend Option	10.4890	10.1696	10.0345	10.0795	10.0257 ^^
Growth Option	10.4890	10.1696	10.0345	10.0795	10.0257 ^^

HISTORICAL PER UNIT STATISTICS	HSBC Fixed Term Series 129+	HSBC Fixed Term Series 130+	HSBC Fixed Term Series 131+	HSBC Fixed Term Series 132+	HSBC Fixed Term Series 133+
	7-Jun-17 31-Mar-18	22-Dec-17 31-Mar-18	21-Mar-18 31-Mar-18	12-Mar-18 31-Mar-18	27-Mar-18 31-Mar-18
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	10.5102	10.1750	10.0350	10.0805	10.0258 ^^
Direct Plan – Dividend Option	– !	– !	– !	10.0805	10.0258 ^^
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years ###	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years ###	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years ###	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years ###	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	52.56	23.36	40.44	124.21	96.64
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	0.28%	0.07%	0.00%	0.02%	0.00%
<b>Date of Allotment</b>	7 Jun 17	22 Dec 17	21 Mar 18	12 Mar 18	27 Mar 18
Annualised Returns (Since inception)	4.89%	1.70%	0.35%	0.80%	NA
Benchmark Returns (Since inception)	2.83%	1.01%	1.08%	1.54%	NA
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index

HISTORICAL PER UNIT STATISTICS	HSBC Capital Protection Oriented Fund Series II Plan I			HSBC Capital Protection Oriented Fund Series II Plan II		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	17-Apr-15 31-Mar-16
<b>NAV at the beginning of the period (Rs.)</b>						
Dividend Option	10.9641	10.1518	10.1558	10.7976	10.0150	N.A
Growth Option	10.9641	10.1518	10.1558	10.7976	10.0150	N.A
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	- !	- !	- !	- !	- !	N.A
Direct Plan – Dividend Option	- !	- !	- !	- !	- !	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years ###	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Individual / HUF) (Rs.) #</b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Capital Protection Oriented Fund Series II Plan I			HSBC Capital Protection Oriented Fund Series II Plan II		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	17-Apr-15 31-Mar-16
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>Dividend paid per unit during the year (Others) (Rs.) #</b>						
Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A

HISTORICAL PER UNIT STATISTICS	HSBC Capital Protection Oriented Fund Series II Plan I			HSBC Capital Protection Oriented Fund Series II Plan II		
	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	1-Apr-15 31-Mar-16	1-Apr-17 31-Mar-18	1-Apr-16 31-Mar-17	17-Apr-15 31-Mar-16
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
<b>NAV at the end of the year / period (Rs.)<sup>^^^</sup></b>						
Dividend Option	11.7783	10.9641	10.1518	11.5412	10.7976	10.0150
Growth Option	11.7783	10.9641	10.1518	11.5412	10.7976	10.0150
Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Regular Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Fortnightly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Quarterly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Option – Half Yearly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Growth	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Daily Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Weekly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Institutional Plus Option – Monthly Dividend	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Growth Option	-!	-!	-!	-!	-!	-!
Direct Plan – Dividend Option	-!	-!	-!	-!	-!	-!
Direct Plan – Weekly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Daily Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Fortnightly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Monthly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Quarterly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Direct Plan – Half Yearly Dividend Option	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Dividend more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption less than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
Unclaimed Redemption more than 3 years <sup>###</sup>	N.A	N.A	N.A	N.A	N.A	N.A
<b>Net Assets at end of year / period (Rs. in Crores)</b>	82.07	76.39	70.73	66.49	62.21	57.70
Ratio of Recurring Expenses to Average Daily Net Assets (%) (Annualised)	1.09%	1.07%	1.06%	0.92%	0.91%	0.90%
<b>Date of Allotment</b>	26 Mar 15			17 Apr 15		
Annualised Returns (Since inception)	5.59%	4.67%	1.49%	4.98%	4.00%	0.15%
Benchmark Returns (Since inception)	8.61%	8.67%	6.24%	8.41%	8.67%	5.29%
<b>Benchmark Index</b>	CRISIL Hybrid 85+15 - Conservative Index			CRISIL Hybrid 85+15 - Conservative Index		

**Notes :**

- 1) # Dividend paid per unit is net of dividend distribution tax, wherever dividend distribution tax is applicable.
- 2) + Schemes launched during the period.
- 3) ! Indicates there are no investors in the Option.
- 4) ^ During the period following schemes renamed as follows.

Old Scheme Name	New Scheme Name	Effective Date of Change
HSBC Emerging Markets Fund	HSBC Global Emerging Markets Fund	Wednesday, March 14, 2018
HSBC Equity Fund	HSBC Large Cap Equity Fund	Wednesday, March 14, 2018
HSBC Midcap Equity Fund	HSBC Small Cap Equity Fund	Wednesday, March 14, 2018
HSBC Ultra Short Term Bond Fund	HSBC Low Duration Fund	Wednesday, March 14, 2018
HSBC Income Fund – Short Term Plan	HSBC Short Duration Fund	Wednesday, March 14, 2018
HSBC Income Fund – Investment Plan	HSBC Debt Fund	Wednesday, March 14, 2018
HSBC Monthly Income Plan	HSBC Regular Savings Fund	Wednesday, March 14, 2018
HSBC India Opportunities Fund	HSBC Multi Cap Equity Fund	Wednesday, March 14, 2018
HSBC Dynamic Fund	HSBC Dynamic Asset Allocation Fund	Wednesday, March 14, 2018
HSBC Progressive Themes Fund	HSBC Infrastructure Equity Fund	Wednesday, October 14, 2015

- 5) \*\* During the period following schemes Merged as follows.

From Scheme	With Scheme	Effective Date
HSBC Dividend Yield Equity Fund	HSBC Multi Cap Equity Fund	Saturday, July 1, 2017
HSBC Floating Rate Fund – Long Term Plan	HSBC Low Duration Fund	Wednesday, May 25, 2016
HSBC MIP – Regular Plan	HSBC Regular Savings Fund [erstwhile HSBC MIP – Saving Plan (renamed as HSBC Monthly Income Plan)]	Saturday, October 8, 2016

- 6) ^^ For HFTS 125 it is Computed NAV on March 31, 2016 and the first NAV is declared on 4th April 2016 and HFTS 133 it is Computed NAV on March 28, 2018 and the first NAV is declared on 3rd April 2018.
- 7) ^^ As 29th, 30th & 31st March, 2018 were non-business days for this scheme, the NAV's at the end of year period are as of March 28, 2018.
- 8) ### Unclaimed Plan launch during the FY 2016.2017, as per circular -SEBI/HO/IMD/DF2/CIR/P/2016/37 dated 25 February 2016.
- 9) ¥ HSBC Fixed Term Series 105,107,109 was active for period April 1, 2017 to April 11, 2017 and reporting is for the same period; post that scheme was matured.
- 10) ++ Pursuant to the circular issued by SEBI on 'Categorization and Rationalization' of the Schemes, there has been change in the fundamental attribute(s) of the aforesaid scheme including change in the benchmark to S&P BSE 250 Small Cap Index effective from Mar 14, 2018. The launch date of the S&P BSE 250 Small Cap Index (INR) is November 30, 2017 whereas the inception date of the scheme is May 19, 2005. All information presented prior to the index launch date is back-tested which is available from Mar 31, 2008. The corresponding benchmark returns since inception of the scheme is not available. All index data is available on the website of Asia Index Pvt. Ltd. a joint venture between BSE Ltd. and S&P Dow Jones Indices LLC. (source: <http://www.asiaindex.co.in>).
- ++ The launch date of the S&PBSE India Infrastructure Index (INR) is May 19, 2014 whereas the inception date of the scheme is February 23, 2006. Information presented for 5 year return is back-tested which is available from March 31, 2008. The corresponding benchmark returns since inception of the scheme is not available. All index data is available on the website of Asia Index Pvt. Ltd. a joint venture between BSE Ltd. and S&PDow Jones Indices LLC. (source: <http://www.asiaindex.co.in>).

### III. HOW TO APPLY?

- The Application Form for the sale of Units of the Scheme will be available at the Investor Service Centres / Designated Collection Centres / Distributors and also on our website at [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in).
- Applications should be completed in block letters in English. Signatures should be in English or in any Indian language. Thumb impressions and signatures in languages not specified in the Eighth 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.
- Payment should be made by cheque or bank draft drawn on any bank which is situated at and is a member of the Banker's Clearing House located at the place where the application is submitted or in a manner acceptable to the AMC, which is evidenced by receipt of credit in Bank Account of the Fund.
- Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. However, outstation cheques are acceptable in case of SIP applications. The first instalment of SIP should however be payable at the location where the application is tendered.
- No cash, money orders and postal orders will be accepted.
- Post-dated cheques will not be accepted except for Systematic Investment Plan (SIP) Transactions.
- Bank charges for demand drafts will be reimbursed by the AMC in the form of allotment of additional units limited upto the maximum bank charges as per table below.

Amount	DD Charges
Up to Rs. 10,000	At actuals, subject to a maximum of Rs. 65/-
Above Rs. 10,000	At Rs. 3.5 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 also not been issued from any of such locations. 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.

- Applications should be made in adherence to the minimum amount requirements as mentioned in the Scheme Information Document.
- All cheques and bank drafts must be drawn in the name of the Scheme e.g. "HSBC Equity Fund" and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application. Investors must use separate application forms for investing simultaneously in more than one option of the Scheme subject to the minimum subscription requirements under each option.
- All cheques and bank drafts accompanying the application form should contain the application form number / folio number on its reverse
- Investors are requested to use the services of AMFI certified Distributors empanelled with the AMC. The AMC shall not be liable to an Investor, with respect to investments made through non-empanelled Distributors. If the investor wishes to invest directly, i.e. without involving the services of any agent or broker, "DIRECT" should be mentioned in the space provided for "ARN Number" in the Application Form / Transaction

Form. Any subsequent change / updation / removal of broker code will be based on the written request from the Unit holder and will be on a prospective basis only from the date when the Registrar executes such written instruction.

- **Employee Unique Identification Number (EUID) :** Applications received without a valid EUID is subject to rejection by the fund. Employee Unique Identification Number (EUID) : 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. Due to this regulatory change, all employees of distributors who are involved in sale of mutual fund products are required to be obtained an Employee Unique Identification Number (EUID). Quoting of EUID is mandatory irrespective of whether the transaction is "Execution only" or "Advisory". Applications received without a valid EUID is subject to rejection by the fund. Under instances where the investment / switch has been carried out or submitted without any interaction by the employee/sales person/relationship manager of the distributor / sub broker with respect to the transaction, Investors are requested to submit a declaration available on our Fund website, to confirm the same.
- **Option to hold Units in Demat mode:** In terms of SEBI circular dated May 19, 2011, with effect from October 01, 2011, investors subscribing for the Units in any of the schemes of the Fund may opt to hold Units in dematerialized (demat) mode by filling and providing details of their demat account in the specified application form and furnish Bank Account details linked with their demat account. Units shall be allotted in physical form by default, unless the investors intimate their intention of holding Units in demat form by filling in the specified application form. This option shall be available in accordance with the provisions laid under the respective scheme(s) and in terms of guidelines / procedural requirements as laid by the depositories (NSDL / CDSL) from time to time. Currently, the option to hold Units in demat form shall not be available to investors subscribing for Units into options where the dividend distribution frequency is less than one month.

Investors intending to hold the Units in Demat form are required to have a beneficiary account with the Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the specified application form, the DP's name, DP ID number and the beneficiary account number of the Unit holder with the DP apart from other details. In case the Demat account details are not provided or the details are incomplete or the details do not match with the records as per Depository(ies), Units will be allotted in physical form. The sequence of names / pattern of holding as mentioned in the application form must be same as that in the demat account. Units shall be credited to the investors' demat account only after the funds are credited into the Mutual Fund's scheme(s) account to the satisfaction of the AMC. In case of credit of Units to depository account, applicants' details like the mode of holding, bank account, correspondence address, payment bank, nomination etc. will be considered as appearing in the DP records. For any subsequent change in static information like address, bank details, nomination etc. investors should approach their respective depository.

If the demat account details do not match with applicants' name and order, Units will be allotted in physical form. Bank



details in such cases shall be captured from the payment instrument provided by the investor. No further transactions shall be permitted in such folio in case Units have been allotted in physical form, till the time KYC related documents are provided, or until valid depository account details are provided for holding of units in demat mode.

In case, the Unit holder desires to convert the Units into Dematerialized / Rematerialized form at a later date, the request for conversion of Units held from non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participants. Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time. Units held in demat form will be transferable subject to the provisions laid under the respective Scheme(s) / Plan(s) and in accordance with provisions of Depositories Act, 1996 and the SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. All expenses in connection with demat account / dematerialisation of units will have to be incurred by the investor.

- **Transacting through Stock Exchange mechanism:** The Mutual Fund also offers an alternate facility of transacting in the Units of the select Schemes of the Mutual Fund through the mutual fund trading platform of the Bombay Stock Exchange (BSE StAR MF) and National Stock Exchange (NSE MFSS). Investors desirous of transacting through the stock exchange mode have an option to hold units in Demat Mode or in Physical Mode.. Investors may note that the facility of transacting through the stock exchange mode being offered for all schemes of the Mutual Fund. Investors desirous of transacting through the stock exchange mode shall submit applications to registered stock brokers, clearing members of recognized stock exchanges, or Depository Participants for transacting through BSE StAR MF or NSE MFSS. Stock brokers, Clearing members and Depository Participants (DP) will be considered as official points of acceptance of such transactions. A confirmation slip will be issued to the investor upon acceptance of the application.
- 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.
- The Application Forms together with the cheque / demand draft can be tendered at any of the Designated Collection Centres.
- **ASBA facility :** An investor can subscribe to NFO through "Applications Supported by Blocked Amount (ASBA)" facility by applying for the Units offered under the Scheme(s) in the ASBA Application Form and following the procedure as prescribed in the form.
- Any discrepancy in the application on account of address or residence status, the application will be rejected and the money will be refunded upon confirmation from KRA.
- **Additional Mode of Payment through Applications Supported by Blocked Amount (Applicable during NFO period)**  
As defined under SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009, "Application Supported by Blocked Amount (ASBA)" means an application for subscribing to a public issue or rights issue, along with an authorisation to Self Certified Syndicate Bank ('SCSB') to block the application

money in a bank account. The ASBA facility shall co-exist with the current process, wherein cheques / demand drafts are accepted by Mutual Funds as a mode of payment for subscription.

Self Certified Syndicate Bank (SCSB) means a banker to an issue registered with SEBI, which offers the facility of ASBA. The SCSB shall identify its Designated Branches (DBs) at which an ASBA investor shall submit the ASBA form. SCSB shall also identify the Controlling Branch (CB) which shall act as a co-coordinating Branch for the Registrars. The list of banks that have been notified by SEBI to act as SCSBs for the ASBA and their designated branches is available on the website of SEBI ([www.sebi.gov.in](http://www.sebi.gov.in)).

#### Process to be followed

- Investor intending to subscribe to Units of NFO through ASBA, shall submit a duly completed ASBA form to an SCSB, with whom his / her bank account is maintained and will be provided an acknowledgement. The ASBA Application Form towards the subscription of Units can be submitted through one of the following modes –
  - a. Submit the form physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA"); or
  - b. Submit the form electronically through the internet banking facility offered by the SCSB ("Electronic ASBA").
- In case the bank account specified in the ASBA form does not have sufficient credit balance to meet the application money towards the subscription of Units, the Bank shall reject the application.
- On acceptance of the form, the SCSB shall block funds available in the bank account specified to the extent of the application money specified in the ASBA form.
- The application money towards subscription of Units shall be blocked in the account until (i) allotment of Units is made or (ii) rejection of the application or (iii) winding up of the Scheme, as the case may be.
- SCSBs shall unblock the bank accounts for (i) transfer of requisite money to the Mutual Fund / Scheme bank account against each valid application on allotment or (ii) in case the application is rejected.
- **Mechanism for Redressal of Investor Grievances**  
All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving full details such as name, address of the applicant, number of Units applied for, counterfoil or the application reference given by the SCSBs, DBs or CBs, amount paid on application and the Designated Branch or the collection centre of the SCSB where the Application Form was submitted by the ASBA Investor. If the SCSB is unable to resolve the grievance, it shall be addressed to the Registrar and Transfer Agent M/s. Computer Age Management Services Pvt. Limited (CAMS), 'C' Block, 2nd Floor, Hanudev Info Park P Ltd, SF No. 558/2, Udayampalayam Road, Nava India, Coimbatore - 641028 with a copy to Ms. Rheitu Bansal, Senior Vice President and Head, MF, Client Operations, who can be contacted at 16, Veer Nariman Road, Fort, Mumbai 400 001 at telephone number Tel.: (91) 1800 200 2434. E-mail can be sent on : [hsbcmf@camsonline.com](mailto:hsbcmf@camsonline.com)
- The Mutual Fund, AMC and Trustees shall not be responsible for any acts, mistakes, errors, omissions and commissions etc. in relation to the ASBA facility.
- **Transactions through Facsimile/Electronic Mode:** The AMC, Mutual Fund, Registrar or any other agent or representative of the AMC, Mutual Fund, Registrar ("Recipient") may accept

certain transactions via facsimile or through any electronic mode (“fax / electronic transactions”), subject to the investor fulfilling certain terms and conditions as stipulated by the AMC from time to time. Acceptance of fax / electronic transactions will be as permitted by SEBI or other regulatory authorities from time to time and will be solely at the risk of the transmitter of the fax / electronic transaction (“Transmitter”) and the Recipient shall not in any way be liable or responsible for any loss, damage caused to the Transmitter directly or indirectly, as a result of the Transmitter sending or purporting to send such fax / electronic transactions including where a fax / electronic transaction sent / purported to be sent is not processed on account of the fact that it was not received by the Recipient. The Transmitter acknowledges that fax / electronic transaction is not a secure means of giving instructions / transaction requests and that the Transmitter is aware of the risks involved including those arising out of such transmission being inaccurate, imperfect, ineffective, illegible, having a lack of quality or clarity, garbled, altered, distorted, not timely etc. and that the Transmitter’s request to the Recipient to act on any fax / electronic transaction is for the Transmitter’s convenience and the Recipient shall not be obliged or bound to act on the same. The Transmitter authorizes the Recipient to accept and act on any fax / electronic transaction which the Recipient believes in good faith to be given by the Transmitter and the Recipient shall be entitled to treat any such fax / electronic transaction as if the same was given to the Recipient under the Transmitter’s original signature. The Transmitter agrees that security procedures adopted by the Recipient may include signature verification, telephone callbacks or a combination of the same. Callbacks may be recorded by tape recording device and the Transmitter consents to such recording and agrees to co-operate with the Recipient to enable confirmation of such fax / electronic transaction requests. The Transmitter further accepts that the fax / electronic transaction shall not be considered until time stamped appropriately as a valid transaction request in the Scheme in line with the SEBI Regulations. In consideration of the Recipient from time to time accepting and at its sole discretion (including but not limited to the AMC extending / discontinuing such facilities from time to time) acting on any fax / electronic transaction request received / purporting to be received from the Transmitter, the Transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, Mutual Fund and Trustees (indemnified parties) from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs (including without limitation, interest and legal fees) and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on fax / electronic transaction requests including relying upon such fax / electronic transaction requests purporting to come from the Transmitter even though it may not come from the Transmitter. The AMC reserves the right to discontinue the above mentioned facilities at any point in time.

