

Key Information Memorandum for Debt and Liquid Schemes

HSBC MIP (HMIP)

An open-ended Fund with Regular and Savings Plan
Monthly Income is not assured and is subject to the availability of distributable surplus

HSBC Income Fund (HIF) An open-ended Income Scheme

HSBC Liquid Plus Fund (HLPF) An open-ended Debt Scheme

HSBC Gilt Fund (HGF) An open-ended Gilt Scheme

HSBC Floating Rate Fund (HFRF) An open-ended Income Scheme

HSBC Cash Fund (HCF) An open-ended Liquid Scheme

HSBC Flexi Debt Fund (HFDF) An open-ended Debt Scheme

Issue of Units at NAV based prices.

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

This Key Information Memorandum is dated 31 December, 2008.

Sponsor

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

Trustee

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

Asset Management Company

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

Features	HSBC MIP – REGULAR PLAN (RP) and HSBC MIP – SAVINGS PLAN (SP)	HSBC INCOME FUND – SHORT TERM PLAN (ST) and HSBC INCOME FUND – INVESTMENT PLAN (IP)	HSBC LIQUID PLUS FUND																																																																											
Investment Objective	To seek generation of reasonable returns through investments in Debt and Money Market Instruments. The secondary objective of the scheme is to invest in equity and equity related instruments to seek capital appreciation.	To provide a reasonable income through a diversified portfolio of fixed income securities. The AMC's view of interest rate trends and the nature of the Plans will be reflected in the type and maturities of securities in which the Short Term and Investment Plans are invested.	Seeks to provide liquidity and reasonable returns by investing primarily in a mix of short term debt and money market instruments.																																																																											
Date of Inception	24 February, 2004	10 December, 2002	17 October, 2006																																																																											
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>RP Debt Instruments and Money Market Instruments (including cash, money at call and reverse repos)</td> <td>Up to 100%</td> </tr> <tr> <td>Equities and Equity related instruments</td> <td>Up to 15%</td> </tr> <tr> <td>SP Debt Instruments and Money Market Instruments (including cash, money at call and reverse repos)</td> <td>Up to 100%</td> </tr> <tr> <td>Equities and Equity related instruments</td> <td>Up to 25%</td> </tr> </tbody> </table>	Type of Instruments	Normal Allocation (% of Net Assets)	RP Debt Instruments and Money Market Instruments (including cash, money at call and reverse repos)	Up to 100%	Equities and Equity related instruments	Up to 15%	SP Debt Instruments and Money Market Instruments (including cash, money at call and reverse repos)	Up to 100%	Equities and Equity related instruments	Up to 25%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Corpus)</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments and Money Market Instruments with residual maturity / average maturity less than 367 days and floating rate instruments where the reset tenor is one year or less</td> <td>40 - 100%</td> </tr> <tr> <td>Debt Instruments with residual maturity / average maturity greater than 182 days</td> <td>40 - 100%</td> </tr> <tr> <td>Money Market and debt instruments (including cash, money at call) with residual maturity / average maturity less than 183 days and floating rate instruments where the reset tenor is one year or less</td> <td>0 - 60%</td> </tr> </tbody> </table>	Type of Instruments	Normal Allocation (% of Corpus)	Debt Instruments and Money Market Instruments with residual maturity / average maturity less than 367 days and floating rate instruments where the reset tenor is one year or less	40 - 100%	Debt Instruments with residual maturity / average maturity greater than 182 days	40 - 100%	Money Market and debt instruments (including cash, money at call) with residual maturity / average maturity less than 183 days and floating rate instruments where the reset tenor is one year or less	0 - 60%	<table border="1"> <thead> <tr> <th>Type of Security</th> <th>Normal Allocation (% of Corpus)</th> </tr> </thead> <tbody> <tr> <td>Money Market & Debt instruments with maturity / average maturity / interest rate reset not greater than 1 year</td> <td>70-100%</td> </tr> <tr> <td>Debt instruments with maturity greater than 1 year</td> <td>0-30%</td> </tr> </tbody> </table>	Type of Security	Normal Allocation (% of Corpus)	Money Market & Debt instruments with maturity / average maturity / interest rate reset not greater than 1 year	70-100%	Debt instruments with maturity greater than 1 year	0-30%																																																			
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Risk Profile	Mutual Fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.																																																																													
Plan / Options	Regular Plan and Savings Plan. Growth & Dividend (Payout & Re-investment) Options.	Regular, Institutional & Institutional Plus Options.	Regular & Institutional Options.																																																																											
Sub-Options	Monthly & Quarterly Dividend Payout and Re-investment Option.	Growth & Dividend (Payout & Re-investment) Sub-Options. Weekly Monthly Dividend Payout / Re-investment Option. Weekly dividend will be reinvested whereas an investor in Monthly Dividend can opt for Payout / Re-investment.	Growth & Dividend (Payout & Re-investment) Sub-Options. Regular : Daily & Weekly Dividend Re-investment Option. Institutional & Institutional Plus : Daily, Weekly & Monthly Dividend. Daily & Weekly dividend will be Re-invested whereas an investor in Monthly Dividend can opt for Payout / Re-investment.																																																																											
Dividend Policy	Declaration of dividend and its frequency will inter alia, depend upon the distributable surplus.																																																																													
