

| Fields | SCHEME SUMMARY DOCUMENT                          |  |
|--------|--|--|
| 1      | Fund Name  | HSBC Credit Risk Fund  |
| 2      | Option Names (Regular & Direct)                  | HSBC Credit Risk Fund - Direct Annual IDCW, HSBC Credit Risk Fund - Direct Growth, HSBC Credit Risk Fund - Direct Monthly IDCW, HSBC Credit Risk Fund - Regular Annual IDCW, HSBC Credit Risk Fund - Regular Growth, HSBC Credit Risk Fund - Regular Monthly IDCW, HSBC Credit Risk Fund- Regular Plan - Bonus   |
| 3      | Fund Type  | An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk  |
| 4      | Riskometer (At the time of Launch)               | Moderate   |
| 5      | Riskometer (as on Date)                          | Moderate   |
| 6      | Category as Per SEBI Categorization Circular     | Open Ended-Debt- Credit Risk   |
| 7      | Potential Risk Class (as on date)                | C-III  |
| 8      | Description, Objective of the scheme             | To generate regular returns and capital appreciation by investing predominantly in AA and below rated corporate bonds, debt, government securities and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns   |
| 9      | Stated Asset Allocation                          | Debt Instruments and Money market instruments only in AA and below rated corporate bonds (excludes AA+ rated corporate bonds): 65% -100% Debt and Money market instruments other than above: 0%-35% Units issued by REITs and InvITs : 0%-10%  |
| 10     | Face Value                                       | 10   |
| 11     | NFO Open Date                                    | 29 Sep 2009  |
| 12     | NFO Close date                                   | 08 Oct 2009  |
| 13     | Allotment Date                                   | 08 Oct 2009  |
| 14     | Reopen Date                                      | 14 Oct 2009  |
| 15     | Maturity Date (For closed-end funds)             | NA   |
| 16     | Benchmark (Tier 1)                               | NIFTY Credit Risk Bond Index C-III   |
| 17     | Benchmark (Tier 2)                               | -  |
| 18     | Fund Manager Name                                | Shriram Ramanathan, Kapil Lal Punjabi  |
| 19     | Fund Manager Type (Primary/Comanage/Description) | Primary Co Fund Manager  |
| 20     | Fund Manager From Date                           | November 24, 2012 November 26, 2022  |
| 21     | Annual Expense (Stated maximum)                  | Regular 1.68, Direct 0.86  |
| 22     | Exit Load (if applicable)                        | Units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 2 years from the date of allotment – Nil. Units redeemed or switched out are over and above the limit within 1 year from the date of allotment –3%. Units redeemed or switched on or after 1 year upto 2 years from the date of allotment –2%. Units redeemed or switched on or after 2 years from the date of allotment –Nil.  |
| 23     | Custodian  | Citibank, N.A.,11th Floor, First International Financial Centre (FIFC) C-54 & C-55, G Block, Bandra Kurla Complex,Bandra (East), Mumbai 400 051  |
| 24     | Auditor  | MSKA & Associates  |
| 25     | Registrar  | Computer Age Management Services Limited   |
| 26     | RTA Code (To be phased out)                      | CSIF   |
| 27     | Listing Details                                  | NA   |
| 28     | ISINs  | HSBC Credit Risk Fund - Direct Plan - IDCW Payout - INF917K01E29, HSBC Credit Risk Fund - Direct Plan - IDCW Reinvestment - INF917K01UI6, HSBC Credit Risk Fund - Direct Plan -Annual IDCW Payout - INF917K01UL0, HSBC Credit Risk Fund - Direct Plan - Annual IDCW Reinvestment - INF917K01UK2, HSBC Credit Risk Fund - Regular Plan - Annual IDCW Payout - INF917K01UN6, HSBC Credit Risk Fund - Regular Plan - Annual IDCW Reinvestment - INF917K01UM8, HSBC Credit Risk Fund - Regular Plan - Growth - INF917K01130, HSBC Credit Risk Fund- Direct Plan - Growth - INF917K01UH8, HSBC Credit Risk Fund- Regular Plan - Bonus - INF917K01CU9, HSBC Credit Risk Fund- Regular Plan - IDCW Payout - INF917K01114,HSBC Credit Risk Fund- Regular Plan - IDCW Reinvestment - INF917K01122 |
| 29     | AMFI Codes (To be phased out)                    | HSBC Credit Risk Fund - Direct Annual IDCW - 151047, HSBC Credit Risk Fund - Direct Growth - 151045, HSBC Credit Risk Fund - Direct Monthly IDCW - 151044, HSBC Credit Risk Fund - Regular Annual IDCW - 151046, HSBC Credit Risk Fund - Regular Growth - 151043, HSBC Credit Risk Fund - Regular Monthly IDCW - 151042, HSBC Credit Risk Fund- Regular Plan - Bonus - 151041  |
| 30     | SEBI Codes                                       | LTMF/O/D/CRF/09/04/0015  |
| 31     | Minimum Application Amount                       | 5000   |
| 32     | Minimum Application Amount in multiples of Rs.   | 1  |
| 33     | Minimum Additional Amount                        | 1000   |
| 34     | Minimum Additional Amount in multiples of Rs.    | 1  |
| 35     | Minimum Redemption Amount in Rs.                 | 500  |
| 36     | Minimum Redemption Amount in Units               | 50   |
| 37     | Minimum Balance Amount (if applicable)           | NA   |
| 38     | Minimum Balance Amount in Units (if applicable)  | NA   |
| 39     | Max Investment Amount                            | NA   |
| 40     | Minimum Switch Amount (if applicable)            | 5000   |
| 41     | Minimum Switch Units                             | NA   |
| 42     | Switch Multiple Amount (if applicable)           | NA   |
| 43     | Switch Multiple Units (if applicable)            | NA   |
| 44     | Max Switch Amount                                | NA   |
| 45     | Max Switch Units (if applicable)                 | NA   |
| 46     | Swing Pricing (if applicable)                    | Applicable   |
| 47     | Side-pocketing (if applicable)                   | Applicable.  |

## SCHEME SUMMARY DOCUMENT

| Fields |  |   |
|--------|--|---|
| 48     | SIP SWP & STP Details: Frequency               | SIP - Weekly, Monthly, Quarterly SWP - Monthly, Quarterly, Half Year, Annual STP - Weekly, Monthly, Quarterly, Fortnightly, Daily (Business Days) |
| 49     | SIP SWP & STP Details: Minimum amount          | SIP - 500 Weekly 12; 1000 Monthly 6; 1500 Quarterly 4 SWP - 500 STP - 500   |
| 50     | SIP SWP & STP Details: In multiple of          | 1   |
| 51     | SIP SWP & STP Details: Minimum Instalments     | SIP - Weekly 12; Monthly 6; Quarterly 4 SWP - 12 STP - 12   |
| 52     | SIP SWP & STP Details: Dates                   | Any Dates   |
| 53     | SIP SWP & STP Details: Maximum Amount (if any) | NA  |