

## KEY INFORMATION MEMORANDUM

### Axis Gilt Fund

(An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter	POTENTIAL RISK CLASS			
			Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)			
			Moderate (Class II)			
			Relatively High (Class III)	<b>A-III</b>		

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

#### Continuous offer for Units at NAV based prices

Name of Mutual Fund	:	Axis Mutual Fund
Name of Asset Management Company	:	Axis Asset Management Company Ltd.
Name of Trustee Company	:	Axis Mutual Fund Trustee Ltd
Addresses, Website of the entities	:	One Lodha Place, 22nd & 23rd Floor, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, Pin Code – 400013 <a href="http://www.axismf.com">www.axismf.com</a>
Name of Sponsor	:	Axis Bank Ltd.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.axismf.com](http://www.axismf.com).**

**The Scheme particulars have been prepared in accordance with 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 February 04, 2026.

<b>Investment Objective</b>	The Scheme will aim to generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government.			
	There is no assurance that the investment objective of the Scheme will be achieved.			
<b>Asset Allocation Pattern of the scheme</b>	Under normal circumstances, the asset allocation pattern will be:			
	<b>Instruments</b>	<b>Indicative Allocation (% of total assets)</b>		
		<b>Minimum</b>	<b>Maximum</b>	
	Government Securities and Treasury Bills	80	100	
	Debt & Money market instruments	0	20	
	Investments in derivatives shall be up to 50% of the net assets of the scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as may be permitted from time to time. Derivative instruments include Interest Rate Swaps, Interest Rate Forwards, Interest Rate Futures, Forward Rate Agreements and any such other derivative instruments permitted by SEBI/RBI from time to time.			
	The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.			
	The Scheme may engage in Short Selling of securities in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. The Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty.			
	Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time.			
	The portfolio may hold cash depending on the market condition.			
	<b>Indicative Table</b> (Actual instrument/percentages may vary subject to applicable SEBI circulars)			
	<b>Sr. No.</b>	<b>Type of Instrument</b>	<b>Percentage of exposure</b>	<b>Circular references</b>
	1	Securities Lending and borrowing	The Scheme may engage in Short Selling of securities in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. The Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty.	Para 12.11 of SEBI Master Circular for Mutual Funds as amended from time to time.
	2	Derivatives for non- hedging purposes	There is no separate limit for derivatives for non-hedging purposes. Please refer above para for exposure in derivatives	Para 7.5, Para 7.6 and Para 12.25 of SEBI Master Circular

				for Mutual Funds.
	3	Debt instruments with special features AT1 & AT2 Bonds	<p>The Scheme shall invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework are some instruments which may have above referred special features), the following limit shall be applicable:</p> <p>a) No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer.</p> <p>b) The scheme shall not invest –</p> <p>i. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and</p> <p>ii. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.</p> <p>The above investment limit for a mutual fund scheme shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.</p>	Para 12.2.2 of SEBI Master Circular for Mutual Funds.
	4	Credit Enhancement /Structured Obligations	<p>The investment by the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme:</p> <p>a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and</p> <p>b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.</p> <p>These limits shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.</p>	Para 12.3 of SEBI Master Circular for Mutual Funds.
	5	Tri party Repo	Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation.	-
	6	Mutual Fund Units	The scheme may invest in units of debt and liquid mutual fund schemes of Axis AMC or in the schemes of any other mutual funds in conformity with	Clause 4 of Seventh Schedule of SEBI (MF)

		the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations.	Regulations, 1996
7	Repo and Reverse repo in corporate debt securities	The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.	Para 12.18 of SEBI Master Circular for Mutual Funds.

The limits given above shall be subject to Schedule VII of the Regulations / circulars issued by SEBI and shall stand revised to the extent of changes in the Regulations/ circulars from time to time.