Applications not complete in any respect are liable to be rejected.

#### **Bank Account Numbers**

In order to protect the interest of investors from fraudulent encashment of cheques, cheques specify the name of the Unitholder and the bank name and account number where payments are to be credited. As per the directive issued by SEBI vide its letters IIMARP/MF/CIR/07/826/98 dated April 15, 1998, and IMD/CIR/No. 6/4213/04

dated March 1, 2004, it is mandatory for applicants to mention their bank details in their applications for purchase or redemption of units.

It is important for applicants to mention their bank name, bank account number, branch address, account type in their applications at the time of subscription. Applications without this information shall be rejected.

#### **Bank Mandate Registration as part of new folio creation**

Investor(s) or Unit Holder(s) are requested to note that any one of the following documents shall be submitted by the investor(s) or Unit Holder(s), in case the cheque / Fund Transfer Request provided along with fresh subscription / new folio creation does not belong to the bank mandate specified in the application form:

1. Cancelled original cheque leaf with first Unit Holder name and bank account number printed on the face of the cheque. OR
2. Copy of bank statement. OR
3. Copy of Bank Passbook. OR
4. Letter issued by the bank on the letterhead, duly signed and stamped by the Branch Manager / Authorised Personnel.

**Important :** The above documents should be either in original or copy to be submitted along with original produced for verification or copy of the document duly attested by Branch Manager / Authorized Personnel with seal of the branch, name, designation, employee code and sign of the person attesting.

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.

#### **Updation of Bank Account**

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.com/in](http://www.assetmanagement.hsbc.com/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 :

- Cancelled original cheque leaf with first Unit Holder name and bank account number printed on the face of the cheque. OR
- Copy of bank statement. OR
- Copy of Bank Passbook. OR
- Letter issued by the bank on the letterhead, duly signed and stamped by the Branch Manager / Authorised Personnel.

**Important :** The above documents should be either in original or copy to be submitted along with original produced for verification or copy of the document duly attested by Branch Manager / Authorized Personnel with seal of the branch, name, designation, employee code and sign of the person attesting.

It may be noted that, in case of those unit holders who hold Units in demat form, the bank mandate available with respective DP will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.

### **Change of bank account along with Redemption request placed with the Mutual Fund**

In the interest of security of investments made by the Unit holder(s), the below risk mitigating steps have been introduced by the Mutual Fund:

Any request received for Change in Bank details which forms part of a financial transaction request will be subject to rejection. In such cases, only the financial transaction will be processed. For e.g. In case of a redemption transaction, the same will be processed and the proceeds shall be credited to the registered bank account without considering the change of bank details received along with such redemption request.

In case a redemption request is received before the change of bank details have been validated and registered, the redemption request would be processed to the currently registered bank account (existing on Fund's records). The Fund will follow a cooling period only in such cases where an updation / change of bank mandate request is received / processed few days prior to submission of a redemption request.

The Mutual Fund will require a cooling period of not more than 10 calendar days for validation and registration of bank accounts. The process of validation would include notifying the investor through e-mail, SMS, phone etc. about the registration of a new bank account. The Fund shall endeavour to use, where possible, more than one of the above means of communication. Further, the Fund shall credit the redemption / dividend proceeds only to a registered bank account that has gone through the validation process as enumerated above.

Within the cooling period, the investor will have an option to contact the Fund and validate the request placed. In case of non-validation or no objection raised by the Unit holder, the redemption proceeds will be paid in favour of the new bank account details requested for registration. The Fund reserves the right to reject any such request found incomplete or not found in order.

### **Investment transactions (Lump sum and SIPs) upto Rs. 50,000/- exempt from Permanent Account Number (PAN)**

For details on Micro financial products(MFP), Investors are requested to refer to the Scheme Information Document (SID) available on the Fund website.

Further, as per SEBI circular no. MRD/DoP/MF Cir - 08/2008 dated April 3, 2008 and circular no. MRD/DoP/Cir-20/2008 dated June 30, 2008 investors residing in the state of Sikkim and Central Government/ State Government officials and officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) respectively are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this would be subject to verification of the veracity of the claim of the investors by collecting sufficient documentary evidence. The AMC reserves the right to ask for the necessary documentation to the satisfaction of the Mutual Fund. The PAN requirements will be applicable to all joint applicants as well as the Guardian, in case of applications by a Minor. Applications without this information will be rejected as per the presently applicable regulations. It is also to be noted that furnishing an incorrect PAN or not furnishing these details could invite a penalty of Rs. 10,000, as per the provisions of the Income Tax Act, 1961.

Dividend reinvestment, if any, of Rs. 50,000 or more, qualifies as purchase of Units and hence will be subject to PAN requirement for all holders under such folio(s). Further, no exit load shall be charged for Unit(s) allotted under bonus / dividend reinvestment option. In case of non-receipt of PAN details from the investors / Unit holders (in case the application / Units are held in joint names,

each of the Unitholders), the dividend will be compulsorily paid out to the Unit holders and not reinvested.

An application made may be accepted or rejected in the sole and absolute discretion of the Trustees. The Trustees may reject any application for purchase of Units, if in the opinion of the Trustees, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unitholders, or the Trustees for any other reason believe it would be in the best interest of the Scheme or its Unitholders to accept / reject such an application. Provided always that the Trustees' rights will be subject to applicable SEBI Regulations, if any.

The AMC shall have the right to set-off dividend amounts, redemption amounts or any other amounts that may be payable to an investor under the Scheme:

- (i) against redemption proceeds already paid by the AMC in respect of units created without realizing the subscription amounts, and/or
- (ii) against any excess payments made (and, in the case of payments by cheque, whether encashed or not) to such investor, under the Scheme or under any other scheme of the Mutual Fund managed by the AMC in the same folio or any other folio of such investor in the Mutual Fund.

The Mutual Fund needs to use intermediaries such as post office, local and international couriers, banks and other intermediaries for correspondence with the investor and for making payments to the investor by cheques, drafts, warrants, through ECS etc. The investor expressly agrees and authorizes the Mutual Fund to correspond with the investor or make payments to the investor through intermediaries including but not limited to post office, local and international couriers and banks. The investor clearly understands the mutual fund uses such intermediaries for the convenience of the investor and such intermediaries are agents of the investor and not the mutual fund. The Fund is not responsible for delayed receipt or non-receipt of any correspondence or payment through such intermediaries.

### **NRIs / FIIs / FPIs**

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

In case Indian Rupee drafts are purchased abroad or from FCNR / NRE accounts, an account debit certificate from the bank / financial entity issuing the draft confirming the debit shall also be enclosed. NRIs shall also be required to furnish such other documents as may be necessary and as desired by the AMC / Mutual Fund / Registrar, in connection with the investment in the schemes.

The FEMA Regulations also permit a registered FII / FPI to purchase, on repatriation basis, units of domestic mutual funds provided the FII / FPI restricts allocation of its total investment between equity and debt instruments in the ratio as applicable at the time of investments.. Payment by the FII / 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 FII / FPI with a designated branch of an authorised dealer with the approval of the RBI in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.

In case an investor who is a foreign national and resident in India, ceases to be resident in India, such investor will be required to redeem his/her investments prior to change in the resident status. Investor shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status. The AMC reserves the right to redeem investments of such investors if their resident status is found to have changed to a country other than India. The redemption proceeds will be credited in Indian rupees only. Further, the AMC, its affiliates or service providers reserve the right to seek additional documents, implement controls and /or impose restrictions with respect to acceptance of investments from foreign nationals resident in India including the right to reject applications or subsequently redeem investments which are not in line with the controls deemed necessary by the AMC.

#### **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 Scheme should furnish a certified copy of resolution or authority to make the application as the case may be and a certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or Partnership Deed and certificate of registration or any other document as the case may be. In case of a Trust / Fund, it shall submit a certified true copy of the resolution from the Trustee(s) authorising such purchases. The officials should sign the application under their official designation and furnish a list of authorised signatories. All communications and payments shall be made to the First Applicant only.

#### **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 Institutional Investors (FIIs)/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) are 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. Investors are also required to note that the Beneficial owners of investors shall also be required to comply with the “Who can Invest” section as outlined in the Scheme Information Document.

In accordance with SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, it shall be mandatory for existing Unitholders to provide the beneficial ownership details, failing which the AMC shall have the authority to reject the transaction for additional subscription (including switches).

#### **Joint Applicants**

In the event an account has more than one registered owner, the first-named holder (as determined by reference to the original Application Form) shall receive all Account Statements, notices and correspondence with respect to the account, as well as the proceeds of any redemption requests or dividends or other distributions. In addition, such Unitholder shall have voting rights associated with such Units, as per the applicable guidelines. Applicants can specify the mode of holding in the Application Form as ‘Joint’ or ‘Anyone or Survivor’. In the case of holding specified as ‘Joint’, all transactions / instructions would have to be signed by all joint holders. However, in cases of holding specified as ‘Anyone or Survivor’, any one of the Unitholders will have the power to make transaction requests / provide instructions, without it being necessary for all the Unitholders to sign. However, in all cases, all distributions will be made to the first-named holder only.

In case of death / insolvency of any one or more of the persons named in the register of Unitholders as the joint holders of any Units, the AMC shall not be bound to recognise any person(s) other than the remaining holders. In all such cases, redemption proceeds shall be paid to the first named of such remaining Unitholders.

#### **Investments on behalf of Minor**

In case of investments made On Behalf of Minor, investors are requested to note the following :

- i) The Minor shall be the first and sole holder in the folio. In folios where Unit holder is a Minor, there can be no Joint Holders or nominees.
- ii) The Guardian to the Minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. The supporting documents reflecting Date of Birth of Minor and relationship of Minor with Guardian should mandatorily accompany the application form. In case of court appointed

legal guardian, supporting documentary evidence shall be required.

- iii) The supporting documents confirming the date of birth of the minor unit holder :
  - a. Birth certificate of the minor (or)
  - b. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., (or)
  - c. Passport of the minor, (or)
  - d. Any other suitable proof evidencing the date of birth of the minor.

#### Change in Guardian

On a later date if a change in guardian is to be requested, either due to mutual consent or demise of existing guardian, the following documents are required to be submitted :

- i) Request letter from the new guardian,
- ii) No Objection Letter (NoC) or Consent Letter from existing guardian or Court Order for new guardian, in case the existing guardian is alive.
- iii) Notarized or attested copy of the Death Certificate of the deceased guardian, where applicable. (Attested by a special executive magistrate, AMC authorised official or manager of a scheduled bank).
- iv) Supporting documents evidencing the relationship of new Guardian with the Minor Unit holder.
- v) Bank attestation attesting the signature of the new guardian in a bank account of the minor where the new guardian is registered as the guardian.
- vi) KYC of the new guardian as per current norms.
- vii) FATCA, CRS and Additional KYC Details and Declaration Form

#### Minor attaining majority – Status Change

When the units are held on behalf of the Minor, the ownership of the units rests with the Minor. A guardian operates the account until the Minor attains the age of majority. When a Minor attains majority, AMC shall obtain relevant documents as listed below, along with a request application for change in tax status from Minor to Individual / NRI as applicable:

- i) Services Request form, duly filled and containing details like name of major, folio number, etc.
- ii) New Bank mandate where account changed from Minor to major,
- iii) Signature attestation of the major duly attested by:
  - The parent / guardian whose signature is registered in the records of mutual fund / RTA against the folio of minor unit holder
  - The manager of a scheduled bank( the signature attestation by way of banker’s certificate or letter may be accepted),
- iv) KYC acknowledgement of the major as per current norms,
- v) FATCA / CRS and Additional KYC Details and Declaration Form,
- vi) Nomination form is mandatory.

The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) after the date of minor attaining majority till the above application form along with prescribed documents are received by the AMC / RTA. The AMC shall freeze the account for operation by the guardian on the day the Minor attains majority and no

transactions shall be permitted till the documents for changing the status are received. In case standing instructions for SIP, SWP, STP have already been registered for a period beyond the minor's date of majority, the AMC / RTA shall send an advance notice advising the guardian and minor that existing standing instructions will continue to be processed beyond the date of minor attaining majority, until an instruction to terminate the existing instructions is received by the AMC / RTA from the major. However, for fresh SIP, STP or SWP registered post April 01, 2011, the AMC shall register standing instructions only till the date of minor attaining majority. Investors are requested to visit the Fund's website for the list of prescribed documents under the above procedure.

#### WEB TRANSACTIONS FACILITY

In the new era of liberalisation and modernisation, the Fund wishes to take optimum advantage of the modern techniques of communication and transactions to serve its investors in a more efficient manner.

As a step towards the same, the Fund has allowed investor to make an initial subscription through its website [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in) and existing investors can transact (i.e. additional purchase, switch and redemption of the Units of the Fund) through the website of the Registrar, i.e. [www.camsonline.com](http://www.camsonline.com).

Online transactions will save cost and time of the investor and will also enable the Fund to serve its clients in a faster and efficient way. However, investors intending to take benefit of the web-based transaction facility should note that the investor shall use this service at his own risk. The Fund, the AMC, the Trustee, along with its directors, employees and representatives shall not be liable for any damages or injuries arising out of or in connection with the use of the website or its non-use including, without limitation, non-availability or failure of performance, loss or corruption of data, loss of or damage to property (including profit and goodwill), work stoppage, computer failure or malfunctioning, or interruption of business; error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, unauthorised access or use of information.

The Fund shall not be liable for any misuse of data placed on the Internet, by third parties “hacking” or unauthorized accessing of the server. The Fund will not be liable for any failure to act upon electronic instructions or to provide any facility for any cause that is beyond the control of the Fund.

The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC / RTA.

In case of transactions through online facilities / electronic modes, the movement of funds from the investors’ bank account to the Scheme’s bank account may happen via the Intermediary / Aggregator service provider through a Nodal bank account and post reconciliation of fund. The process of movement of funds from the investors’ bank account into the Scheme’s Bank account in case of online transaction is governed by Reserve Bank of India(RBI)vide their circular Ref. RBI/2009-10/231 DPSS.CO.PD.No.1102/02.14.08/2009-10 dated 24th November, 2009. The process followed by the aggregator and the time lines within which the Funds are credited into the Scheme’s bank account is within the time lines provided by RBI which is T+3 settlement cycle / business days, where T is the date of Transaction / day of intimation regarding completion of transaction. The nodal bank account as stated above is an internal account of the bank and such accounts are not maintained or operated by the intermediary / aggregator or by the Mutual Fund. While the movement of Funds out

of the investors' Bank account may have happened on T day, however post reconciliation and as per statutory norms, the allotment can happen only on availability of Funds for utilization by the AMC/MF and accordingly the transaction will be processed as per the applicable NAV based on availability of funds for utilization. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will HSBC Asset Management Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.

The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme(s).

### **ELECTRONIC PAYOUTS**

Electronic payout (ECS / NECS / EFT / NEFT / RTGS / Direct Credit / ACH Credit) are facilities offered by RBI, for facilitating better customer service by direct credit of dividend / redemption to an investor's bank account through electronic credit. This helps in avoiding loss of dividend / redemption warrant in transit or fraudulent encashment. To facilitate the above electronic credits and minimise errors, HSBC AMC may validate the investors' Bank Account numbers with the respective banks and / or populate necessary IFSC / MICR codes through publicly available sources or through its banks. The Mutual Fund will endeavour to arrange such facility for payment of dividend / redemption proceeds to the Unit holders. However, this facility is optional for the investors. It may be specifically noted that there is no commitment from the Mutual Fund that this facility will be made available to the Unit holders for payment of dividend / redemption proceeds. While the Mutual Fund will endeavour to arrange the facility, provision of this facility will be dependent on various factors including sufficient demand for the facility from Unit holders at any centre, as required by the authorities. In places where such a facility is not available or if the facility is discontinued by the Scheme for any reason, the AMC shall dispatch to the Unit holders the dividend proceeds within 30 calendar days of the declaration of the dividend and the redemption proceeds within 10 Business Days from the date of acceptance of redemption request at any of the Investor Service Centres.

### **PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC)**

KYC (Know Your Customer) norms are mandatory for all investors for making investments in Mutual Funds, irrespective of the amount of investment. 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.

Pursuant to SEBI circular dated December 26, 2013 on uniform KYC norms, certain information from Part I of the standard KYC application form, sourced by KRA (KYC Registration Agency) has been shifted to Part II which captures information specific to the area of activity of an intermediary. Accordingly, the additional KYC information required for mutual fund activities has been incorporated into the new application forms of the Fund and investors are requested to provide the same in order for the Fund to have all the necessary KYC details. 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.

Further, in accordance with SEBI Circulars MIRSD/SE/Cir-21/2011 dated October 5, 2011 and MIRSD/Cir-5/2012 dated April 13, 2012 on Uniform Know Your Client (KYC) read with AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, it shall be mandatory for existing Unitholders to provide additional KYC information such as Income details, Occupation, Politically Exposed Person status, Net worth etc. as mentioned in the application form as well as complete In-Person Verification (IPV) and provide any missing KYC information, failing which the AMC shall have the authority to reject the transaction for additional subscription (including switches) in their existing folios. However, any SIP / STP registered till December 31, 2015 will be exempt from this requirement.

### **IMPLEMENTATION OF CENTRAL KYC (CKYC)**

The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form. Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no.68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to note the following changes, from February 1, 2017.

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

Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided.