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Minimum Application Amount	<table border="1"> <thead> <tr> <th>Option / Sub-option</th> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Growth Option</td> <td>Rs. 10,000/-</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> </tr> <tr> <td>Quarterly Dividend</td> <td>Rs. 10,000/-</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> </tr> <tr> <td>Monthly Dividend</td> <td>Rs. 25,000/-</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> </tr> </tbody> </table>	Option / Sub-option	Purchase	Additional Purchase	Repurchase	Growth Option	Rs. 10,000/-	Rs. 1,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Quarterly Dividend	Rs. 10,000/-	Rs. 1,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Monthly Dividend	Rs. 25,000/-	Rs. 1,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	<table border="1"> <thead> <tr> <th>Option</th> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Regular</td> <td>Rs. 1,00,000</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> </tr> <tr> <td>Institutional</td> <td>Rs.1,00,00,000</td> <td>Rs. 10,000/- and multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> </tr> <tr> <td>Institutional Plus</td> <td>Rs.5,00,00,000</td> <td>Rs. 10,000/- and multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> </tr> </tbody> </table>	Option	Purchase	Additional Purchase	Repurchase	Regular	Rs. 1,00,000	Rs. 1,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Institutional	Rs.1,00,00,000	Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Institutional Plus	Rs.5,00,00,000	Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	<table border="1"> <thead> <tr> <th>Option</th> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Regular</td> <td>Rs. 10,000</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> </tr> <tr> <td>Institutional</td> <td>Rs. 50,00,000</td> <td>Rs. 10,000/- and multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> </tr> <tr> <td>Institutional Plus</td> <td>Rs. 5,00,00,000</td> <td>Rs. 10,000/- and multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- and multiples of Re. 1/- thereafter</td> </tr> </tbody> </table>	Option	Purchase	Additional Purchase	Repurchase	Regular	Rs. 10,000	Rs. 1,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Institutional	Rs. 50,00,000	Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter	Institutional Plus	Rs. 5,00,00,000	Rs. 10,000/- and multiples of Re. 1/- thereafter	Rs. 1,000/- and multiples of Re. 1/- thereafter																											
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SIP	3rd, 10th, 17th or 26th of the month / 10th of the relevant month in Quarterly																																																																													
SEP	Monthly/Quarterly. NAV as on first Business Day of each month.																																																																													
Mode of Holding	Single, Joint or Anyone or Survivor																																																																													
Nomination Facility	Available to individuals for single / joint holding (Multiple nomination facility available to the maximum of three nominees for a folio. Please use the nomination form)																																																																													
Load Structure (including SIP/STP where applicable)	<p>Entry Load - Nil</p> <p>Exit Load - 1% if redeemed / switched out within 1 year from the date of investment. For SEP - Nil.</p>	<p>Entry Load - Nil</p> <p>Exit Load - Regular Option: 0.5% if redeemed / switched out within 6 months from the date of investment. No load for Institutional and Institutional Plus Options.</p>	<p>Entry Load - Nil</p> <p>Exit Load - 1% if redeemed / switched out within 1 year from the date of investment. For SEP - Nil.</p>	<p>Entry Load - Nil.</p> <p>Exit Load - Nil.</p>																																																																										
	No entry load shall be charged for direct applications received by the Asset Management Company (AMC) i.e. applications received through internet, submitted to AMC or collection centre/ Investor Service Centre that are not routed through any distributor/agent/broker																																																																													
	Please refer "Load Structure" under Common Features of all Schemes.																																																																													
Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)	<p>Purchases including switch ins :</p> <ul style="list-style-type: none"> In respect of valid subscription requests received upto 3 p.m. by the Mutual Fund, the closing NAV of the day on which the request is received shall be applicable. In respect of valid subscription requests received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. <p>Redemptions including switch outs:</p> <ul style="list-style-type: none"> In respect of valid redemption requests received upto 3 p.m. by the Mutual Fund, the closing NAV of the day on which the request is received shall be applicable. In respect of valid redemption requests received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. <p>However in respect of purchase of units in Income / Debt oriented schemes (other than MIP and liquid fund schemes and plans) with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.</p> <p>Explanation : 'Business Day' does not include a day on which the money markets are closed or otherwise not accessible.</p>																																																																													
Despatch of Redemption Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Transactions of the Registrar and the AMC. The Fund would endeavour to effect redemption payouts (net of applicable taxes) within 1 Business Day under normal circumstances.																																																																													
Name of the Fund Manager	Nilang Mehta (for Equity portion) & Suyash Choudhary (for Fixed Income portion)	Suyash Choudhary & Sanjay Shah	Sanjay Shah & Kedar Karnik																																																																											
Benchmark Index	CRISIL MIP Blended Index	CRISIL Short Term Bond Fund Index	CRISIL Composite Bond Fund Index																																																																											
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Features	HSBC GILT FUND – SHORT TERM PLAN (ST)	HSBC FLOATING RATE FUND – SHORT TERM PLAN (ST) and LONG TERM PLAN (LT)	HSBC CASH FUND	HSBC FLEXI DEBT FUND																																																																