The scheme shall not invest in below securities/instruments:

Sl. No.	Type of Instrument
1	Credit default swaps
2	Overseas Securities
3	REITS and InVITS
4	Securitized Debt

**Portfolio rebalancing due to short term defensive considerations:**

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. The Scheme may actively deviate from the stated asset allocation pattern outlined in the SID during extenuating circumstances. These instances may be beyond the control of the fund manager & the AMC and hence may require such deviations. Such changes in the investment pattern will be transitional in nature and will be undertaken as defensive considerations only in accordance with Para 1.14.1.2 of SEBI Master circular for Mutual Fund and as amended from time to time. Defensive considerations may be determined by the fund manager and /or AMC from time to time. In case of deviations on account of exogenous factors, the fund manager will endeavour to rebalance the Scheme within 30 calendar days from the date of such deviation. The intention being at all times to seek to protect the interests of the Unit holders.

**Portfolio rebalancing due to passive breaches:**

In case of passive deviation from the asset allocation pattern or various prudential limits prescribed under SEBI (Mutual funds) regulations, 1996 and circulars issued thereunder the AMC shall follow process specified in Para 2.9 of SEBI Master circular for Mutual Fund as amended from time to time. In line with the circular, in the event of deviation from the mandated asset allocation limits mentioned in the SID or the prudential limits due to passive breaches such as corporate action, substantial rise/fall in the price of an underlying scrip, maturity of any underlying security, large redemptions, etc., the portfolio would be rebalanced within 30 business days from the date of deviation. Where the portfolio is not rebalanced within mandated timelines, justification in writing including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the Scheme is not rebalanced within aforementioned mandated plus extended timelines AMC shall adhere to the requirements as laid down in the aforesaid SEBI circular. However, at all times, the portfolio will adhere to the overall investment objective of the scheme.

<b>Investment Strategy</b>	<p>The scheme follows an active investment strategy.</p> <p>The Scheme will aim to generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government.</p> <p>The Scheme shall invest in Government Securities, which provide reasonable returns generally construed to be without any Credit Risk. The Scheme shall invest in various State and Central Government securities including securities which are supported by the ability to borrow from the treasury or supported only by the sovereign guarantee or of the state government or supported by GOI /state government in any other way as may be permitted by SEBI. It may also invest in repos/ reverse repos in such securities, as and when permitted by RBI.</p> <p>The Scheme will also invest in money market securities from time to time upto the prescribed limit. Investment views/decisions will be based on analysis of macro-economic factors to estimate the direction of interest rates and level of liquidity and will be taken on the basis of factors like, prevailing interest rate scenario, Government borrowing program, level of liquidity in the banking system, inflation level, returns offered relative to alternative investments opportunities, quality of the security/instrument, maturity profile of the instrument, liquidity of the security and any other factor considered relevant in the opinion of the fund manager.</p> <p>The Scheme will purchase securities in the public offerings, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may also participate in auction of Government Securities. The Mutual Fund will seek to underwrite issuance of Government Securities if and when permitted by SEBI/RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in their auction from time to time.</p> <p>The Scheme may also use derivatives instruments like Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing within the limits permitted by the Regulations from time to time.</p> <p>For detailed derivatives strategy, refer to the SID.</p>
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p><b>Scheme specific Risk Factors are summarized below:</b></p> <p>The scheme carries risks associated with investing in Government Securities, Treasury Bills, Repo &amp; Triparty Repos, short selling, debt instruments having credit enhancements and securities lending.</p> <p>Investment in mutual fund units involves investment risks such as interest rate risk, re-investment risk, liquidity risk, etc. Also, the value of the Scheme investments may be affected by changes in law/policies of the government, taxation laws and political, economic or other developments.</p> <p>Investments in debt and money market instruments are subject to interest rate risk, re-investment risk, basis risk, credit risk, spread risk, prepayment risk, creation of segregated portfolio, etc.</p> <p>Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF): CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In</p>