### **IMPLEMENTATION OF THE PREVENTION OF MONEY-LAUNDERING (MAINTENANCE OF RECORDS) SECOND AMENDMENT RULES, 2017 WITH RESPECT TO SEEDING OF AADHAAR NUMBER:**

Investors are requested to note that the Ministry of Finance (Department of Revenue) (MOF) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017. These Rules have come into force with effect from June 1, 2017. Further, the MOF vide Notification dated December 13, 2017 & March 31, 2018 has notified the revised timelines for submission of the Aadhaar Number and PAN by investors to the reporting entity for the purpose of linking the same with their accounts/folios.

Accordingly, investors are requested to note the following requirements in relation to submission of Aadhaar number and other prescribed details to HSBC Mutual Fund / its Registrar and Transfer Agent / Asset Management Company ("the AMC"):

- i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar. If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund. In case of a minor investor, Aadhaar and PAN are mandatory for guardian. The investor is required to submit PAN as defined in the Income Tax Rules, 1962.
- ii. Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.

The timelines for submission of the Aadhaar numbers, as per the requirements stated above, are as follows:

- The effective date for mandatory submission of Aadhaar at the time of opening a folio/account by a new investor and existing investor, has been deferred till further notice. Existing unit holders and new investors are however encouraged to link their Aadhaar to their mutual fund folios.

It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units.

#### NON ACCEPTANCE OF THIRD PARTY INSTRUMENTS

In accordance with PMLA and AMFI guidelines dated August 16, 2010 on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions', applications to schemes of the Fund accompanied by a Third Party payment will be rejected except in the following cases :

- Payments not exceeding Rs. 50,000/- (regular purchase or single SIP installment) made by Parents / Grand Parents / Related Person\* on behalf of minor in consideration of natural love and affection or as gift.
- Payment made by an Employer on behalf of employee under SIP or lumpsum / one time subscription, through payroll deductions or deductions out of expense reimbursements.
- Custodian making investments on behalf of a FII / FPI / Client.
- Payment by AMC to a Distributor empanelled with it on account of commission / incentive etc. in the form of mutual fund Units of the funds managed by the AMC through SIPs or lumpsum investment.
- 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.

- \* 'Related Persons' means any person investing on behalf of minor in consideration of natural love or affection or as a gift.

"Third Party Payment" refers to payment made from a bank account other than that of the investor. For a payment to be not considered as a third party payment, the sole holder or the 1st holder of the folio (depending upon whether the folio is 'singly' or 'jointly' held) must be one of the joint holders of the bank account from which payment is made.

In case the payment falls under the abovementioned exceptions, the following additional documents will be required to be provided together with the application form, failing which the application will be rejected / not processed / refunded without interest:

- a. KYC Acknowledgment letter (as issued by CDSL Ventures Limited) of the Investor and the person making the payment; and
- b. A duly filled "Third Party Payment Declaration Form" from the Investor (guardian in case of a minor) and the person making the payment. The said form shall be available on the Fund's website and at Investor Service Centers (ISCs). Investors are requested to use the standard forms available and not make any changes to the forms. Any form that is not in the prescribed format will not be accepted as valid.

**The Mutual Fund shall adopt the following procedures to ascertain whether payments are third party payments and investors are therefore required to comply with the requirements specified herein below:**

#### i) Source of Funds – if paid by Cheque

An investor at the time of his/her purchase of units must provide in the application form the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid).

Identification of third party cheques by the AMC / RTA will be on the basis of either matching of pay-in bank accounts details with the pay-out bank account details, or by matching the bank account number, name of the first applicant with the name and, account number available on the cheque. For all such cases, where the name is not pre-printed on the cheque, then the first named applicant / investor should submit any one of the following documents:

- (a) an attested<sup>#</sup> copy of the bank passbook or a statement of bank account containing the name of the unit holder and the bank account number
- (b) a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

<sup>#</sup> bank manager / authorized signatory of the Bank with his / her full signature, name, employee code, designation and bank seal.

\* In respect of (b) above, it should be certified by the bank manager / authorized signatory of the Bank with his / her full signature, name, employee code, designation and bank seal OR the original should be produced at the AMC Office for verification. Investors can also avail of the facility of registering multiple bank accounts, by filling in the Multiple Bank Accounts Registration / Deletion Form, which is available on the website and at our ISCs.

#### ii) Source of Funds – if funded by pre-funded instruments such as Demand Draft / Pay Order / Banker's Cheque etc.

In case of subscriptions received through these pre-funded instruments, such instruments should be accompanied with a

certificate<sup>S</sup> from the issuing banker (containing bank seal and name and employee number of issuing officials), stating the account holder's name and the account number which has been debited for issue of the instrument.

**iii) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash**

Subscription received through a pre-funded instrument procured against cash shall only be accepted for investments below Rs. 50,000/-. Investor is required to provide a certificate<sup>S</sup> from Banker stating the name, address and PAN of the person requisitioning such pre-funded instruments.

Declaration obtained from the banker, if any in a different format will be subject to rejection if the required details are not captured.

**iv) Source of Funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.**

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

Any other method of payment allowed by the Fund will also be covered under these provisions. All the above mentioned documents, to the extent applicable, are required to be provided along with the application form. In case the application for subscription is not in accordance with the above provisions, the AMC reserves the right to reject / not process the application and refund the subscription amount without interest.

**Multiple Bank Account Registration / Deletion facility**

1. The Fund offers its investors the facility to register Multiple Bank Accounts to receive redemption/dividend proceeds.
2. Registering of Multiple Bank Accounts will enable the Fund to systematically validate the Pay-in payment and avoid acceptance of third party payments.
3. Investor can register upto 5 bank accounts in case of individuals / HUFs, and upto 10 in other cases.
4. Investor may choose one of the registered bank accounts as default bank account for the credit of redemption / dividend proceeds. In case of existing investors, their existing bank mandate registered with the AMC / RTA, and in case of new investors, their bank account details as mentioned in the application form shall be treated as default bank account for pay-out, if they have not specifically designated a default bank account. Investors may change the same in writing, using the Multiple Bank Account Registration / Deletion Form.
5. For registration of bank account(s), investors shall submit the 'Multiple Bank Account Registration / Deletion Form' together with the supporting documentation, attested as specified in point (i) above.
6. The AMC / RTA will register the bank account only after verifying that the sole or 1st joint holder is the holder or one of the joint holders of the bank account, respectively.
7. Where an investor proposes to delete his existing default bank account, he shall compulsorily designate another account as default account.
8. Thus, change of bank mandates shall be effected only through the 'Multiple Bank Account Registration / Deletion facility'. Such change of bank mandates will be effected within 10 days of valid documents being received by the AMC / RTA.

9. Any financial transaction request received in the interim, will be processed in 10 days as specified in 8 above.
10. Investors are requested to use the Multiple Bank Account Registration / Deletion Form for all bank account related requirements. AMC reserves the right to reject such bank account registration requests which are not in the specified format.

**Safe mode for writing / drawing cheques**

In order to avoid fraudulent practices, it is recommended to investors that the subscription payment instruments such as Cheque / Demand Draft / Pay Order be drawn in favour of the scheme account followed by the name of the first investor. For e.g. "HSBC Equity Fund A/c – Neeraj Mehra" and the application number / folio number should be written on the reverse of the cheque.

**Change in Static Information**

Investors, for whom the KYC process has been previously completed, should submit their request for change in static information, viz. Name, PAN, DOB, Address, Email address to any of the Point of Services (PoS) appointed by CDSL Ventures Ltd / Intermediary through whom the uniform KYC was recorded. Investors, who have not complied with the KYC requirement, may submit their request for change in static information to the AMC's Registrar. Other information such as bank account details, dividend sub option etc. may be changed by Unit Holders by submitting a written request to the Registrar. Such changes will be effected within 5 Business Days of the valid signed request reaching the processing centre of the Registrar at Coimbatore, and any interim financial transactions like purchase, redemption, switch, payment of dividend etc. will be effected with the previously registered details only.

Investors are advised to update their static details immediately on occurrence of change. Please note that, if any change in static information is submitted along with a financial transaction in the same request, such change shall not be processed and the financial transaction shall get processed with the previously registered details. Unit Holders are therefore advised to provide requests for change in static information separately and not along with financial transactions. Investors transacting through the stock exchange mechanism should approach their respective DP for non-financial requests / applications such as change of address, change of bank, etc.

Any change in dividend sub option due to additional investment or Unit Holder request will be applicable to the entire Units in the dividend option of the scheme / plan concerned.

**Process and documents for Change in Address :**

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.



In case there is any change in the investor's KYC information, the same is required to be updated by using the prescribed KYC Change Request Form or the CKYC Form and submit the same at the Point of Service of any KYC Registration Agency.

**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 will be accepted.

**List of people authorized to attest 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.

#### IV. RIGHTS OF UNITHOLDERS OF THE SCHEME

1. Unitholders of the Scheme have a proportionate right in the beneficial ownership of the assets of the Scheme and in case of Dividend sub-option(s), wherever applicable, to the dividend declared, if any, by the Fund under the Scheme.
2. When the Mutual Fund declares a dividend under the Scheme, the dividend warrants shall be dispatched within 30 days of the declaration of the dividend. Account Statement reflecting the new or additional subscription as well as Redemption / Switch of Units shall be dispatched to the Unit holder, as soon as possible, but not later than 30 days from date of receipt of request from the unit holder. Provided if a Unit holder so desires the Mutual Fund shall issue a Unit certificate (non-transferable) within 30 days of the receipt of request for the certificate.
3. The Fund shall despatch the redemption proceeds to the Unitholders within 10 Business Days from the date of acceptance of the request for the same. In the event of failure to despatch the redemption proceeds within the above time, interest @ 15% per annum or such rate as may be specified by SEBI, would be paid to the unitholders for the period of delay.
4. The Trustees are bound to make such disclosures to the Unitholders as are essential in order to keep them informed about any information known to Trustees which may have an adverse bearing on their investments.
5. The appointment of the AMC for the Fund can be terminated by a majority of the Trustees or by 75% of the Unitholders of any one or more of the Scheme of the Fund and any change in the appointment of the AMC shall be subject to the prior approval of SEBI and the Unitholders of the respective Schemes.
6. The Trustees are obliged to convene a meeting on a requisition of 75% of the Unitholders of a Scheme.
7. 75% of the Unitholders of a Scheme can pass a resolution to wind up the Scheme.
8. Unitholders have the right to inspect all the documents listed under "Documents Available for Inspection" in the respective Scheme Information Document.
9. The Trustees shall obtain the consent of the Unitholders:
  - Whenever required to do so by SEBI, in the interest of the Unitholders
  - Whenever required to do so on a requisition made by three-fourths of the Unitholders of the Scheme
  - When the Trustees decide to wind-up or prematurely redeem the Units.
10. The Trustees shall ensure that no change in the fundamental attributes of any Scheme or the Trust or fees and expenses payable or any other change which would modify the Scheme and affect the interests of Unitholders is carried out unless:
  - A written communication about the proposed change is sent to each Unitholder and
  - An advertisement is given in one English daily newspaper having nationwide circulation as well as in newspaper published in the language of the region where the Head Office of the Mutual Fund is situated and
  - Unitholders are given an option to exit at the prevailing Net Asset Value without any exit load.
11. Subject to the Regulations and the guidelines issued by SEBI, the consent of the Unitholders of the Scheme will be obtained through voting by mail or by way of a postal ballot or such other means as may be approved by SEBI. Detailed modalities of the same, including the principles for entitlement of votes for each Unitholder will be finalised in consultation with and after obtaining the approval of SEBI and the Trustees. In specific circumstances, where the approval of unitholders is sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.
12. The annual report containing accounts of the AMC would be displayed on the website of the AMC (i.e. [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in)). Unitholders, if they so desire, may request for the annual report of the AMC.

## V. INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS

### Investment Valuation Policy

SEBI vide its notification dated February 21, 2012 amended Regulation 47 and the Eighth Schedule of SEBI (Mutual Fund) Regulations, 1996 and introduced overarching Principles of Fair Valuation to ensure fair treatment to all investors including existing investors as well as investors seeking to purchase or redeem units of mutual funds in all schemes at all points of time.

It further prescribed that the valuation shall be reflective of the realizable value of securities and shall be done in good faith and in true and fair manner through appropriate valuation policies and procedures approved by the Board of the Asset Management Company.

The amendment also states that in case of any conflict between the principles of fair valuation and valuation guidelines prescribed in Eighth Schedule and circulars issued by SEBI, the Principles of Fair Valuation shall prevail.

Based on the said amendment, the Board of Director of HSBC Asset Management (India) Private Limited (AMIN) and the Trustees of HSBC Mutual Fund (Trustees) have adopted the following revised Valuation Policy and Procedure:

#### Valuation methodologies

- The appended table (refer Annexure A) describes the methodologies for valuing all types of securities held by the schemes.
- Investment in any new type of securities/assets by the mutual fund scheme shall be made only after establishment of the valuation methodologies for such securities with the approval of the Board of the asset management company.
- Inter-scheme transfers, if any, will be executed as per Regulations at fair value thereby ensuring fair treatment to all the investors in accordance with the guidelines in appended table (refer Annexure A)
- Deviations from the valuation policy and principles, if any, will be communicated to the Board of AMIN, Trustees through

periodical reporting and to the Unit holders / Investors through suitable disclosures on the mutual fund's website.

- Documentation of rationale for fair valuation including inter-scheme transfers, if any, shall be maintained and preserved for such period of time as prescribed under the regulations to enable audit trail.

#### Valuation Committee

- The Board of AMIN has constituted a Valuation Committee (Committee) comprising of senior officials of AMIN.
- The Committee shall be responsible for implementation and oversight of the valuation methodologies, policies and procedures and update the Board of AMIN and Trustees on the effectiveness of methodologies adopted and deviations, if any, on periodic basis.
- The Committee shall ensure that the valuation policies and procedures are regularly reviewed (at least once in a financial year) by an independent auditor to seek to ensure their continued appropriateness.
- The Committee shall ensure that the valuation policies and procedures adopted by AMIN shall seek to address conflict of interest.
- The Committee shall be responsible for monitoring of exceptional events\* where market quotations may not be available / reliable / sufficient for valuation of a particular security and to decide on its valuation based on the fair valuation principles as per the Regulations.

\* *Exceptional events are those events where current market information may not be available / sufficient / reliable for valuation of securities. For example events like - i) major policy announcements by the Central Bank, the Government or the Regulator; ii) natural disasters or public disturbances that force the markets to close unexpectedly; iii) significant volatility in capital markets and; iv) any other significant events considered as abnormal event for the purpose of fair valuation.*

### Annexure A:

Snapshot of Valuation Policy		
Sr. No.	Type of Instrument	Basis of Valuation
<b>1</b>	<b>EQUITY</b>	
1.1	<b>Listed Equity</b>	To be valued at the last quoted closing price on NSE (primary exchange for HSBC) else BSE or other recognized stock exchange where the security is listed
1.2	<b>Non traded Equity</b> (Equity Not traded on any of the exchanges for a continuous period of 30 calendar days)	At Fair value as per SEBI formula i.e. AMC to value the securities based on SEBI valuation guidelines as per circular dated September 18, 2000 and May 09, 2002 (i.e. use of Net worth and EPS capitalization method as prescribed by SEBI formula). If more than 9 months have elapsed from the end of Financial year and Audited Balance Sheet is not available, the security shall be valued at Nil. In determining the valuation as per aforesaid methodology, the valuation committee will also assess the realizable value of the security and document its rationale for applying a particular valuation price.
1.3	<b>Thinly Traded Equity</b> (Trading on all the exchanges in a particular calendar month is both less than Rs. 5 lakhs in value and total volume is less than 50000 shares)	
1.4	<b>Unlisted Equity</b>	
1.5	<b>Illiquid securities</b> (Non-traded / thinly traded / unlisted equity security is in excess of 15% of total net assets of the scheme in case of open-ended funds and 20% in case of close-ended funds)	Nil Value
1.6	<b>Equity shares which are unlisted as a result of corporate actions</b> (i.e. Mergers, Demergers, reduction of capital, consolidation, etc.)	a) Demerger: Where at least one resultant company is not immediately listed, valuation price will be worked out by using cum-price before corporate action as reduced by the quoted price of the listed resultant company after providing for appropriate illiquidity discount but a minimum illiquidity discount of 10%

Snapshot of Valuation Policy		
Sr. No.	Type of Instrument	Basis of Valuation
		<p>b) Corporate Action Pending listing: In case of a corporate action pending listing, the resultant company/ies shall be valued at fair value as determined by the valuation committee on the date of corporate action after providing for appropriate illiquidity discount but a minimum illiquidity discount of 10%.</p> <p>c) Merger:            In cases where identity of entities getting merged is lost and the new entity is yet unlisted - Valuation of merged entity would be arrived at by summation of previous day's value of respective companies prior to the merger divided by the entitled quantity of the merged entity. For example, If company A and company B merge to form a new company C, then company C would be valued at price equal to that of value of company A + company B            In cases where identity of one entity continues - Valuation of merged entity would be according to the closing price of the surviving entity            However, if more than 9 months have elapsed from the date of corporate action and the company/ies is / are still not listed, the same shall be valued in accordance with the methodology stated in 1.2, 1.3 and 1.4 above</p>
1.7	Equity Shares which are allotted pursuant to IPO and are pending listing	<p>a) At acquisition cost up to 30 days from the date of allotment.</p> <p>b) In case the security is not listed within 30 days from the allotment date, the valuation shall be arrived at in good faith by the Valuation Committee of the AMC. The rationale shall be documented and recorded.</p>
1.8	Buy-back of Securities	If a company offers to buy-back hundred percent of the shares tendered then shares will be valued at the price of buy-back, ignoring the market price. Else, market price of the shares will be considered for valuation till formal confirmation of acceptance of shares tendered under the buy-back schemes. Quantum of shares accepted under buy-back will be accounted as a sale trade on receipt of formal confirmation of such acceptance.
2	<b>PREFERENCE SHARES</b>	
2.1	Traded	At Traded Price
2.2	Non-traded	At cost or at fair value as determined by the valuation committee
3	<b>ADR's/GDR's</b>	
3.1	Conversion rate - Forex	On valuation date, all assets and liabilities in foreign currency shall be valued in Indian Rupees at the RBI reference rate as at the close of banking hours on the relevant Business day in India. In case the RBI reference rate is not available on RBI Website on a particular Valuation Day, the exchange rate available on Bloomberg / Reuters will be used for conversion.
3.2	ADR/ GDR Security Price - Traded	<p>Foreign securities shall be valued based on the last quoted closing prices at the Overseas Stock Exchange on which the respective securities are listed. However, the AMC shall select the Primary stock exchange prior to transacting in any scheme in case a security is listed on more than one stock exchange and the reasons for the selection will be recorded in writing. Any subsequent change in the reference stock exchange used for valuation will be necessarily backed by reasons for such change being recorded in writing by the AMC and approved by the Valuation Committee. However, in case of extra ordinary event in other markets post the closure of the relevant markets, the AMC shall value the security at suitable fair value as determined by the Valuation Committee.</p> <p>When on a particular valuation day, a security has not been traded on the selected stock exchange; the value at which it is traded on another stock exchange or last quoted closing price on the selected stock exchange shall be used provided such date is not more than thirty days prior to the valuation date.</p> <p>Due to difference in time zones of different markets, in case the closing prices of securities are not available within a given time frame to enable the AMC to upload the NAV for a Valuation Day, the AMC may use the last available traded price/ previous day's</p>