Investment Objective	Aims to generate reasonable returns through investments in Government Securities of various maturities. The AMC's view of interest rate trends and the nature of the plans will be reflected in the maturities of securities in which the Plans are invested.	Seeks to generate a reasonable return with commensurate risk from a portfolio comprised of floating rate debt instruments and fixed rate debt instruments swapped for floating rate returns. The Scheme may also invest in fixed rate money market and debt instruments.	Aims to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities.	To deliver returns in the form of interest income and capital gains, along with high liquidity, commensurate with the current view on the markets and the interest rate cycle, through active investment in debt and money market instruments.																																																																
Date of Inception	5 December, 2003	16 November, 2004	4 December, 2002	8 October, 2007																																																																
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Government securities created and issued by the Central Government and / or State Government(s), repos / reverse repos in government securities and/or other similar instruments, as may be permitted from time to time</td> <td>Up to 100%</td> </tr> </tbody> </table>	Type of Instruments	Normal Allocation (% of Net Assets)	Government securities created and issued by the Central Government and / or State Government(s), repos / reverse repos in government securities and/or other similar instruments, as may be permitted from time to time	Up to 100%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Corpus)</th> </tr> </thead> <tbody> <tr> <td>ST Floating rate instruments and Money Market Instruments (including fixed rate instruments swapped for floating rate returns) Fixed rate debt instruments (including floating rate instruments swapped for fixed rate returns)</td> <td>65 - 100% 0 - 35%</td> </tr> <tr> <td>LT Floating rate instruments and Money Market Instruments (including fixed rate instruments swapped for floating rate returns) Fixed rate debt instruments (including floating rate instruments swapped for fixed rate returns)</td> <td>65 - 100% 0 - 35%</td> </tr> </tbody> </table>	Type of Instruments	Normal Allocation (% of Corpus)	ST Floating rate instruments and Money Market Instruments (including fixed rate instruments swapped for floating rate returns) Fixed rate debt instruments (including floating rate instruments swapped for fixed rate returns)	65 - 100% 0 - 35%	LT Floating rate instruments and Money Market Instruments (including fixed rate instruments swapped for floating rate returns) Fixed rate debt instruments (including floating rate instruments swapped for fixed rate returns)	65 - 100% 0 - 35%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Corpus)</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments with residual maturity / average maturity greater than 182 days and floating rate instruments with reset tenor greater than 182 days</td> <td>Upto 50%</td> </tr> <tr> <td>Money Market instruments (including cash and money at call) and debt instruments with residual maturity / average maturity less than 183 days and floating rate instruments where the reset tenor is less than 183 days</td> <td>Upto 100%</td> </tr> </tbody> </table>	Type of Instruments	Normal Allocation (% of Corpus)	Debt Instruments with residual maturity / average maturity greater than 182 days and floating rate instruments with reset tenor greater than 182 days	Upto 50%	Money Market instruments (including cash and money at call) and debt instruments with residual maturity / average maturity less than 183 days and floating rate instruments where the reset tenor is less than 183 days	Upto 100%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Corpus)</th> </tr> </thead> <tbody> <tr> <td>Debt and money market instruments</td> <td>0 - 100%</td> </tr> </tbody> </table>	Type of Instruments	Normal Allocation (% of Corpus)	Debt and money market instruments	0 - 100%																																												
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Risk Profile	Mutual Fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.																																																																			
Plan / Options	Short Term Plan	ST : Regular, Institutional & Institutional Plus. LT : Regular & Institutional	Regular, Institutional and Institutional Plus Options.	Regular & Institutional Options.																																																																
Sub-Options	Weekly & Monthly dividend (Payout & Re-investment) Options and Growth Options. Weekly dividend will be reinvested whereas an investor in Monthly Dividend can opt for Payout / Re-investment.	ST : Regular : Daily & Weekly Dividend Reinvestment and Growth Sub-options. Institutional and Institutional Plus : Daily, Weekly & Monthly Dividend and Growth Sub-options. Daily & Weekly dividend will be reinvested whereas an investor in Monthly Dividend Option can opt for Payout / Re-investment. LT : Regular : Monthly Dividend and Growth Sub-options. Institutional : Weekly, Fortnightly & Monthly Dividend and Growth Sub-options. Weekly & Fortnightly Dividend will be reinvested whereas an investor in Monthly Dividend Option can opt for Payout / Re-investment.	Regular : Daily Dividend Re-investment, Weekly Institutional Re-investment and Growth sub-options. Institutional and Institutional Plus : Daily, Weekly & Monthly Dividend and Growth sub-options. Daily & Weekly Dividend will be Reinvested whereas an investor in Monthly Dividend Option can opt for Payout / Re-investment.	Regular & Institutional : Fortnightly, Monthly, Quarterly & Half Yearly Dividend (Payout / Re-investment) and Growth Sub-options. Fortnightly Dividend will be reinvested whereas investors in Monthly, Quarterly & Half Yearly Dividend can opt for Payout / Re-investment.																																																																
Dividend Policy	Declaration of dividend and its frequency will inter alia, depend upon the distributable surplus.	Declaration of dividend and its frequency will inter alia depend upon the distributable surplus.	Declaration of dividend will inter alia depend upon the availability of distributable surplus.	Declaration of dividend will inter alia depend upon the availability of distributable surplus.																																																																