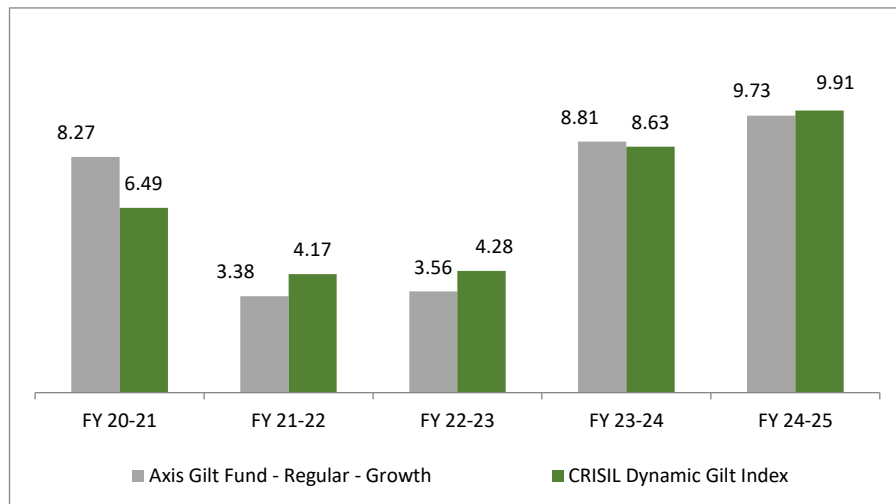
	<p>times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified open ended MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfil liquidity obligations under stress situation.</p> <p>Investors are requested to read detailed disclosure on investment of the schemes in the CDMDF as mentioned in relevant section of SID.</p>											
<b>Risk Mitigation strategies</b>	<p>The Scheme invests predominantly in government securities which are actively traded and thereby liquid. The portfolio will be actively managed, based on the interest rate view, shape of the yield curve and the spread between the corporate bonds and gilt securities. This could lead to high turnover in the portfolio to help achieve the investment objective of the Scheme. However, reasonable investments can be made at the shorter end of the yield curve and in the on-the-run securities which are the most actively traded segment in the secondary market. This would help to manage liquidity requirement of portfolio.</p> <p>For more details, please refer SID.</p>											
<b>Creation of Segregated Portfolio</b>	<p>In case of credit event, the Scheme may create segregated portfolio of debt and money market instruments in terms of applicable SEBI regulations/ circulars. For Details, kindly refer SAI.</p>											
<b>Plans and Options</b>	<p><b>Plans</b></p> <p>1. Axis Gilt Fund - Regular Plan</p> <p>2. Axis Gilt Fund - Direct Plan</p> <p>Each plan offers the following options:</p> <ul style="list-style-type: none"><li>• Growth option</li><li>• Income Distribution cum Capital Withdrawal (IDCW) option</li></ul> <table><tr><th>Options</th><th>Sub-options</th><th>Record date*</th></tr><tr><td>Growth</td><td>Nil</td><td>NA</td></tr><tr><td rowspan="2">IDCW</td><td>Regular (payout and reinvestment)</td><td>25<sup>th</sup> of every month</td></tr><tr><td>Half yearly (payout and reinvestment)</td><td>25<sup>th</sup> of March and September</td></tr></table> <p>* Next business day if record date happens to be a non business day.</p> <p><b>Default Option</b></p> <p>The investor must clearly specify his choice of option/facility. In the absence of such clear instruction, it will be assumed that the investor has opted for 'default' option / facility and the application will be processed accordingly. The default plan/ option / facility are:</p> <p>Default Option – Growth</p> <p>Default sub option – Regular IDCW</p> <p>Default between Payout &amp; Reinvestment Option – Reinvestment</p> <p><b>For detailed disclosure on default plans and options, kindly refer SID &amp; SAI.</b></p>	Options	Sub-options	Record date*	Growth	Nil	NA	IDCW	Regular (payout and reinvestment)	25 <sup>th</sup> of every month	Half yearly (payout and reinvestment)	25 <sup>th</sup> of March and September
Options	Sub-options	Record date*										
Growth	Nil	NA										
IDCW	Regular (payout and reinvestment)	25 <sup>th</sup> of every month										
	Half yearly (payout and reinvestment)	25 <sup>th</sup> of March and September										
<b>Applicable NAV</b>	<p><b>Subscriptions/ Purchases including Switch- ins:</b></p> <p>The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of units of the Scheme and the following NAVs shall be applied for such purchase:</p> <p>1. Where the application is received upto 3.00 pm on a Business day and funds are available for utilization before the cut-off time – the closing NAV of the Business day shall be applicable;</p> <p>2. Where the application is received after 3.00 pm on a Business day and funds are available for utilization on the same day or before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable;</p>											