Snapshot of Valuation Policy		
Sr. No.	Type of Instrument	Basis of Valuation
		price for the purpose of valuation. The use of the closing price / last available traded price for the purpose of valuation will also be based on the practice followed in a particular market. Closing Quote on T-1 of the security sourced from NYSE / Bloomberg or other recognized international stock exchange
	<b>ADR/ GDR Security Price – Non-Traded</b>	Non-traded ADR / GDRs shall be valued after considering prices / issue terms of underlying security. Valuation Committee shall decide the appropriate discount for illiquidity. Non traded foreign security shall be valued by AMC at fair value after considering relevant factors on case to case basis.
<b>4</b>	<b>WARRANTS</b>	
<b>4.1</b>	<b>Traded warrants</b>	At quoted price
<b>4.2</b>	<b>Non-traded warrants</b>	
4.2.1	Exercise price is lower than the value of the underlying share	Value of the underlying share less exercise price with illiquidity discount as may be deemed appropriate by the valuation committee with an appropriate illiquidity discount
4.2.2	Exercise price is higher than the value of the share	At Zero
<b>5</b>	<b>RIGHTS ENTITLEMENTS / PARTLY PAID UP RIGHTS SHARES</b>	
<b>5.1</b>	<b>Traded Rights</b>	At quoted price
<b>5.2</b>	<b>Non-traded Rights</b>	
5.2.1	Exercise price is lower than the value of the underlying share	Value of the underlying share less exercise price with illiquidity discount as may be deemed appropriate by the valuation committee.
5.2.2	Exercise price is higher than the value of the share	At Zero
<b>6</b>	<b>FUTURES AND OPTIONS (F&amp;O)</b>	
<b>6.1</b>	Futures	To be valued at the settlement price as released by NSE
<b>6.2</b>	Options	To be valued at the settlement price as released by NSE
<b>7</b>	<b>INTEREST RATE SWAPS (IRS)</b>	
<b>7.1</b>	<b>Traded</b>	At traded price
<b>7.2</b>	<b>Non-traded:</b>	
7.2.1	IRS having maturity less than or equal to 60 days	Amortized from last traded price / valuation price
7.2.2	IRS having maturity greater than 60 days	Present Value of net cash flows for both the leg. The same should be discounted using the YTM yields on the relevant OIS page of Reuters / Bloomberg / any other public platform for the relevant bucket and duly interpolated.
7.2.3	IRS having maturity greater than 60 days, subsequently reduces to < or = 60 days	Same as 7.2.1 above
<b>8</b>	<b>OVERNIGHT INSTRUMENTS</b>	
<b>8.1</b>	<b>Reverse Repo</b>	At cost plus accruals / amortization
<b>8.2</b>	<b>CBLO</b>	At cost plus accruals / amortization
<b>9</b>	<b>FIXED DEPOSITS</b>	
<b>9.1</b>	Fixed Deposits	At cost plus accruals / amortization
<b>10</b>	<b>CENTRAL AND STATE GOVERNMENT SECURITIES (INCLUDING TREASURY BILLS AND CASH MANAGEMENT BILLS)</b>	
<b>10.1</b>	<b>Securities having residual maturity of more than 60 days (Also refer Note 1)</b>	To be valued on the basis of prices determined from the aggregator tool as notified by AMFI, based on price feeds received from CRISIL and ICRA and / or any other AMFI notified agency
<b>10.2</b>	<b>Securities having residual maturity of 60 days or less</b>	
10.2.1	Traded Securities	At weighted average traded prices. A security will get classified as traded in case AMC has itself traded in that security. Moreover, in case of AMC's own trade, only a trade of a market lot or more (Face Value of INR 5 crores) will be taken as reflective of realizable value.
10.2.2	Non-Traded Securities	a) Assets to be amortized on straight line amortization basis as long as their valuation remains within $\pm 0.10\%$ band of the price derived from the reference rate for each bucket.

Snapshot of Valuation Policy		
Sr. No.	Type of Instrument	Basis of Valuation
		<p>Reference rate for every 15-day bucket will be provided by AMFI appointed agencies (currently CRISIL and ICRA).</p> <p>b) In case of amortized value falling outside the above band, the price of the asset will be adjusted in order to bring the price within the + or - 0.10% band.</p> <p>Note – Central and State Government Securities will be valued basis average of the security level prices provided by CRISIL and ICRA or any other Agency. Post discontinuation of dissemination of prices by these agencies, government securities may be amortized on straight line amortization basis as long as their valuation remains within <math>\pm 0.10\%</math> band of the price derived from the reference rate for each bucket. Reference rate for every 15-day bucket will be provided by AMFI appointed agencies. (currently CRISIL and ICRA)</p>
<b>11</b>	<b>CONVERTIBLE DEBENTURES</b>	
11.1	Non-convertible components	Refer point 12 below
11.2	Convertible components	The convertible component shall be valued on same basis as underlying equity instrument after providing for appropriate illiquidity discount in accordance with investment valuation norms prescribed by SEBI in the Eight Schedule.
<b>12</b>	<b>DEBT AND MONEY MARKET SECURITIES</b>	
12.1	Securities having residual maturity of more than 60 days (Also refer Note 1)	To be valued on the basis of prices determined from the aggregator tool as notified by AMFI, based on price feeds received from CRISIL and ICRA and / or any other AMFI notified agency(ies).
12.2	Securities having residual maturity of 60 days or less	
12.2.1	Traded Securities	<p>At weighted average traded prices.</p> <p>A security will get classified as traded in case AMC has itself traded in that security. Moreover, in case of AMC's own trade, only a trade of a market lot or more (Face Value of INR 5 crores) will be taken as reflective of realizable value.</p>
12.2.2	Non-Traded Securities	<p>a) Assets to be amortized on straight line amortization basis as long as their valuation remains within <math>\pm 0.10\%</math> band of the price derived from the reference rate for each bucket. Reference rate for every 15-day bucket will be provided by AMFI appointed agencies (currently CRISIL and ICRA).</p> <p>b) In case of amortized value falling outside the above band, the Price of the asset will be adjusted in order to bring the price within the + or - 0.10% band.</p>
<b>13</b>	<b>SECURITIES WITH PUT/CALL OPTION, WHERE OPTION IS EXERCISED</b>	
13.1	Securities where PUT option or CALL option is exercised with a residual maturity of 60 days or less	To be valued to Put or call date (being deemed maturity date), as the case may be and accordingly to be valued in accordance with 12.2 above ignoring the price feeds received from CRISIL and ICRA and / or any other AMFI notified agency(ies)
13.2	Securities where PUT option or CALL option is exercised with a residual maturity of more than 60 days	To be valued to Put or call date (being deemed maturity date), as the case may be on the basis of guidelines provided by the valuation committee. In approving such valuations, the valuation committee shall follow the principles of fair valuation and provide suitable justification for the same.
<b>14</b>	<b>INVESTMENT IN MF UNITS (INCLUDING OVERSEAS MF UNITS / TRUSTS)</b>	
14.1	Listed and Traded	Closing traded price as on the valuation date.
14.2	Unlisted or Listed but not traded	To be valued at the NAV as on the valuation date.
<b>15</b>	<b>NPA'S [DEBT SECURITIES OTHER THAN G-SECS]</b>	
15.1	<p><i>An 'asset' shall be classified as non-performing, if the interest and/or principal amount have not been received or remained outstanding for one quarter from the day such income / installment has fallen due.</i></p> <p>The provisioning against the principal amount or instalments should be made at the following rates</p>	10% of the book value after 6 months i.e. 3 months from the date of classification of the asset as NPA.

Snapshot of Valuation Policy		
Sr. No.	Type of Instrument	Basis of Valuation
		20% of the book value after 9 months, i.e. 6 months from the date of classification of the asset as NPA.
		Another 20% after 12 months, i.e. 9 months from the date of classification of the asset as NPA.
		Another 25% after 15 months, i.e. 12 months from the date of classification of the asset as NPA.
		The balance 25% after 18 months, i.e. 15 months from the date of classification of the assets as NPA.
<b>16</b>	<b>GUIDELINES FOR INTER-SCHEME TRANSFERS</b>	
<b>16.1</b>	Government securities, Treasury bills, Cash Management bills, State Development loans	Inter-scheme would be done at last traded YTM on NDS-OM at the time of inter-scheme. In case no trades are available on NDS-OM, all inter-scheme transfers would have to be justified by the valuation committee (Head of Fixed Income, Head of Compliance and Head of Risk to be a mandatory part of this quorum) with suitable reasons and documented accordingly.
<b>16.2</b>	Fixed Income Securities (Other than Government securities, Treasury bills, Cash Management bills, State Development loans)	Inter-scheme would be done at weighted average YTM of all trades in market lot as reported on public platform for same or similar securities (Also refer note 4) at the time of inter-scheme. In case no data point as per above mentioned criteria is available on public platform at the time of effecting inter-scheme, all inter-scheme transfers would have to be justified by the valuation committee (Head of Fixed Income, Head of Compliance and Head of Risk to be a mandatory part of this quorum) with suitable reasons and documented accordingly.

**Notes :**

- 1 In case the price feeds for a particular security is not received from the AMFI notified agencies, the same shall be valued at weighted average traded<sup>###</sup> prices (in case of coupon bearing instruments) and at weighted average traded<sup>###</sup> yields (in case of discount instruments)

<sup>###</sup>A security will qualify as traded security if :

- For instruments maturing above 1 year, there are at least two trades aggregating to face value of Rs. 25 crores or more on a public platform<sup>\*\*\*</sup>
- For instruments maturing between 61 days and 1 year, there are at least three trades aggregating to face value of Rs. 100 crores or more on a public platform<sup>\*\*\*</sup>

Further, in case of AMC's own trade, only a trade of a market lot or more (Face Value of INR 5 crores) will be taken as reflective of realizable value

<sup>\*\*\*</sup> Public Platform refers to :

- FIMMDA and Exchange (NSEWDM & BSE): For Corporate Bonds / Debentures, commercial papers, Certificate of Deposits and Securitized debts
- NDS-OM: For GOI securities, State Development Loans and Treasury & Cash management bills

In case there are both qualifying market trades and AMC trades, the market trades would be given a higher priority.

In case of multiple platforms reporting trades on the same day, the order of preference would be FIMMDA, Exchange (NSE WDM, BSE) and own trades.

The qualifying criteria will be observed at the exchange / platform level (as the same trades may be reported on multiple platforms).

- In case the price feeds for a particular security is neither received from the AMFI notified agencies nor are the traded prices / YTM available for the same, the same shall be valued on the basis of guidelines provided by the valuation committee. In approving such valuations, the valuation committee shall follow the principles of fair valuation and provide suitable justification for the same.
- In case the valuation committee is of the opinion that the price feeds provided by AMFI notified agencies are not reflective of fair value / realizable value of the security, the same shall be valued on the basis of guidelines provided by the valuation committee. In approving such valuations, the valuation committee shall follow the principles of fair valuation and provide suitable justification for the same.
- Similar securities criteria would be as follows
  - Clustering of Debt Issuer universe based on outstanding rating (long term & Short term) & type of entity
  - Similar Security Type -CD / CP / PTCs / NCDs
  - Similar Maturity

**Disclaimer :**

By using the valuation contained in this document, the user acknowledges and accepts that the valuations are provided severally (and not jointly) by the service providers and that valuations are subject to the disclaimers and exclusion of liability provided on the relevant service providers' web sites. The user must visit the relevant service providers' web sites and understand the disclaimers and conditions to which the use of these valuations is subject.

## VI. ACCOUNTING POLICIES AND STANDARDS

In accordance with the Regulations, the AMC will follow the accounting policies and standards, as detailed below:

- The AMC, for the Scheme and its Plan(s), shall keep and maintain proper books of account, records and documents, so as to explain its transactions and to disclose at any point of time the financial position of the Scheme and, in particular, give a true and fair view of the state of affairs of the Fund.
- For the purposes of the financial statements, the Scheme and its Plan(s) shall mark all investments to market and carry investments in the balance sheet at market value. However, since the unrealised gain arising out of appreciation on investments cannot be distributed, provision shall be made for exclusion of this item when arriving at distributable income.
- In respect of all interest-bearing investments, income shall be accrued on a day to day basis as it is earned. Therefore, when such investments are purchased, interest paid for the period from the last interest due date up to the date of purchase should not be treated as a cost of purchase but shall be debited to Interest Recoverable Account. Similarly, interest received at the time of sale for the period from the last interest due date up to the date of sale must not be treated as an addition to sale value but shall be credited to Interest Recoverable Account.
- In determining the holding cost of investments and the gains or loss on sale of investments, the “average cost” method shall be followed for each security.
- Transactions for purchase or sale of investments shall be recognised as of the trade date and not as of the settlement date, so that the effect of all investments traded during a financial year are recorded and reflected in the financial statements for that year. Where investment transactions take place outside the stock market, for example, acquisition through private placement or purchases or sales through private treaty, the transaction would be recorded, in the event of a purchase, as of the date on which the Scheme obtains an enforceable obligation to pay the price or, in the event of a sale, when the Scheme obtains an enforceable right to collect the proceeds of sale or an enforceable obligation to deliver the instruments sold.
- Where income receivable on investments has accrued but has not been received for a period specified in the guidelines issued by SEBI, provision shall be made by debit to the revenue account the income so accrued in the manner specified by guidelines issued by SEBI.
- When Units are sold in the Scheme and its Plans, an appropriate part of the sale proceeds shall be credited to an Equalisation Account and when Units are repurchased an appropriate amount shall be debited to Equalisation Account. The net balance on this account shall be credited or debited to the Revenue Account. The balance on the Equalisation Account debited or credited to the Revenue Account shall not decrease or increase the net income of the Fund but is only an adjustment to the distributable surplus. It shall therefore be reflected in the Revenue Account only after the net income of the Fund is determined.
- When Units are sold, after considering the equalisation as above, the difference between the sale price and the face value of the Unit, if positive, shall be credited to reserves and if negative, shall be debited to reserve, the face value being credited to Capital Account. Similarly, when the Units are repurchased, after considering the equalisation as above, the difference between the purchase price and face value of the Unit, if positive, shall be debited to reserves and, if negative,

shall be credited to reserves, the face value being debited to the Capital Account.

- The cost of investments acquired or purchased shall include brokerage, stamp charges and any charge customarily included in the broker’s bought note. In respect of privately placed debt instruments any front-end discount offered shall be reduced from the cost of the investment.
- Underwriting commission shall be recognised as revenue only when there is no devolvement on the Scheme and its Plans. Where there is devolvement on the Scheme and the Plans thereunder, the full underwriting commission received and not merely the portion applicable to the devolvement shall be reduced from the cost of the investment.
- Bonus shares to which the Scheme and the Plans thereunder becomes entitled shall be recognized only when the original shares on which the bonus entitlement accrues are traded on the stock exchange on an ex-bonus basis. Similarly, rights entitlements shall be recognized only when the original shares on which the right entitlement accrues are traded on the stock exchange on an ex-right basis.
- Dividend income earned by the Scheme and its Plans shall be recognized, not on the date the dividend is declared, but on the date the share is quoted on an ex-dividend basis. For investments, which are not quoted on the stock exchange, dividend income would be recognized on the date of declaration of dividend / information about dividend / receipt of dividend proceeds.

The accounting policies and standards outlined above are as per the existing Regulations and are subject to change as per changes in the Regulations.

### Accrual of Expenses and Income

All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. For this purpose, while major expenses like management fees and other periodic expenses should be accrued on a day to day basis, other minor expenses and income need not be so accrued, provided the non-accrual does not affect the NAV calculations by more than 1%.

### Recording of changes in securities and unit capital transactions

Any changes in securities and in the number of units shall be recorded in the books not later than the first valuation date following the date of transaction. If this is not possible given the frequency of the Net Asset Value disclosure, the recording may be delayed upto a period of seven days following the date of the transaction, provided that as a result of the non-recording, the Net Asset Value calculations shall not be affected by more than 1%.

### Guidelines for Identification and Provisioning for Non-Performing Assets (Debt Securities)

#### *Definition of a Non-Performing Asset (NPA)*

An ‘asset’ shall be classified as non-performing, if the interest and / or principal amount have not been received or remained outstanding for 1 quarter from the day such income / instalment has fallen due.

#### *Effective date for classification and provisioning of NPAs*

The definition of NPA may be applied after a quarter past due date of the interest. For e.g. if the due date for interest is 30.06.2001, it will be classified as NPA from 01.10.2001.



*Treatment of income accrued on the NPA and further accruals*

After the expiry of the 1st quarter from the date the income has fallen due, there will be no further interest accrual on the asset i.e. if for example, the due date for interest falls on 30.06.2001 and if the interest is not received, accrual will continue till 30.09.2001 after which there will be no further accrual of income. In short, taking the above example, from the beginning of the 2nd quarter there will be no further accrual on income.

On classification of the asset as NPA from a quarter past due date of interest, all interest accrued and recognised in the books of accounts of the Fund till the date, should be provided for. For e.g. if interest income falls due on 30.06.2001, accrual will continue till 30.09.2001 even if the income as on 30.06.2001 has not been received. Further, no accrual will be done from 01.10.2001 onwards. Full provision will also be made for interest accrued and outstanding as on 30.06.2001.

*Provision for NPAs - Debt Securities*

Both secured and unsecured investments once they are recognised as NPAs call for provisioning in the same manner.