Dividend Frequency ⁶	Weekly, Monthly or at such intervals as may be decided by the Trustees.	ST : Daily, Weekly & Monthly (Institutional and Institutional Plus Options) and Daily & Weekly (Regular Option) or at such intervals as may be decided by the Trustees. LT : Daily, Weekly, Fortnightly & Monthly (Institutional Option) and Daily & Monthly (Regular Option) or at such intervals as may be decided by the Trustees.	Regular : Daily, Weekly or such intervals as may be decided by the Trustees. Institutional and Institutional Plus : Daily, Weekly and Monthly or at such intervals as may be decided by the Trustees.	Regular : Fortnightly, Monthly, Quarterly & Half Yearly or at such intervals as may be decided by the Trustees. Institutional : Fortnightly, Monthly, Quarterly & Half Yearly or at such intervals as may be decided by the Trustees.																																																																
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SIP	3rd, 10th, 17th or 26th of the month in Monthly / 10th of the relevant month in Quarterly																																																																			
SEP	Monthly/Quarterly. NAV as on first Business Day of each month.																																																																			
Mode of Holding	Single, Joint or Anyone or Survivor																																																																			
Nomination Facility	Available to individuals for single / joint holding (Multiple nomination facility available to the maximum of three nominees for a folio. Please use the nomination form)																																																																			
Load Structure (including SIP/STP where applicable) ⁷	Nil	LT : Entry Load : Nil Exit Load : 0.5% for investments < Rs. 10 lakhs in Regular Option, if redeemed / switched out within 6 months from the date of investment. No load for Institutional Option. For SEP - Nil. ST : Nil	Nil	Entry Load : Nil Exit Load : Regular Option: 0.75% if redeemed / switched out within 6 months and 0.25% if redeemed / switched out after 6 months to 1 year from the date of investment. For SEP - Nil.																																																																
	No entry load shall be charged for direct applications received by the Asset Management Company (AMC) i.e. applications received through internet, submitted to AMC or collection centre/ Investor Service Centre that are not routed through any distributor/agent/broker Please refer "Load Structure" under Common Features of all Schemes.																																																																			
Applicable NAV for ongoing Subscriptions and Redemptions (including switch ins / switch outs)	<p>Purchases including switch ins :</p> <ul style="list-style-type: none"> In respect of valid subscription requests received upto 3 p.m. by the Mutual Fund, the closing NAV of the day on which the request is received shall be applicable. In respect of valid subscription requests received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. <p>Redemptions including switch outs :</p> <ul style="list-style-type: none"> In respect of valid redemption requests received upto 3 p.m. by the Mutual Fund, the closing NAV of the day on which the request is received shall be applicable. In respect of valid redemption requests received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. <p>However in respect of purchase of units in Income / Debt oriented schemes (other than MIP and liquid fund schemes and plans) with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable. Explanation : 'Business Day' does not include a day on which the money markets are closed or otherwise not accessible.</p>	<p>Long Term Plan (LT)</p> <p>Purchases including switch ins :</p> <ul style="list-style-type: none"> In respect of valid subscription requests received upto 3 p.m. by the Mutual Fund, the closing NAV of the day on which the request is received shall be applicable. In respect of valid subscription requests received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. <p>Redemptions including switch outs :</p> <ul style="list-style-type: none"> In respect of valid redemption requests received upto 3 p.m. by the Mutual Fund, the closing NAV of the day on which the request is received shall be applicable. In respect of valid redemption requests received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. <p>Short Term Plan (ST) : Please refer ↑ Note below.</p>	Please refer ↑ Note below.	<p>Purchases including switch ins :</p> <ul style="list-style-type: none"> In respect of valid subscription requests received upto 3 p.m. by the Mutual Fund, the closing NAV of the day on which the request is received shall be applicable. In respect of valid subscription requests received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. <p>Redemptions including switch-outs :</p> <ul style="list-style-type: none"> In respect of valid redemption requests received upto 3 p.m. by the Mutual Fund, the closing NAV of the day on which the request is received shall be applicable. In respect of valid redemption requests received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. 																																																																
Despatch of Redemption Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Transactions of the Registrar and the AMC. The Fund would endeavour to effect redemption payouts (net of applicable taxes) within 1 Business Day under normal circumstances.																																																																			
Name of the Fund Manager	Suyash Choudhary & Sanjay Shah	Suyash Choudhary & Sanjay Shah	Sanjay Shah & Suyash Choudhary	Suyash Choudhary & Sanjay Shah																																																																
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	*Past performance may or may not be sustained in the future. ^ Returns for 1 year & above are Compounded Annualised; return below 1 year are absolute. Calculations are based on Growth Option NAVs. Since inception returns are calculated on Rs. 10 invested at inception.																																																																			
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3 BANK ACCOUNT DETAILS (MANDATORY as per SEBI Guidelines)