	<p>3. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time - the closing NAV of Business day on which the funds are available for utilization shall be applicable.</p> <p><b>For determining the applicable NAV for allotment of units in respect of purchase / switch in the Scheme, it shall be ensured that:</b></p> <p>i. Application is received before the applicable cut-off time</p> <p>ii. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cutoff time.</p> <p>iii. The funds are available for utilization before the cut-off time.</p> <p>The aforesaid provisions shall also be applicable to systematic transactions like Systematic Investment Plan, Systematic Transfer Plan, etc offered by scheme.</p> <p><b>Redemptions including Switch - outs:</b></p> <p>1. Where the application received upto 3.00 pm - closing NAV of the day of receipt of application.</p> <p>2. Where the application received after 3.00 pm - closing NAV of the next Business Day.</p>		
<b>Minimum Application Amount/ Number of Units</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Redemption</b>
	Rs 5,000 and in multiples of Re 1 thereafter	Rs 100 and in multiples of Re 1 thereafter	There will be no minimum redemption criterion.
	<p>For details of investment/transaction through SIP/STP/SWP &amp; other facilities please refer to the SID &amp; SAI.</p> <p>"Note – The aforesaid requirement of minimum application and additional purchase amount shall not be applicable on the mandatory investments made by the Designated Employees of Axis AMC in accordance with clause 6.10 of SEBI Master Circular on Mutual Funds".</p>		
<b>Despatch of Repurchase (Redemption) Request</b>	Within 3 working days from the receipt of the redemption request at the authorized centre of Axis Mutual Fund.		
<b>Benchmark Index</b>	CRISIL Dynamic Gilt Index		
<b>IDCW Policy</b>	<p>The Trustee will have the discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations 1996 ('SEBI (MF) Regulations'). The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unit holders as to the rate of IDCW nor that it will be paid regularly.</p> <p>With respect to declaration of IDCW upto monthly frequency, the trustees can delegate to the officials of AMC to declare and fix the record date as well as decide the quantum of IDCW.</p> <p>However, the requirement of giving notice shall not be applicable for IDCW options having frequency up to one month.</p>		
<b>Name of the Fund Manager</b>	<p>Mr. Devang Shah (managing scheme since 5th November 2012)</p> <p>Mr. Sachin Jain (managing scheme since 1st February 2023)</p>		
<b>Name of the Trustee Company</b>	Axis Mutual Fund Trustee Limited		

Performance of the scheme as on January 30, 2026

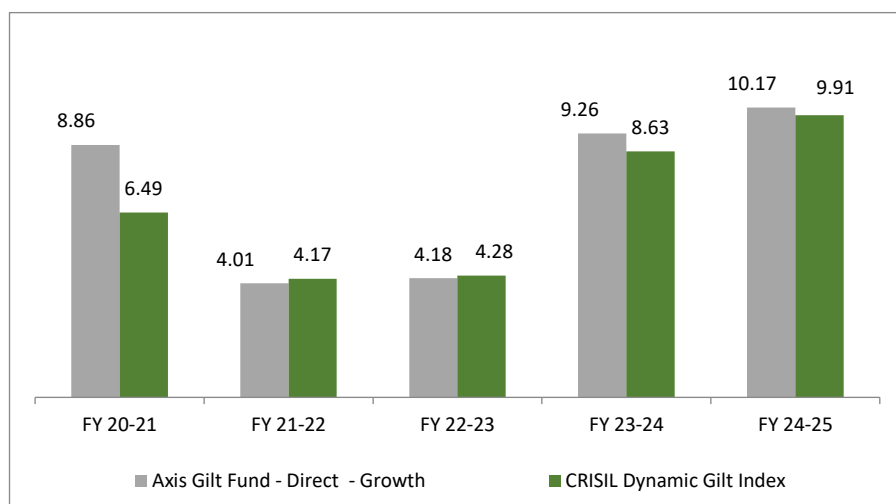
Period	Axis Gilt Fund -Regular Plan - Growth Option^	CRISIL Dynamic Gilt Index
1 Year returns	4.58%	5.51%
3 Year returns	7.25%	7.79%
5 Year returns	5.33%	5.80%
Returns since Inception (January 23, 2012)	7.00%	7.72%

#### Absolute Returns for Last 5 Financial Years



Period	Axis Gilt Fund -Direct Plan - Growth Option^	CRISIL Dynamic Gilt Index
1 Year returns	5.00%	5.51%
3 Year returns	7.69%	7.79%
5 Year returns	5.85%	5.80%
Returns since Inception (January 01, 2013)	7.51%	7.52%

#### Absolute Returns for Last 5 Financial Years



For risk-o-meter and benchmark risk-o-meter refer cover page.