The value of the asset must be provided in the following manner or earlier at the discretion of the Fund. The Fund will not have discretion to extend the period of provisioning. The provisioning against the principal amount or instalments should be made at the following rates irrespective of whether the principal is due for repayment or not.

10% of the book value of the asset should be provided for after 6 months past due date of interest i.e. 3 months from the date of classification of the asset as NPA.

20% of the book value of the asset should be provided for after 9 months past due date of interest i.e. 6 months from the date of classification of the asset as NPA.

Another 20% of the book value of the assets should be provided for after 12 months past due date of interest i.e. 9 months from the date of classification of the asset as NPA.

Another 25% of the book value of the assets should be provided for after 15 months past due date of interest i.e. 12 months from the date of classification of the asset as NPA.

The balance 25% of the book value of the asset should be provided for after 18 months past due date of the interest i.e. 15 months from the date of classification of the assets as NPA.

Book value for the purpose of provisioning for NPAs shall be taken as a value determined as per the prescribed valuation method.

This can be explained by an illustration:

Let us consider that interest income is due on a half yearly basis and the due date falls on 30.06.2002 and the interest is not received till 1st quarter after due date i.e. 30.09.2002. This provisioning will be done in following phased manner:

10% provision	01.01.2003	6 months past due date of interest i.e. 3 months from the date of classification of asset as NPA (01.10.2002)
20% provision	01.04.2003	
20% provision	01.07.2003	
25% provision	01.10.2003	
25% provision	01.01.2004	

Thus, 1 1/2 years past the due date of income or 1 1/4 year from the date of classification of the 'asset' as an NPA, the 'asset' will be

fully provided for. If any instalment is fallen due, during the period of interest default, the amount of provision should be instalment amount or above provision amount, whichever is higher.

*Reclassification of assets*

Upon reclassification of assets as 'performing assets':

- In case a company has fully cleared all the arrears of interest, the interest provisions can be written back in full.
- The asset will be reclassified as performing on clearance of all interest arrears and if the debt is regularly serviced over the next two quarters.
- In case the company has fully cleared all the arrears of interest, the interest not credited on accrual basis would be credited at the time of receipt.
- The provision made for the principal amount can be written back in the following manner:-
  - 100% of the asset provided for in the books will be written back at the end of the 2nd calendar quarter where the provision of principal was made due to the interest defaults only.
  - 50% of the asset provided for in the books will be written back at the end of the 2nd calendar quarter and 25% after every subsequent quarter where both instalments and interest were in default earlier.
- An asset is reclassified, as 'standard asset' only when both overdue interest and overdue instalments are paid in full and there is satisfactory performance for a subsequent period of 6 months.

*Receipt of past dues*

When the Fund has received income / principal amount after their classifications as NPAs:

- For the next 2 quarters, income should be recognised on cash basis and thereafter on accrual basis. The asset will be continued to be classified as NPA for these two quarters.
- During this period of two quarters although the asset is classified as NPA no provision needs to be made for the principal if the same is not due and outstanding.
- If part payment is received towards principal, the asset continues to be classified as NPA and provisions are continued as per the norms set at 'Provision for NPAs - Debt Securities' above. Any excess provision will be written back.

*Classification of Deep Discount Bonds as NPAs*

Investments in Deep Discount Bonds can be classified as NPAs, if any two of the following conditions are satisfied:

- If the rating of the Bond comes down to grade 'BB' or below.
- If the company is defaulting in their commitments in respect of other assets, if available.
- Full net worth erosion.

Provision should be made as per the norms set at 'Provision for NPAs - Debt Securities' above as soon as the asset is classified as NPA.

Full provision can be made if the rating comes down to grade 'D'.

*Reschedulement of an asset*

In case any company defaults either interest or principal amount and the Fund has accepted a Reschedulement of the schedule of payments, then the following practice may be adhered to:

- In case it is a first reschedulement and only interest is in default, the status of the asset namely, 'NPA' may be continued and existing provisions should not be written back. This practice

should be continued for two quarters of regular servicing of the debt. Thereafter, this is classified as 'performing asset' and the interest provided may be written back.

- If the reschedulement is done due to default in interest and principal amount, the asset should be continued as non-performing for a period of 4 quarters, even though the asset is continued to be serviced during these 4 quarters regularly. Thereafter, this can be classified as 'performing asset' and all the interest provided till such date should be written back.
- If the reschedulement is done for a second / third time or thereafter, the characteristic of NPA should be continued for 8 quarters of regular servicing of the debt. The provision should be written back only after it is reclassified as 'performing asset'.

*Disclosure in the Half Yearly Portfolio Reports*

The Mutual Fund shall make scripwise disclosures of NPAs on half yearly basis along with the half yearly portfolio disclosure.

The total amount of provisions made against the NPAs shall be disclosed in addition to the total quantum of NPAs and their proportion of the assets of the Mutual Fund Scheme. In the list of investments an asterisk mark shall be given against such investments which are recognised as NPAs. Where the date of redemption of an investment has lapsed, the amount not redeemed shall be shown as 'Sundry Debtors' and not investment provided that where an investment is redeemable by instalments that will be shown as an investment until all instalments have become overdue.

## VII. TAX & LEGAL AND GENERAL INFORMATION

As per the taxation laws in force as amended by the Finance Act, 2017 ("the FA") tax benefits that are available to the investors investing in the Units of the Schemes are stated herein below. The information so stated is based on the Mutual Fund's understanding of such tax laws in force as of the date of this Document.

**The following information is provided for only general information purposes. In view of the individual nature of tax benefits, the AMC has neither considered nor evaluated the tax position, liability or impact for the investor, therefore each investor 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.**

The following benefits may accrue to the Unit holders with effect from the financial year commencing from April 1, 2017 (*unless otherwise stated*).

### A. INCOME TAX

#### 1. Dividend Distribution Tax

Any amount of income distributed by Mutual Fund to its unit holders shall be chargeable to dividend distribution tax. Mutual Fund shall be liable to pay additional income-tax on such distributed income at the following rates:

1. Income distribution on equity oriented mutual fund, mutual fund liable to pay additional income tax at the rate of 10%\* on the income so distributed,
2. Income distribution, if any, made by a non-equity oriented mutual fund being a Money Market Mutual Fund or a Liquid Fund will attract distribution tax at the following rates:
  - 25%\* in case income is distributed to individuals and HUFs and Non-resident Indian; and
  - 30%\* in case of income distributed to persons other than individuals and HUFs.

Additional tax on income distributed to unit-holders has to be on gross distributions including such additional tax, as against income distributed.

\*plus applicable surcharge and education cess.

#### 2. Exemption u/s. 10(35)

Under the provisions of Section 10(35) of the Income Tax Act, 1961 (the Act) income received in respect of the units of a mutual fund specified u/s. 10(23D) will be exempt from income tax in the hands of all unit holders. It is to be noted that this exemption does not apply to income arising on "transfer" of units of a mutual fund.

#### 3. Short Term Capital Gain

##### i. On units of equity oriented funds:

Section 111A of the act provides that the short term capital gains arising from the transfer of units of an equity oriented fund will be taxed at 15% provided the transaction of sale is entered into on or after the date on which the securities transaction tax is made applicable and such transaction is chargeable to the securities transaction tax.

Further, in the case of resident individuals and Hindu Undivided Families ('HUFs'), where the total income as reduced by the short-term capital gains, is below the basic exemption limit, the short-term capital gains will be reduced to the extent of the shortfall and only the balance short-term capital gains will be subjected to the 15 per cent tax rate.

##### ii. On units of funds other than equity oriented funds:

Short Term Capital Gains in respect of Units held for a period of not more than 36 months is added to the total income. Total income including short-term capital gains is chargeable to tax as per the relevant slab rates (other than FPIs). FPIs are required to pay taxes at the rate of 30 percent on short term capital gains.

Securities Transaction Tax (STT) is not applicable on transfer of non-equity oriented mutual fund Schemes.

The maximum tax applicable to different categories of assesses are as follows:

Resident Individuals and HUF	30%
Firms	30%
Indian companies	30% (25% for domestic companies having total turnover or gross receipt not exceeding Rs. 250 crore during previous year 2016-17)
Non Resident Individuals	30%
Foreign Companies	40%
Overseas financial Organisations and FPIs	40% if the entity is a corporate body (30% in other cases)

Tax on short term capital gains in all the above cases will increase by applicable surcharge and 4% Health and Education Cess (as may be applicable) as per the Act.

#### 4. Long Term Capital Gains

##### a. On units of equity oriented funds:

- (i) With effect from 1 April, 2018, the exemption under section 10(38) has been withdrawn. Long term capital gain in excess of Rs. 1,00,000 during any year arising on sale / transfer of units of equity oriented mutual funds on or after 1 April, 2018 is taxable as per new provision of section 112A of the Act. Such sale/transfer of units of equity oriented mutual funds should be chargeable to securities transaction tax.

Further, the long term capital gains will be computed without giving effect inflation indexation in respect of cost of acquisitions and the benefit of computation of capital gains in foreign currency in the case of a non-resident, will not be allowed.

The cost of acquisitions in respect of the long term capital asset acquired by the assessee before the 1st day of February, 2018, shall be deemed to be the higher of –

- a) the actual cost of acquisition of such asset; and
- b) the lower of –
  - (I) the fair market value of such asset; \*and
  - (II) the full value of consideration received or accruing as a result of the transfer of the capital asset.

\* Fair market value has been defined to mean –

- a) in a case where the capital asset is listed on any recognized stock exchange, the highest price of the capital asset quoted on such exchange on the 31st day of January, 2018. However, where there is no trading in such asset on such exchange on the 31st day of January, 2018, the highest

price of such asset on such exchange on a date immediately preceding the 31st day of January, 2018 when such asset was traded on such exchange shall be the fair market value; and

- b) in a case where the capital asset is a unit and is not listed on recognized stock exchange, the net asset value of such asset as on the 31st day of January, 2018.
- (ii) As per the provisions of section 115AB of the Act, long-term capital gains arising on sale transfer of units purchased in foreign currency shall be liable to tax at the rate of 10 per cent. However, such gains shall be computed without the benefit of cost indexation. Short-term capital gains arising on sale / transfer of units would be taxed at 40 per cent in case of foreign companies.
- (iii) Foreign Institutional Investors / Foreign Portfolio Investor
- Long term capital gain arising on sale / transfer on units of equity oriented mutual funds on or after April 1st, 2018 will be taxable as per new provision 112A of The Act if such capital gain exceeding Rs. 100,000 p.a.
- Short-term capital gains arising on sale/ transfer of equity oriented mutual fund units held for a period of less than twelve month would be taxed at 15%.

**b. On units of funds other than the equity oriented funds:**

- (i) Resident Investors
- Long-term capital gains in respect of units held for a period of more than 36 months will be chargeable u/s.112 at the rate of 20%. Capital gains would be computed after reducing the aggregate of cost of acquisition (as adjusted by cost inflation index notified by the Central Government) and expenditure incurred wholly and exclusively in connection with transfer.
- Further, in the case of Individuals and HUFs, where taxable income as reduced by long-term capital gains, is below the basic exemption limit, the long-term capital gains will be reduced to the extent of the shortfall and only the balance long-term capital gains will be subjected to income tax at 20%.
- For Firms, Indian Companies and other residents:
- (a) Firms and other residents:  
Long term capital gains will be subjected to the income tax at the rate of 20% (plus surcharge and cess).
- (b) Indian Companies:  
Long term capital gains will be subjected to the income tax at the rate of 20% (plus surcharge and cess).
- (ii) For non-residents and foreign companies:
- (a) Non-residents other than a company:  
Long-term capital gains on transfer of unlisted units arising after April 1, 2012 will be subjected to the income tax at the rate of 10%. However, no benefit of Currency Inflation Indexation or the Cost Inflation Indexation is available.  
Long term capital gains on other units will be taxable @20%.
- (b) Foreign companies:  
Long-term capital gains on transfer of unlisted units arising after April 1, 2012 will be subjected to the income tax at the rate of 10%. However, no benefit

of Currency Inflation Indexation or the Cost Inflation Indexation is available.

Long term capital gains on other units will be taxable at the rate of 20%.

- (iii) For Non-Resident Indians ("NRI"s):  
Under Section 115E of the Act for NRIs, income by way of long-term capital gains in respect of Units is chargeable at the rate of 10%. However, no benefit of Cost Inflation Indexation is available.
- (iv) For Foreign Portfolio Investors (FPIs) / Foreign Institutional Investors ("FIIs"):  
Under section 115AD of the Act, long term capital gains in respect of units held for more than 36 months would be taxed at the rate of 10% plus surcharge (in case FPIs / FIIs are corporate bodies). Such gains would be calculated without indexation of cost of acquisition.

Tax on long term capital gains in all the above cases will increase by applicable surcharge and 3% education cess as per the Act.

**5. Capital Loss**

- Section 94(7) disallows any capital loss, arising to a unit holder if he acquires units of a mutual fund within a period of three months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers such units within a period of nine months from such record date, to the extent of exempt dividend or income received or receivable on such units.
- Section 94(8) provides that if a person buys or acquires units ("the original units") of a mutual fund within a period of three months prior to the record date fixed for allotment of bonus units and sells the original units within nine months from the date of allotment of bonus units then the loss arising on such sale or transfer shall be ignored. Further, such loss shall be deemed to be the cost of acquisition or purchase of the bonus units.

**6. Tax deduction at source on Capital Gains**

- (i) No tax is required to be deducted at source on capital gains arising to any resident unit holder.
- (ii) Under Section 195 of Act, tax shall be deducted at source in respect of capital gains as under:

a. In case of a non-resident other than a company -

Long term capital gains on units of equity oriented funds	10%
Long term capital gains on unlisted units of funds other than equity oriented funds	10% *
Long term capital gains on listed units of funds other than equity oriented funds	20% *
Short term capital gains on units of equity oriented funds	15% *
Short term capital gains on units of funds other than equity oriented funds	30% *

b. In case of a foreign company -

Long term capital gains on units of equity oriented funds	10%
Long term capital gains on unlisted units of funds other than equity oriented fund	10% *
Long term capital gains on listed units of funds other than equity oriented fund	20% *
Short term capital gains on units of equity oriented funds	15% *
Short term capital gains on units of funds other than equity oriented funds	40% *

\*\* Tax Deducted at Source on short term and long term capital gains in all the above cases will increase by applicable surcharge and 4% Health and Education Cess as per the Act.

- (iii) Under Section 196B of the Act, tax at 10% plus applicable surcharge and 4 percent Health and education cess shall be deducted at source from long term capital gains on units earned by Overseas Financial Organisation..
- (iv) Under Section 196D of the Act, no deduction shall be made from any income by way of capital gains, in respect of transfer of securities referred to in Section 115AD of the Act to a Foreign Portfolio Investor
- (v) As per circular no. 728 dated October, 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, tax is required to be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee. DTAA benefit is available subject to the investor furnishing a Tax Residence Certificate (TRC) or such prescribed information/ documents. As per the Indian tax laws, TRC is an essential document to claim treaty benefit. Apart from TRC, the non-resident would also be required to provide other documents / information as may be prescribed by the government.
- (vi) The benefit of the DTAA will not be available to a non-resident investor if the Tax department declares any arrangement to be an impermissible arrangement.
- (vii) In order for the unitholder to obtain the benefit of a lower rate under the DTAA, the unitholder would be required to provide the fund with a Tax Residency Certificate from the Government of the country in which they are resident. In addition to the above, unit holder would also be required to provide Form 10F and any other prescribed document which fund may require to grant treaty benefit.

## 7. Investments by Charitable and Religious Trust

Units of Mutual Fund Schemes referred to in clause 23D of Section 10 of the Act constitute an eligible avenue for investment by charitable or religious trusts per Rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of section 11 of the Act.

## B. WEALTH TAX

Wealth Tax has been abolished with effect from 01.04.2015.

## C. GIFT TAX

If units of Mutual Fund Scheme are gifted, no gift tax shall be payable either by the donor or the donee as the Gift Tax has been abolished. However, provisions of income tax Act may be attracted.

### Notes:

- (i) All tax benefits will be available to the Sole Unit holder or the first named holder in case the Units are held in the names of more than one person, as the case may be.
- (ii) HSBC AMC also confirms that the Income Tax / Wealth Tax / Capital Gains Tax and investment by NRIs / FIIs/ FPIs / OCBs are subject to relevant requirements under the Income Tax, FEMA, RBI Directions and any other rules and regulation time being in force.
- (iii) With effect from June 1, 2013 an investor who sells units of an equity oriented fund to the mutual fund will have to pay 0.001% of the sale price of the units as securities transaction tax which tax would be collected by the prescribed person in case of every mutual fund.

- (iv) Section 36(1)(xv) of the Act grants a deduction in respect of the securities transaction tax paid by a person if the income arising from sale of units of equity oriented funds is chargeable under the head "Profits and gains of business or profession".
- (v) Section 80C of the Act provides that an individual or HUF shall get a deduction, in respect of a contribution to any units of any Mutual Funds notified under clause 10(23D) of section 10 or from the Administrator or the specified company under any plan formulated in accordance with such scheme as the Central Government may, by notification in the Official Gazette, specify in this behalf and in respect of any contribution by an individual to any pension fund set up by the Mutual Fund notified under clause (23D) of section 10 or by the Administrator or the specified company, as the Central Government may, by notification in the Official Gazette, specify in this behalf, out of his income chargeable to tax provided the aggregate sum does not exceed one lakh fifty thousand rupees.
- (vi) Section 206AA of the Act provides that where tax is deductible at source under the Act and the payee does not furnish his Permanent Account Number or furnishes an invalid Permanent Account Number to the person responsible for deducting tax at source, tax shall be deducted at the higher of the following rates:
  - (a) Rate specified in the relevant provisions of the Act;
  - (b) Rates in force;
  - (c) Rate of 20%.

The aforesaid provisions will not apply to payments to non-residents subject to such conditions prescribed.

## D. GOODS AND SERVICE TAX

Government of India has implemented Goods and Services Tax (GST) effective from 1 July 2017. Thus, GST would be applicable on the following transaction effective from 1 July 2017:

1. Entry load, exit load and other charges charged to customer would be subject to GST @18%.
2. Mutual fund would also be liable to GST @18% on distribution commission paid to unregistered distributor (i.e. distributor not registered under GST) on reverse charge basis.