A/c. No. A/c. Type Current Savings NRO* NRE* * For NRI Investors

Bank Name

Branch Address City

MICR Code RTGS IFSC Code For Rupees One Lakh and above NEFT IFSC Code For less than Rupees One Lakh

▲ (9 digit number next to your Cheque No.) Please also provide a cancelled cheque leaf of the same bank account as mentioned above. Mentioning your RTGS IFSC Code or NEFT IFSC Code, as applicable, will help us transfer the amount to your bank account quicker, electronically.

4 INVESTMENT & PAYMENT DETAILS (Please Scheme / Plan / Option / Sub-option / Dividend Frequency)

Scheme HMIP HIF HGF HFRF HCF HLPF HFDF Option Regular Institutional Institutional Plus

Plan Sub-option Growth (default) Dividend Reinvestment Dividend Payout

Dividend Frequency Daily** Weekly† Monthly# Quarterly\$ Fortnightly^ Half Yearly††

The scheme name mentioned on the application form and the cheque has to be same. In case of any discrepancy between the two, units will be allotted as per scheme name mentioned on the cheque only.
 ** Applicable for Institutional / Institutional Plus options of HCF, HFRF-ST & HLPF and Regular option of HFRF-ST, HLPF-Regular, HCF-Regular and HFDF-Institutional only.
 † Applicable for Institutional / Institutional Plus options of HFRF-ST, HLPF, HCF and Regular option of HFRF-ST, HLPF, HCF only. # Applicable for Institutional / Institutional Plus Options of HCF, HFRF-ST & LT, HIF-SP, HLPF, HFDF, HGF and HMIP only. \$ Applicable for HMIP and HIF-IR only. ^ Applicable for Institutional Plus Option of HFDF only. †† Applicable for Regular Option of HFDF. Please note that dividend payout is available only in the Monthly Sub-Option.

Investment Amount (Rs.) DD charges (Rs.) Net Amount (Cheque / DD amount) (Rs.) Mode of Payment Cheque / DD / Fund Transfer

Cheque / DD No. Dated

Cheque / DD Drawn on : Bank City

Branch

A/C No. A/c. Type Current Savings NRO* NRE* (* For NRI Investors)

MANDATORY DECLARATION : The details of the bank account provided above pertain to my / our own bank account in my / our name Yes No. If No, my relationship with the bank account holder is Spouse Child Parent Relative Sibling Friend Others. Application Form without this information is liable to be rejected.

SYSTEMATIC INVESTMENT PLAN (SIP) is available in all Schemes of HSBC Mutual Fund. Investors can opt for SIP by filling up the SIP Application Form and SIP Auto Debit Form which is available with HSBC Investors Service Centres and CAMS Collection Centres.

5 SYSTEMATIC TRANSFER PLAN (STP) (For investors in Scheme(s) where applicable)

Transfer from Scheme HIF HGF HMIP HFRF HCF HLPF HFDF

Plan

Option Regular Institutional Institutional Plus

Sub-option Growth Dividend Reinvestment Dividend Payout

Dividend Frequency Daily Weekly Monthly Quarterly Fortnightly Half Yearly

Transfer to Scheme HEF HIOF HAIF HMEF HEMF HTSF HDF HMP

Option Growth Dividend Reinvestment Dividend Payout

Amount per instalment (Rs.)

(Minimum transfer amount Rs.1000/- and in multiples of Re.1/- thereafter)

STP Date 3rd 10th 17th 26th All Dates

Instalment commencing From / / To / /

6 NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) (ref. important instruction 8)

I/We _____ and _____ (strike out which is not applicable) do hereby nominate the undermentioned nominee(s) to receive the units allotted to my / our credit in my Folio in the event of my / our death.

Name and Address of Nominee(s) / Guardian (in case Nominee is a Minor)

	First Nominee	Second Nominee	Third Nominee
Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>	<input type="text"/>
Allocation %	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth (in case nominee is a minor)	<input type="text"/>	<input type="text"/>	<input type="text"/>

7 DECLARATION AND SIGNATURES

The Trustees, HSBC Mutual Fund
 Having read and understood the contents of the Scheme Information Document and Addenda of the Scheme(s) issued till date, I / We hereby apply to the Trustees of HSBC Mutual Fund for units of the Scheme / Plan / Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We have understood the details of the Scheme and I / We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We hereby authorise HSBC Mutual Fund, its Investment Manager and its Agents to disclose details of my / our investment to my/our bank(s) / HSBC Mutual Fund's Bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us. I/We hereby declare that the particulars given above are correct and express my / our willingness to make payments referred above through participation in ECS / Direct Debit Facility. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold HSBC Asset Management (India) Pvt. Ltd. (Investment Manager to HSBC Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform HSBC Asset Management (India) Pvt. Ltd., about any changes in my / our bank account. I/We have read and agreed to the terms and conditions for ECS / Direct Debit.