**^Past performance may or may not be sustained in future.** Returns are compounded annualized for period more than or equal to 1 year. Calculations are based on Growth Option NAVs. The performance of Scheme is benchmarked to the Total Return Variant (TRI) of the Benchmark Index in terms of Para 1.9, and Para 6.14 of SEBI Master Circular on Mutual Funds as amended from time to time.



<b>Additional Scheme Related Disclosures</b>	<ol style="list-style-type: none"> <li>1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) - Please refer the AMC website <a href="https://www.axismf.com/statutory-disclosures">https://www.axismf.com/statutory-disclosures</a> for said details.</li> <li>2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds – Not Applicable</li> <li>3. Portfolio turnover ratio for the period ended January 30, 2026: - Not Applicable</li> </ol>																
<b>Expenses of the Scheme</b> For Continuous Offer																	
<b>(i). Load Structure</b>	<p>Exit load : NIL</p> <p>The above mentioned load structure shall be equally applicable to the special products such as SIP, STP, SWP, etc. offered under the Scheme.</p> <p>For switches within the Scheme from Regular to Direct Plan or vice versa, no exit load shall be charged</p> <p>No load shall be levied on switches between options and sub-options of the Scheme. Also, units allotted on reinvestment of IDCW shall not be subject to load.</p> <p>Entire exit load (net of Goods and Service Tax (GST)) charged, if any, shall be credited to the Scheme.</p> <p>As per para 10.4 of SEBI Master Circular for Mutual Funds prescribes that there shall be no entry load for all Mutual Fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>The Trustee / AMC reserve the right to change/ modify the Load Structure from a prospective date.</p> <p>The recurring expenses of the Scheme (including the Investment Management and Advisory Fees) shall be as per the limits prescribed under the SEBI (MF) Regulations. These are as follows:</p>																
<b>(ii)Recurring expenses</b>	<table border="1" data-bbox="375 1420 1334 1982"> <thead> <tr> <th>Assets under management Slab (In Rs. crore)</th><th>Total expense ratio limits</th></tr> </thead> <tbody> <tr> <td>On the first Rs. 500 crores of the daily net assets</td><td>2.00%</td></tr> <tr> <td>On the next Rs. 250 crores of the daily net assets</td><td>1.75%</td></tr> <tr> <td>On the next Rs. 1250 crores of the daily net assets</td><td>1.50%</td></tr> <tr> <td>On the next Rs. 3000 crores of the daily net assets</td><td>1.35%</td></tr> <tr> <td>On the next Rs. 5000 crores of the daily net assets</td><td>1.25%</td></tr> <tr> <td>On the next Rs. 40,000 crores of the daily net assets</td><td>Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.</td></tr> <tr> <td>On the balance of the assets</td><td>0.80%</td></tr> </tbody> </table> <p>In addition to the limits as specified above, expenses as permissible under Regulation 52 of SEBI (MF) Regulations and as prescribed by SEBI from time to time shall be charged to the Scheme. The maximum limit of recurring expenses that can be</p>	Assets under management Slab (In Rs. crore)	Total expense ratio limits	On the first Rs. 500 crores of the daily net assets	2.00%	On the next Rs. 250 crores of the daily net assets	1.75%	On the next Rs. 1250 crores of the daily net assets	1.50%	On the next Rs. 3000 crores of the daily net assets	1.35%	On the next Rs. 5000 crores of the daily net assets	1.25%	On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.	On the balance of the assets	0.80%
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	<p>charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. For details of such expenses please refer the SID of the Scheme.</p> <p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under Direct Plan.</p> <p>Investors can refer 'Total Expense Ratio of Mutual Fund Schemes' section on <a href="https://www.axismf.com/total-expense-ratio">https://www.axismf.com/total-expense-ratio</a> for Total Expense Ratio (TER) details.</p> <p><b>Actual expense for the financial year ended March 31, 2025 (Audited):</b>  <b>Regular Plan: 0.80%** , Direct Plan: 0.40%**</b></p> <p>**Includes Total Expense Ratio permissible under regulation 52(6)(c), Additional expenses under Regulation 52(6A)(c) and includes GST on Investment Management fees.</p>	
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the paragraph on Taxation in the "Statement of Additional Information" and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.	
<b>Daily Net Asset Value (NAV) Publication</b>	<p>By 11.00 p.m. on every Business Day on AMC (<a href="http://www.axismf.com">www.axismf.com</a>) and AMFI website.</p> <p>Please refer SID, more details.</p>	
<b>For Investor Grievances please contact</b>	<b>Name and Address of Registrar</b> KFin Technologies Limited Unit – Axis Mutual Fund Selenium, Tower B, Plot Number 31 & 32, Financial District, Gachibowli, Hyderabad - 500008. Tel : 040 - 33211000	<b>Name, address, telephone number, e-mail i.d. of the Mutual Fund</b> Mr. C P Sivakumar Axis Asset Management Company Ltd. One Lodha Place, 22 <sup>nd</sup> & 23 <sup>rd</sup> Floor, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, Pin Code – 400013. Phone no.: 022 - 6311 1205 e-mail: <a href="mailto:customerservice@axismf.com">customerservice@axismf.com</a>
<b>Unitholders' Information</b>	<p><b>Account Statement</b></p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>The AMC/RTA shall dispatch a Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15<sup>th</sup> of the succeeding month.</p> <p>For investor having demat account, the depositories shall dispatch a monthly consolidated statement with details across all schemes of mutual funds and securities held in dematerialized form across demat accounts and dispatch the same to investors who have opted for delivery via electronic mode (e-CAS) by the 12<sup>th</sup> day from the month end and to investors who have opted for delivery via physical mode by the 15<sup>th</sup> day from the month end.</p> <p>For folios where there are no transactions during the half – year, the AMC/RTA shall dispatch a half – yearly CAS at the end of every six months (i.e. September/March) on or before the 21<sup>st</sup> day of the succeeding month for holdings across all mutual funds at the end of the half-year.</p> <p>For folios where there are no transactions during the half – year , the depositories shall dispatch a consolidated statement (for investors having a demat account) i.e. half-yearly CAS at the end of every six months (i.e. September/ March) to investors that have opted for e-CAS on or before the 18<sup>th</sup> day of April and October and to</p>	