## B. LEGAL INFORMATION

### 1. Nomination Facility

The AMC will provide an option to the Unitholder to nominate the persons in whom all the Units held by the Unitholder shall vest in the event of his death. Where the Units are held by more than one person jointly, all the joint Unitholders may together nominate a person by signing the nomination form / a request letter indicating the name of the person in whom all the rights in the Units shall vest in the event of death of all the joint Unitholders.

The investors / Unitholders are requested to note that a maximum of three nominees can be registered for a Folio. In case of multiple nominees, the 'Share / Ratio' of nomination has to be clearly specified in the nomination form / request letter. If the 'Share / Ratio' of nomination is not explicitly stated, then the nomination shall be treated as 'Equal Share / Ratio'.

The nomination can be made only by individuals applying for / holding Units on their own behalf singly or jointly. Non-individuals including Company, PSU, AOP, BOI, society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney and FII cannot nominate.

A Minor can be nominated and in that event, the name and address of the Guardian of the Minor Nominee shall be provided by the

**Unitholder.**

The Nominee shall not be a society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney. 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. For nomination to a religious or charitable trust, the investor should attach a proof or certificate that the trust being nominated is religious or charitable trust.

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. Every new nomination for a folio / account will overwrite the existing nomination. Nomination will not be allowed in a folio held on behalf of a minor.

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. Those investors who do not wish to nominate must sign separately on the application form, confirming their non-intention to nominate. 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.

Nomination in respect of the Units stands rescinded upon the transmission of Units.

Transmission of Units in favour of a Nominee, shall be a valid discharge by the Mutual Fund / AMC / Trustees against the legal heirs of the Unit holder(s).

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.

On cancellation of the nomination, the nomination shall stand rescinded and the Mutual Fund / AMC / Trustees shall not be under any obligation to transmit the Units in favour of the Nominee.

The nomination facility extended under the Scheme is in accordance with SEBI regulations and subject to other applicable laws. The single / joint / surviving Unitholders can subsequently write to the ISC requesting for a Nomination Form in order to nominate any person to receive the Units upon his / her / their death, subject to completion of necessary formalities. Further, if either the Mutual Fund or the AMC incur any loss whatsoever arising out of any litigation or harm that it may suffer in relation to the nomination, they will be entitled to be indemnified absolutely from the deceased Unitholders' estate. Upon the demise of the Unitholder, the Units would be transmitted in favour of the Nominee subject to the Nominee executing suitable indemnities in favour of the Mutual Fund and the AMC and necessary documentation to the satisfaction of the Mutual Fund.

Investors / Unitholders are advised to read the instructions carefully before nominating.

The Mutual Fund can call for such documents from the Nominee as deemed necessary.

## 2. Transfer & Transmission of Units

**Units in physical form :** As the Scheme stands ready to redeem Units on a continuous basis as laid down herein, the transfer facility is found redundant. Units of the Scheme shall therefore be non transferable, unless they are in electronic (demat) form. However, if a transferee becomes a holder of Units by operation of law including upon enforcement of a pledge, then the Trustees shall, subject to production of such evidence, which in their opinion is sufficient, proceed to effect

the transfer within 30 days from the date of lodgement if the intended transferee is otherwise eligible to hold the Units.

**Units in electronic (demat) form :** Units of all schemes of the Fund which are held in electronic (demat) form are, freely transferable and subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. However, such units will be transferable subject to the investor being eligible to hold the units as mentioned in the SID.

A person becoming entitled to hold the Units in consequence of the death, insolvency, or winding up of the sole holder or the survivors of joint holders, upon producing evidence and documentation to the satisfaction of the Fund and upon executing suitable indemnities in favour of the Fund and the AMC, shall be registered as a Unit holder. It may be noted that the nominee / legal heir is required to provide a copy of his / her PAN card as well as fulfil the Know Your Customer (KYC) requirements which is a pre-requisite for the transmission process. The list of documents required in order to place a request for transmission of units can be obtained directly from the AMC / RTA of AMC. The AMC reserves the right to seek additional documents where it may deem necessary.

In case of HSBC Tax Saver Equity Fund (HTSF), unitholders should, however, note that in the event of death of the Unit holder, the legal heir, subject to production of requisite documentary evidence, will be able to redeem the investment only after the completion of one year or anytime thereafter, from the date of allotment of Units to the deceased Unit holder. Units issued under HTSF can be transferred, assigned or pledged after a period of 3 years from the date of allotment.

In case of Close ended scheme, the transmission of units in favour of claimant will be completed before the maturity date subject to completion of KYC process etc. The claimant may redeem the units held by deceased unit holder in the close ended schemes before maturity by selling the units on the stock exchange after completing the transmission procedure and dematerialization of units.

In the event of transmission of units to a Minor, documents submitted including KYC, bank attestation, indemnity etc. should be of the guardian of the minor.

Investor(s) claiming transmission of Units in his / their name(s) are required to submit prescribed documents based on the kind of scenario for transmission. Kindly refer the Fund's website ([www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in)) for a ready reckoner matrix of necessary documents under different transmission scenarios. The Fund may also seek additional documents if the amount involved is above Rs. 2 lakhs, on a case to case basis or depending upon the circumstances of each case.

### Processing of Transmission-cum-transaction requests

If an investor submits either a financial or non financial transaction request alongwith transmission request, then transmission requests will be processed. After the units are transferred in the name of new Unit holder and only upon subsequent submission of fresh request from the new unit holder, will the financial / non-financial transaction request be processed. The AMC reserves the right to insist on transmission along with redemption request by the claimant at any point deemed necessary. Under normal circumstances, the Fund will endeavor to process the transmission request within 10 business days, subject to receipt of complete documentation as applicable.

## 3. Pledge / Lien of mutual fund Units

If in conformity with the guidelines and notifications issued by SEBI / Government of India / any other regulatory body from time to time, Units under the Scheme may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions,

non-banking finance companies (NBFCs), or any other body. In case of HSBC Tax Saver Equity Fund, unit holders should, however, note that the Units issued under the Scheme can be pledged only after a period of 3 years from the date of allotment.

The AMC and / or the ISC will note and record such pledged Units. A standard form for this purpose is available on request from any ISC. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other body concerned and the Mutual Fund assumes no responsibility thereof. The Pledger / Lender will not be able to redeem / switch Units that are pledged / lien marked until the entity to which the Units are pledged / lien marked provides written authorisation to the Mutual Fund that the pledge / lien / charge may be removed. As long as Units are pledged / lien marked, the Pledgee / Lender will have complete authority to redeem such Units.

The distributions in the nature of dividends which are paid out on pledged / lien marked units shall be made in favour of the investor, unless understood and accepted between the unit holder(s) and financier / lender.

In case of death / insolvency of any one or more of the persons named in the register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognise any person(s) other than the remaining holders. In all such cases, redemption proceeds shall be paid to the first named of such remaining Unit holders. Request for pledging of units is required to be signed by all holder(s), irrespective of mode of holding.

#### 4. Duration of the Scheme / Plan

In case of open-ended schemes, the duration of the schemes will be perpetual and in case of close-ended schemes, the duration of the schemes will be for a fixed term as mentioned in the respective Offer Document / Scheme Information Document.

The AMC, the Fund and the Trustees reserve the right to make such changes / alterations to all or any of the Scheme (including the charging of fees and expenses) offered under the respective Offer Document / Scheme Information Document to the extent permitted by the applicable Regulations. However, in terms of the Regulations a scheme may be wound up after repaying the amount due to the Unitholders:

- On the happening of any event, which in the opinion of the Trustees, requires the Scheme to be wound up
- If seventy five per cent (75%) of the Unitholders of the Scheme pass a resolution that the Scheme be wound up
- If SEBI so directs in the interest of the Unitholders.

Where the Scheme is so wound up, the Trustees shall give notice of the circumstances leading to the winding up of the Scheme to:

- SEBI and
- In two daily newspapers having a circulation all over India and in one vernacular newspaper with circulation in Mumbai.

On and from the date of the publication of notice of winding up, the Trustees or the AMC, as the case may be, shall:

- Cease to carry on any business activities in respect of the Scheme so wound up
- Cease to create or cancel Units in the Scheme
- Cease to issue or redeem Units in the Scheme

#### 5. Procedure and Manner of Winding up

The Trustees shall call a meeting of the Unitholders of the relevant Scheme to approve by simple majority of the Unitholders present and voting at the meeting, resolution for authorising the Trustees or any other person to take steps for the winding up of the Scheme.

The Trustees or the person authorised as above, shall dispose of the

assets of the Scheme concerned in the best interest of the Unitholders of the Scheme.

The proceeds of sale realised in pursuance of the above, shall be first utilised towards discharge of such liabilities as are due and payable under the Scheme, and after meeting the expenses connected with such winding up, the balance shall be paid to the Unitholders in proportion to their respective interest in the assets of the Scheme, as on the date the decision for winding up was taken.

On completion of the winding up, the Trustees shall forward to SEBI and the Unitholders, a report on the winding up, detailing the circumstances leading to the winding up, the steps taken for disposal of the assets of the Scheme before winding up, expenses of the Scheme for winding up, net assets available for distribution to the Unitholders and a certificate from the auditors of the Fund.

Notwithstanding anything contained herein above, the provisions of the Regulations in respect of disclosures of half-yearly reports and annual reports shall continue to be applicable, until winding up is completed or the Scheme ceases to exist.

After the receipt of the report referred to above, if SEBI is satisfied that all measures for winding up of the Scheme have been complied with, the Scheme shall cease to exist.

#### 6. Unclaimed Redemption / Dividend Amount

The unclaimed redemption amounts and dividend amounts may be deployed by the mutual fund in call money market or money market instruments and the investors who claim these amounts during a period of 3 years from the due date shall be paid at the prevailing net asset value. After a period of 3 years, this amount may be transferred to a pool account and the investors can claim the amount at the NAV prevailing at the end of the third year. The income earned on such funds will be used for the purpose of investor education. The AMC will make continuous efforts to remind the investors through letters to take their unclaimed amounts.

Further, pursuant to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016, the unclaimed redemption and dividend amounts, are also allowed to be invested in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Accordingly, HSBC Mutual Fund has introduced following separate plans in HSBC Cash Fund effective from April 04, 2016:

- Unclaimed Dividend below three years Plan;
- Unclaimed Dividend above three years Plan;
- Unclaimed Redemption below three years Plan and
- Unclaimed Redemption above three years Plan

The investment objective, asset allocation pattern, investment strategy, risk factors and portfolio of these Plans are same as other existing plans of HSBC Cash Fund. These Plans will only have a growth option. Further, the Total Expense Ratio of these four Plans will be capped at 50 bps and there will be no exit load charged, as required under the aforesaid circular.

These four Plans have been introduced for the limited purpose of deploying the unclaimed redemption and dividend amounts into HSBC Cash Fund. Regular investments by investors / Unitholders or switches from existing plans are not permitted in these Plans.

The names and address of Unitholders in whose folios there are unclaimed amounts can be checked on our website <http://www.assetmanagement.hsbc.com/in>. The details may be obtained by Unitholders by providing proper credentials (like PAN, date of birth etc.). The information on unclaimed amount and its prevailing value will be separately disclosed in statement of accounts / Consolidated Account Statement. Detailed process of claiming the unclaimed amounts and the necessary forms / documents is available on our website <http://www.assetmanagement.hsbc.com/in>.

## 7. Suspension of Sale / Switch-in of Units

The Mutual Fund at its sole discretion reserves the right to withdraw sale or switch - in of the Units in the scheme (including any one of the Plan of any of the scheme) temporarily or indefinitely, if in the opinion of the AMC, the general market conditions are not favourable and / or suitable investment opportunities are not available for deployment of funds. However, Suspension or restriction of repurchase facility under any Scheme / Plan of the Mutual Fund shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.

- The sale or switch - in of the Units may be suspended under the following conditions:
- When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme is closed otherwise than for ordinary holidays.
- In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the scheme cannot be accurately calculated.
- During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unitholders of the Scheme.
- In case of natural calamities, strikes, riots and bandhs.
- In the event of any force majeure or disaster that affects the normal functioning of the AMC, ISC or the Registrar.
- If so directed by SEBI.

Further, an order to purchase Units is not binding on and may be rejected by the Trustees, the AMC or their respective agents, until it has been confirmed in writing by the AMC or its agents and payment has been received.

**HEMF, HBF, HGCOF and HAPDF:** The AMC / Trustee reserves the right to temporarily suspend subscriptions in/switches into the Scheme or the subsequent installments of HSBC SIP / HSBC STP into the schemes will be stopped from the month in which the subscriptions exceed or are expected to exceed the maximum permissible limits prescribed by SEBI for overseas investments (currently the limit for all the schemes of the fund put together is equivalent to USD 300 mn).

## 8. Restriction on Redemption of units

- The AMC may, subject to specific approval of the Boards of AMC and Trustees, impose restrictions on redemptions (including switch-out) in the scheme(s) if there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:
  - a) Liquidity issues in the market at large.
  - b) Market failures and / or exchange closures due to unexpected events relating to, but not limited to, political, economic, military, monetary or other emergencies.
  - c) Operational issues due to exceptional circumstances like force majeure, unpredictable operational problems and technical failures.
- Restriction on redemption may be imposed for a specific period of time not exceeding 10 working days in any 90 days period.
- Any imposition of restrictions on redemption will be informed to SEBI.
- In the event that redemption restrictions are imposed by the AMC, in addition to above requirements, the AMC will ensure

the following:

- a) Redemption request up to Rs. 2 lakh shall not be subject to such restriction.
- b) For redemption request above Rs. 2 lakh, the AMC shall redeem the first Rs. 2 lakh without such restriction and the remaining part over and above Rs. 2 lakh, shall be subject to restriction, as may be imposed.

## 9. Uniform process to be followed for processing of redemption / switch-out for all the Schemes of the Fund

Pursuant to Association of Mutual Funds in India (AMFI) Best Practice Guidelines Circular No. 28/2012-13 dated May 15, 2012, Unit holders are requested to note that application for redemption/ switch-out for units for which funds are not realized via purchase or switch-in into the schemes of the Fund shall be liable to be rejected. In other words, redemption or switch-out of units will be processed only if the funds for such units are realized in the scheme by a way of payment instructions / transfer or switch-in funding process. Further, all switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+3 payout for redemption, the switch-out funding should also be made on T+3 and not earlier or later than T+3, where T is the day of transaction.

## 10. Requirements of Know Your Customer (KYC) under Prevention of Money Laundering Act (PMLA)

The investors are requested to refer the section on “Prevention of Money Laundering and Know Your Customer (KYC)” stated earlier in this document, for details pertaining to requirements of KYC and PMLA.

## 11. Freezing / Seizure of Accounts

Investors may note that under the following circumstances the Trustee / AMC may at its sole discretion (and without being responsible and/ or liable in any manner whatsoever) freeze / seize a Unit holder’s account or carry out such acts as mandated (or deal with the same in the manner the Trustee / AMC is directed and / or ordered) under the Scheme(s):

- Under any requirement of any law or regulations for the time being in force.
- Under the direction and / or order (including interim orders) of any regulatory / statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and / or order.

## 12. Rejection / Forceful redemption

HSBC AMC and its Group companies (in India and outside India) are required to and may take any action to meet their Compliance Obligations relating to or in connection with the detection, investigation and prevention of Financial Crime and act in accordance with the laws, regulations and requests of public and regulatory authorities operating in various jurisdictions which relate to Financial Crime. HSBC AMC may take, and may instruct (or be instructed by) any of its Group Companies to take, any action which it or such other member, in its sole and absolute discretion, considers appropriate to take in accordance with all such laws, regulations and requests. Such action may include but is not limited to (a) combining investor Information with other related information in the possession of the HSBC Group, and/or (b) making further enquiries as to the status of a person or entity, whether they are subject to a sanctions regime, or confirming your identity and status (c) share information on a confidential basis with such Group offices whether located in India or overseas in relation to prevention of Financial Crime.



HSBC AMC cannot do business with investors who are subject to sanctions, or have any of their addresses or residing in countries which are subject to sanctions. The Trustee and / or AMC shall be entitled to reject any application from such investors and / or carry out force redemption of Units of a Unit Holder when it is discovered that the investor is subject to sanctions directly or indirectly.

For the purpose of the present clause:

“Compliance Obligations” means obligations of HSBC AMC to comply with: (a) laws or international guidance and internal policies or procedures, (b) any demand or request from authorities or reporting, disclosure or other obligations under laws, and (c) laws requiring us to verify the identity of our customers.

“Financial Crime” includes money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and / or any acts or attempts to circumvent or violate any

laws relating to these matters

## C. GENERAL INFORMATION

### 1. Inter-Scheme Transfer of Investments

Transfer of investments from one Scheme to another Scheme in the Mutual Fund shall be permitted provided:

- Such transfers are done at the prevailing market price for quoted instruments on spot basis;
- The securities so transferred shall be in conformity with the investment objective of the transferee Scheme and
- Inter-Scheme transfers shall be done in accordance with the SEBI (Mutual Fund) Regulations.