*I/We confirm that I am/we are Non-Residents of Indian Nationality/ Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct. I / We hereby declare that the amount being invested by me/us in the Scheme(s) of HSBC Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.

*Applicable to NRI

Date

Sole / First Applicant / Guardian / POA

Second Applicant / POA

Third Applicant / POA

Applications from investors resident in USA or Canada shall be rejected.
 Default options will be applied in cases where the information provided is either ambiguous or has any discrepancy.

CALL US AT

HSBC MUTUAL FUND INVESTOR SERVICE CENTRES :

Ahmedabad : Tel : 98983 77319 • Bengaluru : Tel : 080 4118 6519 • Chandigarh : Tel : 0172 500 8119 • Chennai : Tel : 044 4200 8719 • Coimbatore : Tel : 98944 77319
 Hyderabad : Tel : 040 6667 4719 • Indore : Tel : 98934 77319 • Jaipur : Tel : 0141 - 3230719 • Kochi : Tel : 98954 77319 • Kolkata : Tel : 033 2213 9919
 Lucknow : Tel : 99367 97319 • Mumbai : Tel : 022 6666 8819 • New Delhi : Tel : 011 4149 0719 • Pune : Tel : 020 2600 1119 • Vadodara : Tel : 98983 77319

CAMS CENTRES: Tel: 1-800-200-2267

Contact us at hsbcmf@hsbc.co.in

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

Important Instructions

- Please refer to the Scheme Information Document and Addendum thereto and the Key Information Memorandum of the respective Scheme(s) carefully before filling the Application Form.
- Please refer to the section on "Who can invest?" for a list of eligible investors in the Key Information Memorandum.
- All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- In respect of purchase of units in Income / Debt oriented Schemes (other than Liquid Fund Schemes and Plans) with amounts equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.
- Applications under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership**
The original Power of Attorney or a duly notarised copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney. A company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the schemes should furnish a certified copy of resolution or authority to make the application as the case may be and a certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or Partnership Deed and certificate of registration or any other document as the case may be. In case of a Trust / Fund, it shall submit a certified true copy of the resolution from the Trustee(s) authorising such purchases. The officials should sign the application under their official designation and furnish a list of authorised signatories. All communications and payments shall be made to the First Applicant only.
- PAN Details (PAN Mandatory for all investments)**
As per Securities and Exchange Board of India (SEBI) Circular dated 27 April, 2007 and letter dated 25 June, 2007, Permanent Account Number (PAN) has been made the sole identification number for all participants investing in the securities market, irrespective of the amount of investment.
With effect from 1 January, 2008, for all applicable transactions, investors will need to submit a photocopy of their PAN card, which shall have been either verified with the original or verified/ attested by AMFI registered distributors, bank managers or judicial authorities. The PAN requirements will be applicable to all joint applicants as well as the Guardian, in case of applications by a Minor. As per SEBI circular no. MRD/DoPMF Cir - 08/2008 dated April 3, 2008 investors residing in the state of

- Sikkim are exempted from the mandatory requirement of PAN for their investments in Mutual Funds. However, this would be subject to verification of the veracity of the claim of the investors that they are residents of Sikkim, by collecting sufficient documentary evidence.
Accordingly, submission of Form 49A and/ or declaration in Form 60/61 will not be accepted. Hence, all applicable transactions not accompanied by a duly verified/ attested copy of PAN card are liable to be rejected.
- Know Your Customer (KYC)**
KYC is mandatory under the Prevention of Money Laundering Act, 2002 for all applications for subscriptions of Rs. 50,000 and above. This will be applicable for investments from individual investors including joint holding / institutional customers / other non-institutional investors / investments through power of attorney holders / investments of minor through guardian.
The KYC requirements can be completed by filling up the prescribed form and submitting the same along with the other requisite details / proof (attested true copies of supporting documents relating to proof of identity and address or verification with the original) to a designated Point of Service (PoS) of CDSL Ventures Limited (CVL). Any subsequent change to Address, Pin Code, Country, Nationality, Occupation, Income details, Date of Birth, Proof of Identity need to be communicated to CVL ONLY. For details of the process and list of PoS, please visit our website <http://www.assetmanagement.hsbc.com/in>. In case investor has completed the KYC Compliance process, without submitting a copy of PAN Card, he/she must forthwith provide a copy of PAN Card alongwith the copy of KYC compliance acknowledgement to CVL.
In view of this, with effect from February 01, 2008 each investor (including joint unit holder) who wishes to invest an amount of Rs. 50,000- or more need to submit a copy of the acknowledgement of KYC / printout of KYC status (status can be downloaded from CVL website (www.cvllndia.com) using the PAN number) along with the application form for investing in the schemes of Mutual Fund.
 - NRI, Persons of Indian Origin, FIIs**
The Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 (the "FEMA Regulations") permit a NRI / POI to purchase on repatriation or non-repatriation basis, without limit, units of domestic mutual funds. Payment for such units must be made either by cheque or demand draft by means of: (i) inward remittance through normal banking channels; or (ii) out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case

