

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

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

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

Name of the Bank

Branch Address

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

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

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

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

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

SIGNATURE(S) (As In Bank Records)

Account Number

Sole/First Account Holder Second Account Holder Third Account Holder

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

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

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

Name of the Bank

Branch Address

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

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

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

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

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

SIGNATURE(S) (As In Bank Records)

Account Number

Sole/First Account Holder Second Account Holder Third Account Holder

ECS / Direct Debit - Terms & Conditions

- ECS facility is offered to the investors having bank accounts in **select cities mentioned below.**
 - Agra • Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore
 - Bardhaman • Baroda • Belgaum • Bhiwara • Bhopal • Bhubaneswar • Bijapur • Calicut
 - Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Davangere • Dehradun • Delhi
 - Dhanbad • Durgapur • Erode • Gadag • Gorakhpur • Guwahati • Gwalior • Haldia • Hubli
 - Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamshepur • Jodhpur
 - Kakinada • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Mandya • Mangalore
 - Mumbai • Mysore • Nasik • Nagpur • Nellore • Panjim • Patna • Pune • Raipur • Rajkot
 - Ranchi • Salem • Shimla • Shimoga • Sholapur • Siliiguri • Surat • Tirupati • Trichur
 - Trivandrum • Tumkur • Udaipur • Udipi • Varanasi • Vijayawada • Vizag

List of Banks / Branches for SIP Direct Debit Facility

Banks	Branches
Axis Bank Limited, Centurian Bank of Punjab, HDFC Bank Ltd., ICICI Bank, IDBI Bank Limited, IndusInd Bank Limited, ING Vysya Bank Ltd. and Kotak Mahindra Bank Limited	All Branches
Bank of Baroda, Bank of India and Punjab National Bank	Select Branches
- The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of HSBC Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- Investor will not hold HSBC Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / Direct Debt Facility.
- HSBC Asset Management (India) Pvt. Ltd., registrars CAMS and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- You can choose to discontinue this facility by giving 25 Business Days written notice to our Registrar CAMS.
- HSBC AMC and its service providers reserve the right to disclose the details of the Investors and their transactions using the SIP Auto Debit to third parties for the purposes of verification and execution of the Auto Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.
- The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in the Combined SID, SAI.

Important Instructions

- 1) Please refer to the Combined Scheme Information Document, Statement of Additional Information and Addendum thereto and the Common Key Information Memorandum of the Scheme(s) carefully before filling the Application Form.
- 2) Please refer the section on "Who can invest?" for a list of eligible investors in the Combined Scheme Information Document.
- 3) All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- 4) **Investors are requested to use the services of AMFI certified Distributors empanelled with the AMC. The AMC shall not be liable to an Investor, with respect to investments made through non-empanelled Distributors.**
- 5) **Applications under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership**

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

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

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

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

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

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

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

- 8) **Know Your Customer (KYC)**

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

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

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

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

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

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

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

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

- 12) **Nomination Details**

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

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

OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS

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

CAMS (Investor Service Centres) : ● Ahmedabad ● Bengaluru ● Bhubaneswar ● 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) : ● Ajmer ● Akola ● Aligarh ● Allahabad ● Alwar ● Amaravati ● Ambala ● Amritsar ● Anand ● Ananthpur ● Avngul ● Ankleshwar ● Asansol ● Aurangabad ● Bagalkot ● Balasore ● Bareilly ● Belgaum ● Berhampur ● Bhagalpur ● Bhatinda ● Bhavnagar ● Bhilai ● Bhillwara ● Bhopal ● Bhuj ● Bikaner ● Bilaspur ● Bokaro ● Burdwan ● Calicut ● Chandrapur ● Cuttack ● Darbhanga ● Davenegere ● Dehradun ● Deoghar ● Dhanbad ● Dhule ● Erode ● Faizabad ● Faridhabad ● Ghaziabad ● Gorakhpur ● Gulbarga ● Guntur ● Gurgaon ● Guwahati ● Gwalior ● Haldwani ● Hazaribagh ● Himatnagar ● Hissar ● Hosur ● Hubli ● Itarsi ● Jabalpur ● Jalandhar ● Jalgaon ● Jammu ● Jamnagar ● Jamshedpur ● Jhansi ● Jodhpur ● Junagadh ● Kadapa ● Kakinada ● Kalyani ● Kannur ● Karimnagar ● Karur ● Kestopur ● Kharagpur ● Kolhapur ● Kollam ● Kota ● Kottayam ● Kurnool ● Latur ● Malda ● Manipal ● Margao ● Mathura ● Meerut ● Mehsana ● Moga ● Moradabad ● Morbi ● Muzzafarpur ● Mysore ● Namakkal ● Nanded ● Nasik ● Navsari ● Nellore ● Nizamabad ● Palakkad ● Palanpur ● Panipat ● Patiala ● Pondicherry ● Porbander ● Rae Bareilly ● Raichur ● Raipur ● Rajahmundry ● Rajapalayam ● Rajkot ● Ranchi ● Ratlam ● Ratnagiri ● Rohtak ● Roorkee ● Ropar ● Rourkela ● Sagor ● Saharanpur ● Salem ● Sambalpur ● Satara ● Satna ● Shimla ● Shimoga ● Siliguri ● Solapur ● Sri Ganganagar ● Srikakulam ● Surendranagar ● Thiruppur ● Tirunelveli ● Tirupathi ● Trichur ● Trichy ● Trivandrum ● Tuticorin ● Udaipur ● Valsad ● Vapi ● Varanasi ● Vashi ● Vellore ● Veraval ● Warangal ● Wardha ● Yamuna Nagar.

CAMS (Collection Centres) : ● Bharuch ● Bhusawal ● Howrah ● Jalna ● Karnal ● Kolkatta ● 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 check our website www.assetmanagement.hsbc.com/in for an updated list of Official Points of Acceptance.

HSBC Asset Management (India) Private Limited

Regd. Office : 314, D. N. Road, Fort, Mumbai 400001 Tel : 022-6666 8819 Fax : 022-4002 9600 Email : hsbcmf@hsbc.co.in Website : www.assetmanagement.hsbc.com/in.