## 2. Associate Transactions

### INVESTMENT IN ASSOCIATE COMPANIES

During the period 1 April, 2015 to 31 March, 2018, HSBC Mutual Fund had invested in the following associate companies of the Sponsor  
(Rs. in crores)

Name of the Investing Scheme	Name of the Associate	Particulars	Amount of investments 2015-2016	Amount of investments 2016-2017	Amount of investments 2017-2018
HSBC Dynamic Asset Allocation Fund	Bharti Airtel Ltd.	Equity Shares	0.76	0.10	1.69
HSBC Large Cap Equity Fund	Bharti Airtel Ltd.	Equity Shares	27.25	–	20.04
HSBC Multi Cap Equity Fund	Bharti Airtel Ltd.	Equity Shares	14.12	–	7.47
HSBC Regular Savings Fund	Bharti Airtel Ltd.	Equity Shares	–	–	1.48
HSBC Tax Saver Equity Fund	Bharti Airtel Ltd.	Equity Shares	–	–	6.30
HSBC Multi Cap Equity Fund	Balrampur Chini Mills Ltd.	Equity Shares	–	–	8.41
HSBC Regular Savings Fund	Balrampur Chini Mills Ltd.	Equity Shares	–	–	1.25
HSBC Tax Saver Equity Fund	Balrampur Chini Mills Ltd.	Equity Shares	–	–	2.89
HSBC Large Cap Equity Fund	Shriram Transport Finance Company Limited	Equity Shares	–	9.49	–
HSBC Multi Cap Equity Fund	Shriram Transport Finance Company Limited	Equity Shares	–	–	–
HSBC Tax Saver Equity Fund	Shriram Transport Finance Company Limited	Equity Shares	3.40	–	–
HSBC Flexi Debt Fund	Shriram Transport Finance Company Limited	Corporate Debt	25.12	24.13	–
HSBC Short Duration Fund	Shriram Transport Finance Company Limited	Corporate Debt	–	85.00	50.04
HSBC Fixed Term Series 91	Shriram Transport Finance Company Limited	Corporate Debt	–	–	–
HSBC Fixed Term Series 94	Shriram Transport Finance Company Limited	Corporate Debt	–	–	–
HSBC Fixed Term Series 96	Shriram Transport Finance Company Limited	Corporate Debt	–	–	–
HSBC Low Duration Fund	Shriram Transport Finance Company Limited	Corporate Debt	–	25.05	–
HSBC Fixed Term Series 95	Shriram Transport Finance Company Limited	Corporate Debt	5.11	–	–
HSBC Debt Fund	Shriram Transport Finance Company Limited	Corporate Debt	5.02	4.02	–
HSBC MIP – Regular Plan**	Shriram Transport Finance Company Limited	Corporate Debt	2.88	7.04	–
HSBC Fixed Term Series 132	Shriram Transport Finance Company Limited	Corporate Debt	–	–	5.08
HSBC Fixed Term Series 128	Shriram Transport Finance Company Limited	Corporate Debt	–	–	5.01
HSBC Fixed Term Series 129	Shriram Transport Finance Company Limited	Corporate Debt	–	–	4.50
HSBC Regular Savings Fund	Shriram Transport Finance Company Limited	Corporate Debt	3.52	–	0.50

\*\* HSBC MIP Regular Plan was Merged with HSBC MIP – Savings Plan which was renamed as HSBC Monthly Income Plan. Post categorisation of Scheme as per SEBI guidelines, the Scheme was renamed as HSBC Regular Savings Fund.

The above investments were considered sound. Before making the investments, the AMC evaluated the same on merits and on arm's length basis and in accordance with the objectives of the Scheme.

### Underwriting Obligations with respect to issues of Associate Companies

The AMC has till date, not entered into any underwriting contracts in respect of any public issue made by any of its associate companies.

**Subscriptions in issues lead managed by the Sponsor or any of its Associates**

NIL

**Dealing with Associate Companies**

The AMC has utilised the services of its associate, The Hongkong and Shanghai Banking Corporation Limited as the Collecting Banker and for procuring Unit subscriptions for Scheme of the Fund. The Collecting Banker's fees and commission payable are at similar rates offered to other collecting bankers and distributors by the Scheme.

The Hongkong and Shanghai Banking Corporation Limited is on the panel of selected counterparties with which the Mutual Fund places money in fixed deposits and / or enters into transactions for purchase/sale of debt instruments.

These associates were counterparties to the Mutual Fund with respect to purchase / sale of the abovementioned instruments. The AMC has utilised the services of the Sponsor for purchase / sale of securities on behalf of the Mutual Fund.

**DEALING WITH ASSOCIATE COMPANIES (PERIOD 01/04/2015 to 31/03/2018)**

**HSBC Mutual Fund has utilised the services of the following associates for the purpose of securities transaction (aggregate purchase and sale) & Deals with associates as counterparty:**

(Rs. in crores)

Name of the Associates	Particulars	Period	HSBC Flexi Debt Fund	HSBC Fixed Term Series 91	HSBC Fixed Term Series 94	HSBC Debt Fund	HSBC Short Duration Fund	HSBC Low Duration Fund
Hongkong and Shanghai Banking Corporation Limited	Corporate Debt	2017-18	-	-	-	-	-	-
		2016-17	-	-	-	-	50.20	25.34
		2015-16	-	3.21	1.81	-	25.40	-
Canara HSBC OBC Life Insurance Ltd	Corporate Debt	2017-18	-	-	-	-	0.00	-
		2016-17	-	-	-	-	10.17	-
		2015-16	-	-	-	-	-	-
Max Life Insurance Company Limited	Corporate Debt	2017-18	-	-	-	-	25.01	-
		2016-17	-	-	-	-	-	-
		2015-16	-	-	-	-	-	-

(Rs. in crores)

Name of the Associates	Particulars	Period	HSBC Cash Fund	HSBC MIP - Regular Plan	HSBC Regular Savings Fund	HSBC Flexi Debt Fund	HSBC Debt Fund	HSBC Short Duration Fund
Hongkong and Shanghai Banking Corporation Limited	Treasury Bill	2017-18	28.09	-	-	-	-	-
		2016-17	-	-	-	-	-	-
		2015-16	-	-	-	-	-	-
Hongkong and Shanghai Banking Corporation Limited	GILTS	2017-18	-	9.99	14.54	2.13	12.14	-
		2016-17	-	-	4.28	0.70	10.08	-
		2015-16	-	1.03	2.57	17.05	1.54	4.52

**BORROWINGS BY HSBC MUTUAL FUND FROM ASSOCIATE COMPANIES**

Borrowings as over 10% of Net Asset Value by HSBC Mutual Fund for the purpose of funding redemptions / switch-outs / dividends for the financial years 2015 - 16, 2016 - 17 and 2017 - 18 is Nil.

**AMOUNT PAID BY HSBC MUTUAL FUND TO ASSOCIATE COMPANIES****Brokerage paid to associates / related parties / group companies of Sponsor / AMC**

Period	Name of Associate / related parties / Group Companies of Sponsor / AMC	Nature of Association / Nature of relation	Value of transaction (Rs. in crores and % of total value of transaction of the fund)		Brokerage (Rs. in crores and % of total brokerage paid by the fund)	
			Value of Transactions [Rs. in Crores]	% of total value of transaction of the fund	Brokerage paid [Rs. in Crores]	% of total brokerage paid by the fund
2017-18	HSBC Securities and Capital Markets (India) Private Limited	Sponsor	44.01	0.44	0.04	1.24
2016-17	HSBC Securities and Capital Markets (India) Private Limited	Sponsor	33.08	0.40	0.04	1.38
2015-16	HSBC Securities and Capital Markets (India) Private Limited	Sponsor	101.88	1.13	0.12	3.10

**Distribution Commission Paid to Associates Companies**

Period	Name of Associate / related parties / Group Companies of Sponsor / AMC	Nature of Association / Nature of relation	Value of transaction (Rs. in crores and % of total value of transaction of the fund)		Brokerage (Rs. in crores and % of total brokerage paid by the fund)	
			Value of Transactions [Rs. in Crores]	% of total value of transaction of the fund	Brokerage paid [Rs. in Crores]	% of total brokerage paid by the fund
2017-18	The Hongkong and Shanghai Banking Corporation Limited	Associate	3,124.80	0.41	17.72	17.65
2016-17	The Hongkong and Shanghai Banking Corporation Limited	Associate	2,990.32	0.96	15.60	16.47
2015-16	The Hongkong and Shanghai Banking Corporation Limited	Associate	3,438.61	2.14	15.37	16.34

The AMC has used the designated branches of The Hongkong and Shanghai Banking Corporation Limited as Collecting Centres / Investor Service Centres and Collecting / Distributing Agents. The percentage of brokerage paid to associate broker was in line with the norms relating to brokerage payment for transactions of the Mutual Fund.

The AMC may from time to time, for the purpose of conducting its normal business, use the services (including brokerage services and securities transactions) of the Sponsor, its subsidiaries, associates of the Sponsor and employees or relatives.

The AMC may utilise the services of the Sponsor, group companies and any other subsidiary or associate company of the Sponsor established or to be established at a later date, in case such a company (including employees or relatives) is in a position to provide the requisite services to the AMC. The AMC will conduct its business with the aforesaid companies (including employees or relatives) on commercial terms and on arm's length basis and at mutually agreed terms and conditions to the extent permitted under the SEBI Regulations, after evaluation of the competitiveness of the pricing offered by the Sponsor, associate companies (including employees or relatives) and the services to be provided by them.

Associate transactions, if carried out, will be as per the SEBI Regulations and the limits prescribed thereunder. The Scheme shall not make any investment in:

- Any unlisted security of an associate or group company of the Sponsor
- Any security issued by way of private placement by an associate or group company of the Sponsor
- The listed securities of group companies of the Sponsor which is in excess of 25% of the net assets.

The AMC may avail the services of the Sponsor and / or its associates for usage of premises as Investor Service Centres and / or to act as collection and distribution agents. The Sponsor / associates shall be paid a fee based on the quality of services rendered. These fees shall be debited to the Scheme, subject to SEBI Regulations.

**3. Underwriting**

Subject to SEBI Regulations, the Scheme may enter into underwriting agreements after the Mutual Fund obtains the necessary registration in terms of the Securities and Exchange Board of India (Underwriters) Regulations, 1993 and the Securities and Exchange Board of India (Underwriters) Rules, 1993 authorising it to carry on activities as underwriters. The capital adequacy norms for the purpose of underwriting shall be the net assets of the Scheme and the underwriting obligation of the Scheme shall not at any time exceed the total Net Asset Value of the Scheme. For the purposes of the Regulations, the underwriting obligation will be deemed as if investments are made in such securities.

**4. Securities / Stock Lending by the Mutual Fund**

Subject to the Regulations and the applicable guidelines, the Scheme(s) and the Plan(s) thereunder may, if the Trustees permit, engage in securities / stock lending. Securities / stock lending means the lending of securities / stocks to another person or entity for a fixed period of time, at a negotiated compensation. The borrower will return the securities / stock lent on expiry of the stipulated period. Please refer to risks attached with securities lending mentioned in Scheme Information Document. The Scheme(s), under normal circumstances, shall not have exposure of more than 50% of its net assets in securities / stock lending. The Scheme(s) may also not lend more than 50% of its net assets to any one intermediary to whom securities / stocks will be lent. Securities / Stock Lending could be considered for the purpose of generating additional income to unit holders on the longer term holdings of the Scheme. The AMC shall report to the Trustees on a quarterly basis as to the level of lending in terms of value, volume and the names of the intermediaries and the earnings / losses arising out of the transactions, the value of collateral security offered etc.

**5. Borrowing by the Mutual Fund**

Under the Regulations, the Fund is allowed to borrow to meet its temporary liquidity needs for the purpose of repurchase / redemption of Units or payment of interest or dividend to the Unitholders. Further, as per the Regulations, the Fund shall not borrow more than 20% of the Net Assets of the Scheme and the duration of such borrowing shall not exceed a period of 6 months. The Fund may raise such borrowings after approval by the Trustees from its Sponsor / associates / group companies / commercial banks in India or any other entity at market related rates prevailing at the time and applicable to similar borrowings. The security for such borrowings, if required, will be as determined by the Trustees. Such borrowings, if raised, may result in a cost, which would be dealt with in consultation with the Trustees.

**6. Master Account / Folio**

As an investor friendly measure, unless otherwise requested by the Unitholder, one Master / Folio Number may be assigned for one investor investing in different Scheme(s) of the Mutual Fund. In such a case, one consolidated Account Statement will be provided. The number of Units allotted to a Unitholder or repurchased by a Unitholder will be reflected in his / her account and a Statement to this effect will be issued to the Unitholder. The AMC reserves the right to assign the existing Master Account / Folio number against multiple applications and / or subsequent purchases under a new application form by an existing Unitholder, with identical mode of holding and address.

**7. Fractional Units**

Unit holders are requested to note that requests made for Units to be held in dematerialized form, which are or shall be listed on any recognized Stock Exchange(s), would be allotted in whole numbers

and no fractional Units will be allotted. As the Units will not be allotted in fractions, any excess amount will be refunded to the investors.

## 8. Personal Identification Number (PIN)

The PIN facility may be made available to the Unitholders. Unitholders will be required to indicate their desire to avail of this facility and also indicate their bank account number, name of the bank and branch in the application for purchasing Units at a future date. A Form together with detailed terms and conditions will be mailed to such Unitholders subject to which usage of the PIN will be permitted. On receipt of the Form duly signed, the PIN will be mailed to each Unitholder.

Unitholders may use the PIN to carry out one or more of the following types of transactions (as may be enabled by the Mutual Fund) by calling the ISCs / Call centre only:

- purchase
- redemption
- switch
- static data changes viz. address change, change of bank mandate etc.

The Unitholder will be asked for the PIN before the request is accepted. In the interest of the Unitholder, the ISC reserves the right to ask for a fax confirmation of the request and any other additional information about the account of the Unitholder. The PIN should never be disclosed to any person or written down where any other person may discover it. All transactions conducted with use of this PIN will be the responsibility of the Unitholder and the Unitholder will abide by the record of the transactions generated. The Mutual Fund and the ISC / Registrar shall not accept any responsibility for the unauthorised use of the PIN.

## 9. Policy on Offshore Investments by the Scheme and the Plans thereunder

SEBI Regulations permit mutual funds to invest in certain securities/instruments viz. ADRs/GDRs issued by Indian or Foreign companies, Equity of overseas companies listed on recognized stock exchanges overseas, Initial Public Offer (IPO) and Follow on public offerings (FPO) for listing at recognized stock exchanges overseas, Foreign debt securities in the countries with fully convertible currencies, with rating not below investment grade by accredited/registered credit rating agencies, Money market instruments rated not below investment grade, Repos - only as pure investment avenues, where the counterparty is rated not below investment grade; however repos should not involve any borrowing of funds by mutual funds, Government securities where the countries are rated not below investment grade, Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities, Short term deposits with banks overseas where the issuer is rated not below investment grade, Units / securities issued by overseas mutual funds registered with overseas regulators and investing in approved securities or Real Estate Investment Units/securities issued by overseas mutual funds registered with overseas regulators and investing in approved securities or Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or unlisted overseas securities (not exceeding 10% of their net assets) subject to the terms and conditions prescribed, subject to maximum of US \$ 300 million. This would be revised in terms of SEBI approvals / guidelines from time to time. All the provisions of SEBI / IMD / CIR No.7/104753/07 dated 26 September, 2007 will be adhered to including appointment of dedicated fund manager for investment in foreign securities.

It is the Investment Manager's belief that foreign securities offer new investment and portfolio diversification opportunities into multi-market and multi-currency products. The Fund would look to invest in

foreign securities in order to diversify the portfolio in terms of variety of instruments held and enhance returns by taking advantage of market movements in global markets, which may or may not be in sync with the Indian markets. Investment in foreign securities would only be looked at if they provide a return, liquidity, ease of settlement and valuation, transaction costs better than equivalent local investments. Further, if the Fund Manager becomes cautious or negative on the Indian markets for a reasonably long period of time, would he consider investing in such securities. The Fund will look to identify and capture profitable opportunities as and when they arise. However, such investments also entail additional risks. Such investment opportunities may be pursued by the Investment Manager provided they are considered appropriate in terms of the overall investment objectives of the Scheme. The Scheme may then, if necessary, seek permission from SEBI and RBI to invest abroad in accordance with the investment objectives of the Scheme and in accordance with any guidelines issued by SEBI / RBI from time to time.

Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme. To manage risks associated with foreign currency, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI / RBI from time to time.

Offshore investments will be made subject to any / all approvals and conditions thereof as may be stipulated by SEBI / RBI being fulfilled and provided such investments do not result in expenses to the Fund in excess of the ceiling, if any, on expenses prescribed by SEBI for offshore investment, and if no such ceiling is prescribed by SEBI, the expenses to the Scheme(s) shall be limited to the level which, in the opinion of the Trustees, is reasonable and consistent with costs and expenses attendant to international investing. The Fund may, where necessary, appoint other intermediaries of repute as advisors, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs.

## 10. Power to make Rules

Subject to the Regulations and other applicable laws, the Trustees may from time to time, prescribe such terms and make such rules for the purpose of giving effect to the Scheme and the Plans thereunder with power to the AMC to add to, alter or amend all or any of the terms and rules that may be framed from time to time.

## 11. Power to remove Difficulties

If any difficulty arises in giving effect to the provisions of the Scheme and the Plans thereunder, the Trustees may, subject to the Regulations and other applicable laws, take any action not inconsistent with such provisions, which appears to be necessary, desirable or expedient, for the purpose of removing such difficulty.

## 12. Scheme to be binding on the Unitholders

Subject to the Regulations, the Trustees may from time to time, add or otherwise vary or alter all or any of the features of plans and terms of the Scheme after obtaining the prior permission of SEBI and the Unitholders (where necessary), and the same shall be binding on all the Unitholders of the Scheme and the Plans thereunder and any person or persons claiming through or under them, shall do so as if each Unitholder or such person expressly had agreed that such features and terms shall be so binding.

### 13. Unambiguous and Unconditional requests

Any application for redemption, purchase or exchange or any other instruction must be correct, complete, clear and unambiguous in all respects and should conform to the prescribed procedure / documentation requirements, failing which the Trustee / AMC reserve the right to reject the same and in such a case the Trustee / AMC will not be responsible for any consequence therefrom. The Investor shall ensure that any overwriting or correction shall be countersigned by the investor, failing which the Fund / Trustee / AMC may at its sole discretion reject such transaction request. Further, any requests for purchase / redemption / switch or other transactions must be unconditional. The Fund / Trustee / AMC shall not be bound to take cognizance of any conditions placed on the transaction request and may at its sole discretion, reject such transaction request, or process the same as if the condition were not mentioned.

### 14. Acts done in good faith

Any act, thing or deed done in good faith in pursuance of or with reference to the information provided in the application or other communications received from the investor / unit holder will constitute good and full discharge of the obligation of the Fund, Trustee and the AMC.

In cases of copies of the documents / other details such as list of authorized signatories, that are submitted by a limited company, body corporate, registered society, trust or partnership, if the same are not specifically authenticated to be certified true copies but are attached to the application form and / or submitted to the Fund, the onus for authentication of the documents so submitted shall be on such investors and the AMC / Fund will accept and act on these in good faith wherever the documents are not expressly authenticated. Submission of these documents / details by such investors shall be full and final proof of the corporate investor's authority to invest and the AMC / Fund shall not be liable under any circumstances for any defects in the documents so submitted.

In cases where there is a change in the name of such investor, such a change will be effected by the AMC / Fund only upon receiving the duly certified copy of the revised Certificate of Incorporation issued by the relevant Registrar of Companies / registering authority. In cases where the changed PAN Number reflecting the name change is not submitted, such transactions accompanied by duly certified copy of the revised Certificate of Incorporation with a copy of the Old PAN Card and confirmation of application made for new PAN Card will be required as a documentary proof.