- of purchases on a non-repatriation basis.
Investments by NRIs / FIIs shall be in accordance with the prevailing laws governing such investments.
Payment by the FI 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 FI with a designated branch of an authorised dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.
- Nomination Details**
Applicants applying for Units singly / jointly can make the nomination at the time of initial investment.
 - The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.
 - The investors/Unit holders 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'.
 - A minor can be nominated and in that event, the name, address and PAN of the Guardian of the minor nominee (in case the minor does not have PAN) shall be provided by the Unit holder.
 - The Nominee shall not be a trust, (other than a religious or charitable trust) society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. Nomination can also be made in favour of the Central Government, State Government, Local Authority, any person designated by virtue of his office or a religious or charitable trust.
 - Nomination in respect of the Units stands rescinded upon the transmission of Units.
 - Transmission of Units in favour of a Nominee shall be valid discharge by the AMC / Mutual Fund / Trustees against the legal heir.
 - 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 AMC / Mutual Fund / Trustees shall not be under any obligation to transmit the Units in favour of the Nominee.
 - Tax rates (including the tax on dividend distribution) wherever applied on "others" by HSBC Mutual Fund shall be the same as applicable to a Resident Indian Company.
 - For e.g. in case of HSBC Cash Fund:
 - if the amount of subscription is Rs. 5 crores or above - Institutional Plus Option
 - if the amount of subscription is equal to or more than Rs. 50 lacs but less than Rs. 5 crores - Institutional Option
 - if the amount of subscription is equal to or more than Rs. 1 lac but less than Rs. 50 lacs - Regular Option
 - Bank charges for outstanding demand drafts will be borne by the AMC and will be limited to the bank charges as per table below. The AMC will not entertain any request for refund of demand draft charges.

Instructions for filling up the Application Form

1. General Information

- The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (), where boxes have been provided.
- Existing investors of HSBC Mutual Fund who have provided their PAN earlier and wanting to make an investment will need to fill up ONLY their Folio Number in Section 1 and then please proceed to section 4. However, new investors will be required to fill up the Applicant's Details in Section 2.**

2. Applicant's Information

- Applicants must provide all the details under Section 2 of the Application Form.
- Name and address must be given in full (P.O. Box Address alone is not sufficient). In case of NRIs / FIIs, Overseas Address' should also be provided.
 - Please provide the name of the Contact Person in case of investments by a Company / Body Corporate / Partnership Firm / Trust / Society / FIIs / Association of Persons / Body of Individuals.
 - Investor has an option to receive communication through email. The investor always has a right to demand a physical copy of any or all the documents in respect of the services provided by the Fund.

3. Bank Account Details

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

ABN AMRO Bank • Centurion Bank • Citibank N A • DBS Bank Ltd. • Deutsche Bank AG • HDFC Bank Ltd. • HSBC Bank • ICICI Bank • IDBI Bank Ltd. • IndusInd Bank Limited • ING Vysya Bank • Kotak Mahindra Bank Ltd. • Standard Chartered Bank • UTI Bank Ltd. • Yes Bank.

4. Investment and Payment Details

- The application amounts can be tendered by cheque / demand drafts payable locally at any of the ISCs and designated collection centres. For HSBC Cash Fund and HSBC Floating Rate Fund - Short Term Plan, please endeavour to submit transaction requests at HSBC Mutual Fund Investor Service Centres. Application Forms accompanied with outstanding cheques / stockinvests / postal orders / money orders / cash will not be accepted.
- If no indication is given for the investment the default Option (Common to all Schemes) will be as follows :

Indication not made	Default
Common to all Schemes	
Scheme Name	As indicated on the Cheque
Dividend / Growth Option / Sub-options	Growth Option / Sub-option
Dividend Payout / Reinvestment	Dividend Reinvestment
Mode of holding (in cases where there are more than one applicants)	Joint
Status of First Applicant (Individual, HUF, Company etc.)	Others #
The default option in case of Regular / Institutional / Institutional Plus Option for the Schemes / Plans shall be based on the minimum amount of subscription as specified for the respective Schemes / Plans i.e. based on amount threshold.	
Scheme Specific	
HMIP	
Regular / Savings Plan	Regular Plan
Monthly / Quarterly Sub-option	Quarterly
HIF	
Long Term Plan / Short Term Plan	Short Term Plan
Regular / Institutional	Based on amount threshold ##
HIF - ST : Dividend option (Weekly / Monthly)	Weekly
HFRF	
Short Term Plan / Long Term Plan	Short Term Plan
Regular / Institutional / Institutional Plus Option	Based on amount threshold ##
HFRF - ST : Daily, Weekly and Monthly Dividend Sub-options	Monthly
HFRF - LT : Weekly & Monthly Dividend Sub-options	Monthly
HCF	
HCF- R / I / IP	Based on amount threshold ##
Daily, Weekly & Monthly Dividend Sub-option	Daily
HLPF	
Regular / Institutional / Institutional Plus Option	Based on amount threshold ##
Daily, Weekly & Monthly Dividend Sub-options	Daily
HGF - STP	
Weekly and Monthly Dividend Sub-Options	Monthly
HFDF	
Fortnightly, Monthly, Quarterly and Half Yearly Dividend Sub-Options	Monthly