	<p>investors who have opted for delivery via physical mode by the 21st day of April and October to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> <p>For further details, refer SAI.</p> <p><b>Annual Report:</b> The Scheme wise annual report or an abridged summary thereof shall be mailed (emailed, where e-mail id is provided unless otherwise required) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC (<a href="http://www.axismf.com">www.axismf.com</a>) and Association of Mutual Funds in India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p><b>Fortnightly Disclosures</b> The AMC will disclose the portfolio of the Debt Schemes (along with ISIN) on fortnightly basis on the website of the Mutual Fund and AMFI within 5 days of every fortnight in a user-friendly and downloadable spreadsheet format.</p> <p><b>Monthly/Half yearly Portfolio</b> The AMC will disclose the portfolio of the Scheme (alongwith ISIN) on monthly and half yearly basis on the website of the Mutual Fund and AMFI within 10 days from the close of each month/half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. Further, AMC shall publish an advertisement in an all India edition of one national English daily newspaper and one Hindi newspaper, every half year, disclosing the hosting of the half-yearly statement of its schemes' portfolio on the website of the Mutual Fund and AMFI and the modes through which unitholder(s) can submit a request for a physical or electronic copy of the statement of scheme portfolio. For more details, please refer SID.</p>
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**Email ID & Mobile Number:** Investors should provide their own email address and mobile number to enable Axis AMC for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

Please refer Axis AMC website [www.axismf.com](http://www.axismf.com) for list of Official Point of Acceptance of Transactions for submission of transaction requests.

The Sponsor - Axis Bank Ltd. is not liable or responsible for any loss or shortfall resulting from the operation of the scheme.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

*Note: For application form kindly refer to the common application form available on our website.*