### 15. Lien

The fund will have a first and paramount right of lien / set-off with respect to every unit / dividend under any scheme of the Fund for any money that may be owed by the unit holder, to it.

### 16. Client Information and disclosure of client information to third parties

The AMC has the authority to share investors' personal information with HSBC group companies and/or third parties, being:

- Registrar, Banks and / or authorised external third parties who are involved in transaction processing, despatches, etc. of investors' investment in any scheme; or
- Distributors through whom applications of investors are received for the Schemes; or
- Service providers who provide telecommunications, computer, information technology, information security, e-surveillance or other similar / related services in connection with the operation of the business.

- Entities involved in data analysis, data management, data storage etc., for various purposes including but not limited to Management Information and Reporting, Audit, Investigations, Record Keeping etc.

The AMC can also share investors' and their related parties' personal information with HSBC Group companies or any other Organisations / Authorities / Bodies for compliance with any group, legal or regulatory requirements, including, but not limited to, compliance with anti-money laundering, sanctions and / or any other financial crime control risk management requirements.

### 17. Website

The information published on the website is not for distribution and does not constitute an offer to sell or the solicitation of an offer to buy securities in any jurisdiction where such activity is prohibited Any persons residing outside India who nevertheless intend to respond to this material must first satisfy themselves that they are not subject to any local requirements, which restrict or prohibit them from doing so.

Information other than that relating specifically to HSBC Asset Management (India) Private Limited, HSBC Mutual Fund and its products, is for information purposes only and should not be relied upon as a basis for investment decisions. HSBC Asset Management (India) Private Limited shall not be responsible, nor be held liable, for any information contained in any website linked from the said Website.

The AMC makes no representations whatsoever about any such website which the user may access through the said Website. A link to a non-HSBC website does not mean that the AMC endorses or accepts any responsibility for the content, or the use, of such website. It is the responsibility of the user to take precautions to ensure that whatever is selected for use is free of such items as viruses and other items of a destructive nature.

The investors are requested to read the Terms and Conditions given on the said Website carefully before using the Website. By using the said Website, the investor will be deemed to have agreed that the Terms and Conditions specified apply to the use of the investor of the said Website, any information obtained from the site, and our products and services. If the investor does not agree to the specified Terms, the investor may not use the said Website or download any content from it.

### 18. Compliance under FATCA/CRS

#### FATCA

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, Fund may be required to provide information about payment to NPFPI to upstream payor to enable them to make the appropriate FATCA withholding on NPFPIs. Further, we 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. 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. Person status. The Fund will not accept applications which are not accompanied with information / documentation required to establish the U.S. Person status of investors. Investors are therefore requested to ensure that the details provided under Section “Confirmation under Foreign Account Tax Compliance Act (FATCA) for determining US person status” of the application form are complete and accurate to avoid rejection of the application (updated forms are available with ISCs or on Fund’s website – [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in)). Investors should consult their own tax advisors regarding the FATCA requirements with respect to their own situation. In the event of any conflict or inconsistency between any of these Terms and Conditions and those in any other service, product, business relationship, account or agreement between investor and HSBC, these terms shall prevail, to the extent permissible by applicable local law. If all or any part of the provisions of these Terms and Conditions become illegal, invalid or unenforceable in any respect under the law of any jurisdiction, that shall not affect or impair the legality, validity or enforceability of such provision in any other jurisdictions or the remainder of these Terms and Conditions in that jurisdiction. These Terms and Conditions shall continue to apply notwithstanding the death, bankruptcy or incapacity of the investor, the closure of any investor account, the termination of HSBC’s provision of the Services to the investor or the redemption of the investor’s investment in the Fund.

### Common Reporting Standards (CRS)

India has joined the Multilateral Competent Authority Agreement (MCAA) on automatic exchange of financial information in Tax Matters, commonly known as Common Reporting Standards (‘CRS’). All countries which are signatories to the MCAA are obliged to exchange a wide range of financial information after collecting the same from financial institutions in their jurisdiction. In accordance with Income Tax Act read with SEBI Circular nos. CIR/MIRSD/2/2015 dated August 26, 2015 and CIR/MIRSD/3/2015 dated September 10, 2015 regarding implementation of CRS requirements, it shall be mandatory for all new investors to provide details and declaration pertaining to CRS in the application form, failing which the AMC shall have authority to reject the application.

### 19. Transaction by Distributor

With a view to facilitate ease of transacting, the AMC has tied-up with certain existing distributors to report transactions on the web on behalf of their clients on the terms and conditions to be mutually agreed between the client and the distributor. This facility will not restrict the investor from approaching the AMC directly for any transaction(s) or request(s). Unit holder(s) to note that change to static information submitted directly will only be effected on the records of AMC. For accounts maintained with the distributor, the unit holder(s) will be required to contact the distributor directly.

### 20. Brokers

The Fund intends to utilize the services of select financial intermediaries for distribution and may pay brokerage depending upon the efficiency and other factors as may be decided by the AMC. The Investment manager is the sole authority to select such financial intermediary / intermediaries who would distribute the product. Further, the AMC may appoint one or more exclusive distributors, at its discretion, based on the parameters decided by the AMC.

The Fund may use the services of associate brokers or take the sale of its units into account when allocating brokerage. However, the brokerage paid to Associate Brokers shall be at the same rate offered to any other broker who procures subscription.

The AMC may from time to time have various contests / loyalty programmes in order to motivate its distributors. This could be in the form of additional compensation to the distributors or could entail gifts / vouchers or various other privileges. The level of compensation in the above forms could vary from time to time and a number of factors could determine the same viz. qualifying distributor sales, assets and redemption rates, quality of the distributors’ relationship with HSBC Mutual Fund. The AMC may also publicise its various loyalty programmes as may be launched from time to time. Further, the AMC could also provide training in order to keep the distributors abreast about the new developments in the securities market and facilitate educating distributors and unitholders about Schemes of HSBC Mutual Fund.

### 21. Disclosure of Soft Dollar Arrangements

Soft Dollar arrangement refers to an arrangement between AMCs and brokers in which the AMC executes trades through a particular broker and in turn the broker may provide benefits such as free research, hardware, software or even non-research-related services, etc., to the AMC. As per SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated 18th March, 2016, such arrangements between AMCs and Brokers should be limited to only benefits (like free research report, etc.) that are in the interest of investors.

In this regard, HSBC Asset Management (India) Private Limited would like to disclose that we do not have Soft Dollar Agreements / arrangements with any of our empanelled brokers. However, brokers (both empanelled and otherwise) may provide free research reports to us on a voluntary basis, which we consume in the interest of taking more well informed decisions in order to benefit our investors. We are under no obligation to use the services of any broker in lieu of these research reports.

### 22. Documents Available for Inspection

The following documents will be available for inspection at the office of the Mutual Fund at 16, Veer Nariman Road, Fort, Mumbai 400 001 during business hours on any day (excluding Saturdays, Sundays and public holidays):

- Memorandum and Articles of Association of the AMC
- Investment Management Agreement
- Trust Deed and amendments thereto, if any
- Mutual Fund Registration Certificate
- Agreement between the Mutual Fund and the Custodian
- Agreement with Registrar and Share Transfer Agents
- Consent of Auditors to act in the said capacity
- Consent of Legal Advisors to act in the said capacity
- Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and amendments from time to time thereto.
- Indian Trusts Act, 1882.

### 23. Investor Grievances Redressal Mechanism

Investor grievances are normally received at the Corporate Office of the AMC or at the Investor Service Centres or directly by the Registrar. All grievances are generally forwarded to the Registrar for their necessary action. The complaints are closely followed up with the Registrar to ensure timely redressal and prompt investor service. The details of investor complaints for the last 3 years is as follows:

**F.Y. 2015 – 2016:**

Complaint Code	Type of Complaint#	(a) No. of complaints pending at the beginning of the year	(b) No. of Complaints received during the year	Action on (a) and (b)								
				Resolved				Non Action-able	Pending			
				Within 30 days	30-60 days	60-180 days	Beyond 180 days		0-3 months	3-6 months	6-9 months	9-12 months
I A	Non receipt of Dividend on Units	1	1	2	0	0	0	0	0	0	0	0
I B	Interest on delayed payment of Dividend	0	0	0	0	0	0	0	0	0	0	0
I C	Non receipt of Redemption Proceeds	1	9	9	1	0	0	0	0	0	0	0
I D	Interest on delayed payment of Redemption	0	0	0	0	0	0	0	0	0	0	0
II A	Non receipt of Statement of Account / Unit Certificate	0	2	2	0	0	0	0	0	0	0	0
II B	Discrepancy in Statement of Account	0	0	0	0	0	0	0	0	0	0	0
II C	Data corrections in Investor details **	1	62	62	0	0	0	0	1	0	0	0
II D	Non receipt of Annual Report / Abridged Summary	0	0	0	0	0	0	0	0	0	0	0
III A	Wrong switch between Schemes	0	1	1	0	0	0	0	0	0	0	0
III B	Unauthorized switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III C	Deviation from Scheme attributes	0	0	0	0	0	0	0	0	0	0	0
III D	Wrong or excess charges / load	0	0	0	0	0	0	0	0	0	0	0
III E	Non updation of changes viz. address, PAN, bank details, nomination, etc.	0	4	4	0	0	0	0	0	0	0	0
IV	Others	0	11	11	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>3</b>	<b>90</b>	<b>91</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>

**F.Y. 2016 – 2017:**

Complaint Code	Type of Complaint#	(a) No. of complaints pending at the beginning of the year	(b) No. of Complaints received during the year	Action on (a) and (b)								
				Resolved				Non Action-able	Pending			
				Within 30 days	30-60 days	60-180 days	Beyond 180 days		0-3 months	3-6 months	6-9 months	9-12 months
I A	Non receipt of Dividend on Units	0	6	4	2	0	0	0	0	0	0	0
I B	Interest on delayed payment of Dividend	0	0	0	0	0	0	0	0	0	0	0
I C	Non receipt of Redemption Proceeds	0	6	5	0	0	0	0	1	0	0	0
I D	Interest on delayed payment of Redemption	0	0	0	0	0	0	0	0	0	0	0
II A	Non receipt of Statement of Account/ Unit Certificate	0	0	0	0	0	0	0	0	0	0	0
II B	Discrepancy in Statement of Account	0	0	0	0	0	0	0	0	0	0	0
II C	Data corrections in Investor details **	1	34	35	0	0	0	0	0	0	0	0
II D	Non receipt of Annual Report/Abridged Summary	0	0	0	0	0	0	0	0	0	0	0
III A	Wrong switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III B	Unauthorized switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III C	Deviation from Scheme attributes	0	0	0	0	0	0	0	0	0	0	0
III D	Wrong or excess charges/load	0	0	0	0	0	0	0	0	0	0	0
III E	Non updation of changes viz. address, PAN, bank details, nomination, etc	0	6	6	0	0	0	0	0	0	0	0
IV	Others	0	21	20	0	0	0	0	1	0	0	0
	<b>Total</b>	<b>1</b>	<b>73</b>	<b>70</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>

# including against its authorized persons / distributors / employees etc.

**F.Y. 2017 – 2018:**

Complaint Code	Type of Complaint#	(a) No. of complaints pending at the beginning of the year	(b) No. of Complaints received during the year	Action on (a) and (b)								
				Resolved				Non Action-able	Pending			
				Within 30 days	30-60 days	60-180 days	Beyond 180 days		0-3 months	3-6 months	6-9 months	9-12 months
I A	Non receipt of Dividend on Units	0	5	4	1	0	0	0	0	0	0	0
I B	Interest on delayed payment of Dividend	0	0	0	0	0	0	0	0	0	0	0
I C	Non receipt of Redemption Proceeds	1	12	12	1	0	0	0	0	0	0	0
I D	Interest on delayed payment of Redemption	0	1	1	0	0	0	0	0	0	0	0
II A	Non receipt of Statement of Account/Unit Certificate	0	0	0	0	0	0	0	0	0	0	0
II B	Discrepancy in Statement of Account	0	0	0	0	0	0	0	0	0	0	0
II C	Data corrections in Investor details**	0	34	34	0	0	0	0	0	0	0	0
II D	Non receipt of Annual Report/Abridged Summary	0	0	0	0	0	0	0	0	0	0	0
III A	Wrong switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III B	Unauthorized switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III C	Deviation from Scheme attributes	0	0	0	0	0	0	0	0	0	0	0
III D	Wrong or excess charges / load	0	0	0	0	0	0	0	0	0	0	0
III E	Non updation of changes viz. address, PAN, bank details, nomination, etc.	0	6	6	0	0	0	0	0	0	0	0
IV	Others	1	41	42	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>2</b>	<b>99</b>	<b>99</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# including against its authorized persons / distributors / employees etc.

**April 2018 – July 2018 :**

Complaint Code	Type of Complaint#	(a) No. of complaints pending at the beginning of the year	(b) No. of Complaints received during the year	Action on (a) and (b)								
				Resolved				Non Action-able	Pending			
				Within 30 days	30-60 days	60-180 days	Beyond 180 days		0-3 months	3-6 months	6-9 months	9-12 months
I A	Non receipt of Dividend on Units	0	2	2	0	0	0	0	0	0	0	0
I B	Interest on delayed payment of Dividend	0	0	0	0	0	0	0	0	0	0	0
I C	Non receipt of Redemption Proceeds	0	4	4	0	0	0	0	0	0	0	0
I D	Interest on delayed payment of Redemption	0	0	0	0	0	0	0	0	0	0	0
II A	Non receipt of Statement of Account/Unit Certificate	0	1	1	0	0	0	0	0	0	0	0
II B	Discrepancy in Statement of Account	0	2	2	0	0	0	0	0	0	0	0
II C	Data corrections in Investor details**	0	14	14	0	0	0	0	0	0	0	0
II D	Non receipt of Annual Report/Abridged Summary	0	0	0	0	0	0	0	0	0	0	0
III A	Wrong switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III B	Unauthorized switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III C	Deviation from Scheme attributes	0	0	0	0	0	0	0	0	0	0	0
III D	Wrong or excess charges / load	0	0	0	0	0	0	0	0	0	0	0
III E	Non updation of changes viz. address, PAN, bank details, nomination, etc.	0	1	1	0	0	0	0	0	0	0	0
IV	Others	0	9	9	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>0</b>	<b>33</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# including against its authorized persons / distributors / employees etc.

\*\* As per AMFI Best Practice Guidelines Circular No.25/2011-12 for Revisions in the Guidelines on Standardization of Complaints/Grievances Reporting Procedure, If "Others" include a type of complaint which is more than 10% of overall complaint, then the such a reason should be provided separately. Hence Data corrections in Investor Details is included as a separate category



### Investor Services

The Fund believes in providing the investor with superior services to make the investor's experience in dealing with the Fund an efficient and satisfactory one. In order to achieve these goals, the Fund endeavors to continuously establish and upgrade systems to handle transactions efficiently and resolve any investor grievances promptly.

### Ease of Transactions

The Fund intends to make every transaction for the investor a simple and convenient one. The Fund provides the following services:

#### Investor Service Centres in major metros

The Fund presently has Investor Service Centres in 8 cities. In addition to this, the Fund presently has a tie-up with the Registrar who has set up Investor Service Centres in various cities. The details of Investor Service Centres are given in the inside back cover of the Scheme Information Document. Over a period of time, the Fund will endeavor to add further Investor Service Centres and / or sales offices in other cities. The AMC reserves the right to designate from time to time, internet sites as official points of acceptance of transactions.

Each ISC of the AMC provides investors with requisite information and help in processing transactions in the Scheme of the Mutual Fund. Adequate training will be imparted to personnel managing the Investor Service Centres, with a view to early resolution of queries.

#### Process transactions in a timely manner

Under the Regulations, the Fund / the Registrar / the AMC shall despatch to the Unitholders, the dividend proceeds within 30 days of the date of declaration of dividend and the redemption proceeds within 10 Business Days from the date of acceptance of the request for redemption or repurchase proceeds, as the case may be. In the event of failure to despatch the redemption proceeds within the above time, interest @15% per annum or such rate as may be specified by SEBI, would be paid to the unitholders for the period of delay.

While regulatory provisions require AMC's to dispatch the redemption proceeds within 10 business days of the request, under normal circumstances, the Fund will endeavor to despatch the redemption proceeds within 3 business days (in case of equity Schemes), 7 business days (in case of HEMF, HBF, HAPDF, HGCOP, HMS – Growth & HMS – Moderate Plan), 4 business days (in case of HMS - Conservative) and 1 Business Day (in case of debt Schemes) from the date of receiving a valid redemption request in respect of the Scheme at the Investor Service Centres.

Investors should note that completion of monetary / non-monetary transactions within the respective number of Business Day(s) as indicated above, would be done on "best efforts" basis and completion of all such transactions are subject to the time limits as prescribed under the Regulations.

### Problem Resolution

The Fund will follow-up with the Investor Service Centres and the Registrar on complaints and enquiries received from investors with an endeavor to resolve them promptly.

For this purpose, Ms. Rheitu Bansal is currently designated as the Investor Relations Officer of the Fund. She can be contacted at the Corporate Office of the AMC. The address and phone numbers are:

16, Veer Nariman Road, Fort, Mumbai 400 001.

Tel.: (91) 1800 200 2434.

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

### Note:

**Notwithstanding anything contained in this Statement of Additional Information, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.**

## 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.
- **Chandigarh** : SCO 1, Sector 9D, Chandigarh - 160 017.
- **Chennai** : No. 30, Rajaji Salai, 2nd Floor, Chennai - 600 001.
- **Hyderabad** : 6-3-1107 & 1108, Rajbhavan Road, Somajiguda, Hyderabad - 500 082.
- **Kolkata** : 31 BBD Bagh, Dalhousie Square, Kolkata - 700 001.
- **Mumbai** : 16, V.N. Road, Fort, Mumbai - 400 001.
- **New Delhi** : 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 - 411 011.

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

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

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

**Toll Free Number : 1800 200 2434 (can be dialled from all phones within India)**

**AND Investors calling from abroad may call on +91 44 39923900 to connect to our customer care centre.**

**For more details on visit : [www.camsonline.com](http://www.camsonline.com)**

**Please check our website [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in) for an updated list of Official Points of Acceptance of HSBC Mutual Fund.**



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

Registered Office

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

**Tel.:** 1800 200 2434 **Fax :** (91) (22) 49146254

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

**Website :** ([www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in))