- Tax rates (including the tax on dividend distribution) wherever applied on "others" by HSBC Mutual Fund shall be the same as applicable to a Resident Indian Company.
- For e.g. in case of HSBC Cash Fund:
 - if the amount of subscription is Rs. 5 crores or above - Institutional Plus Option
 - if the amount of subscription is equal to or more than Rs. 50 lacs but less than Rs. 5 crores - Institutional Option
 - if the amount of subscription is equal to or more than Rs. 1 lac but less than Rs. 50 lacs - Regular Option
- Bank charges for outstanding demand drafts will be borne by the AMC and will be limited to the bank charges as per table below. The AMC will not entertain any request for refund of demand draft charges.

PAYMENT MECHANISM

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

Amount	DD Charges
Upto Rs.10,000/-	At actuals, subject to a maximum of Rs. 65/-.
Above Rs.10,000/-	At Rs. 3.50/- per Rs. 1000/- . Minimum Rs. 65/- and Maximum Rs. 12,500/-.

However, such Demand Draft charges would be reimbursed only when the investor is not residing in any of the locations where the AMC or CAMS have official points of acceptance.

5. Nomination Details

Applicants applying for Units singly / jointly can make a nomination at the time of initial investment or during subsequent investments.

6. Declaration and Signatures

- Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- Applications on behalf of minors should be signed by their Guardian.
HSBC Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Scheme Information Document and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.

OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS

HSBC MUTUAL FUND : Ahmedabad : Tel : 98983 77319. **Bengaluru** : Tel : 080 - 4118 6519. **Chandigarh** : Tel : 0172 - 500 8119. **Chennai** : Tel : 044 - 4200 8719. **Coimbatore** : Tel : 98944 77319. **Hyderabad** : Tel : 040 - 6667 4719. **Indore** : Tel : 98934 77319. **Jaipur** : Tel : 0141 - 3230719. **Kochi** : Tel : 98954 77319. **Kolkata** : Tel : 033 - 2213 9919. **Lucknow** : Tel : 99367 97319. **Mumbai** : Tel : 022 - 6666 8819. **New Delhi** : Tel : 011 - 4149 0719. **Pune** : Tel : 020 - 2600 1119. **Vadodara** : Tel : 98983 77319

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

CAMS (Transaction Points) : • Agra • Agartala • Ahmednagar • Ajmer • Akola • Allahabad • Aligarh • Alwar • Amaravati • Ambala • Amritsar • Anand • Angul • Ankleshwar • Ananthpur • Asansol • Aurangabad • Bagalkot • Balasore • Bareilly • Belgum • Berhampur • Bhagalpur • Bhatinda • Bhavnagar • Bhillwara • Bhillai • Bhopal • Bhuji • Bikaner • Bilaspur • Bokaro • Burdwan • Calicut • Cuttack • Davenegere • Dehradun • Deoghar • Dhanbad • Dhule • Erode • Faridabad • Ghaziabad • Gorakhpur • Gulbarga • Guntur • Gurgaon • Guwahati • Gwalior • Hazaribagh • Himatnagar • Hissar • Hosur • Hubli • Itarsi • Jabalpur • Jalandhar • Jalgaon • Jamnagar • Jamshepur • Jammu • Jhansi • Jodhpur • Junagadh • Kadapa • Kalyani • Kakinada • Kannur • Karimnagar • Karur • Kestopur • Kolhapur • Kollam • Kota • Kottayam • Kurnool • Latur • Malda • Manipal • Margao • Mathura • Meerut • Mehsana • Moga • Moradabad • Muzaffarpur • Mysore • Namakkal • Nasik • Navsari • Nellore • Palakkad • Palanpur • Panipat • Patiala • Pondicherry • Porbander • Raichur • Raipur • Rajahmundry • Rajkot • Ranchi • Ratlam • Ratnagiri • Rohtak • Rourkela • Sagar • Salem • Sambalpur • Satna • Satara • Shimla • Shimoga • Siliguri • Solapur • Sri Ganganagar • Surendranagar • Tirunelveli • Tirupathi • Thiruppur • Trichur • Trichy • Trivandrum • Udaipur • Valsad • Vapi • Varanasi • Vashi • Vellore • Warangal • Yamuna Nagar

CAMS (Collection Centres) : • Bharuch • Bhusawal • Howrah • Jalna • Karnal • Kolkata • Mapusa • Mumbai • Nandiad • Sangli • Unjha

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

All changes to the above 'Official Points' shall be communicated by the Fund from time to time. Please contact the nearest Investor Service Centre for an updated list of Official Points of Acceptance.

Please endeavour to submit transaction requests in HSBC Cash Fund and HSBC Floating Rate Fund - Short Term Plan at HSBC Mutual Fund Investor Service Centres only.

HSBC Asset Management (India) Private Limited

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