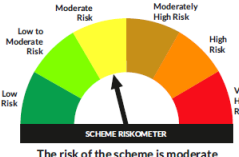
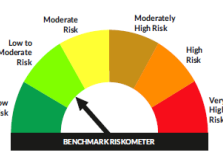


KEY INFORMATION MEMORANDUM AXIS BANKING and PSU DEBT FUND

(An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings & Public Financial Institutions. A relatively high interest rate risk and moderate 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)			
- Regular income over short to medium term - Investment in debt and money market instruments issued by Banks, PFIs & PSUs.		 NIFTY Banking & PSU Debt Index A II (AMFI Tier I Benchmark)	Relatively High (Class III)			
					B-III	

***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 www.axismf.com
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.**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, 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 September 30, 2026.

Investment Objective	To generate stable returns by investing predominantly in debt & money market instruments issued by Banks, Public Sector Units (PSUs) & Public Financial Institutions (PFIs). The Scheme shall endeavor to generate optimum returns with low credit risk. There is no assurance that the investment objective of the Scheme will be achieved.														
Asset Allocation Pattern of the scheme	Under normal circumstances, the asset allocation pattern will be: <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt & Money Market Instruments issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs)</td><td>80</td><td>100</td></tr><tr><td>Debt (including government securities) and Money Market Instruments* issued by entities other than Banks, PFIs and PSUs</td><td>0</td><td>20</td></tr><tr><td>Units of InVITs</td><td>0</td><td>10</td></tr></table> *Includes units of debt and liquid mutual fund schemes. Investment in mutual fund units will be restricted to 10% of the net assets of the Scheme. Investment may also be made in instruments issued by NBFCs. Financial institutions shall mean public financial institutions as defined under Section 2(72) of the Companies Act, 2013 and other applicable provisions of the Companies Act, 2013, read with applicable rules/notifications (including any statutory modification(s) or re-enactment thereof, for the time being in force). Securitized Debt The scheme may invest in securitized debt up to 50% of the net assets of the Scheme. Derivatives Investment in Fixed Income Derivatives shall be up to 100% of the net assets of the Scheme as permitted by Regulations / guidelines issued by SEBI from time to time. 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. 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. The gross exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Scheme or such higher limit as may be specified by SEBI. Further, 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. Investment in Short Term Deposits 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. Securities Lending and borrowing & Short Selling 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	Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Debt & Money Market Instruments issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs)	80	100	Debt (including government securities) and Money Market Instruments* issued by entities other than Banks, PFIs and PSUs	0	20	Units of InVITs	0	10
Instruments	Indicative allocations (% of total assets)														
	Minimum	Maximum													
Debt & Money Market Instruments issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs)	80	100													
Debt (including government securities) and Money Market Instruments* issued by entities other than Banks, PFIs and PSUs	0	20													
Units of InVITs	0	10													

lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty/Intermediary.

The portfolio duration will undergo a change according to the expected movement in interest rates, liquidity conditions and other macro-economic factors and according to the fund manager's view. The Scheme may review the pattern of investments based on views on interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

The Scheme retains the flexibility to invest across all the securities in the debt and Money Markets Instruments (subject to the asset allocation above). The scheme may also invest in units of debt and liquid mutual fund schemes. The portfolio may hold cash depending on the market condition.

Investments in CDMDF

In accordance with the requirement of regulation 40 of SEBI (Mutual Funds) Regulations, 2026 read with chapter 18 of SEBI Master Circular for Mutual Funds on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending and borrowing & Short Selling	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/Intermediary.	Para 13.6 of SEBI Master Circular for Mutual Funds as amended from time to time.
2.	Debt instruments with special features AT1 & AT2 Bonds	a) No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer. b) The scheme shall not invest –	Para 13.1 of SEBI Master Circular for Mutual Funds

		i. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and ii. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. 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.	
	3.	Credit Enhancement /Structured Obligations 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: a) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and b) Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade. 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. The Scheme shall invest in abovementioned securities within such limits as may be revised by SEBI from time to time	Para 13.1 of SEBI Master Circular for Mutual Funds
	4.	Tri party Repo The corpus of the Scheme pending for deployment may be invested in Tri-Party Repos (TREPS) on Government Securities.	-
	5.	Mutual Fund Units Investment in debt and liquid mutual fund units. It will be restricted to 10% of the net assets of the Scheme.	Clause 3 of Sixth Schedule of SEBI (MF) Regulations, 2026 & 13.14.1 of SEBI Master Circular dated March 20, 2026
	6.	Units of Corporate Debt Market Development Fund ('CDMDF') The Scheme shall invest 25 bps of their AUM in the units of CDMDF. The scheme shall, every six months, additionally contribute to CDMDF as their AUM increases, to ensure 25 bps of scheme AUM is invested in units of CDMDF.	Chapter 18 of SEBI Master Circular for Mutual Funds

7.	Fixed Income 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 8.5 and Para 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026
8.	Securitized Debt	Investment in Securitized debt, if undertaken, would not exceed 50% of the net assets of the Scheme.	Para 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026
9.	Repo and Reverse repo in corporate debt securities	The gross exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Scheme or such higher limit as may be specified by SEBI.	Para 13.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026
10.	InvITS	Upto 10% of the net assets of the Scheme. The scheme shall not invest more than 5% of NAV of the scheme in the units of InvIT issued by a single issuer.	Para 12.21 of SEBI Master Circular for Mutual Funds.

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

The Scheme shall not invest in following instruments:

Sr. No.	Type of Instrument
1	Overseas Securities
2	REITS
3	Credit default swaps

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 or in accordance with Para 1.9.1(b) of SEBI Master circular for Mutual Fund and 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:

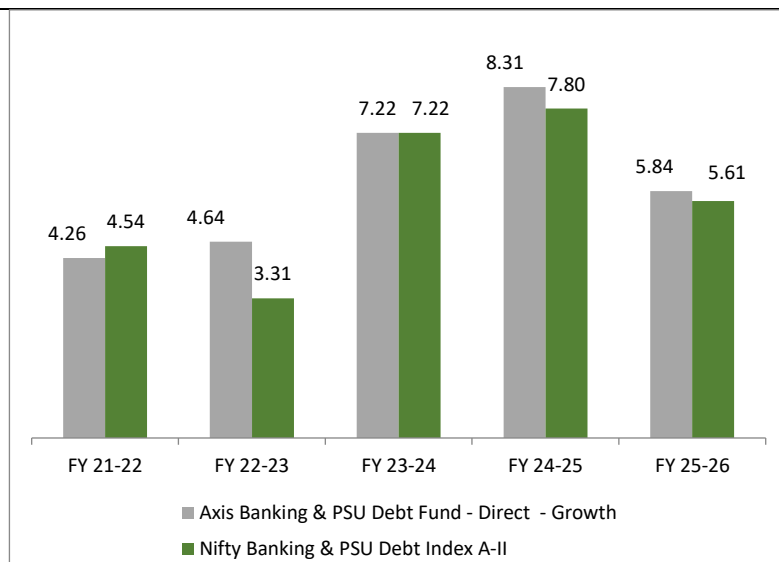
In case of passive deviation from the asset allocation pattern or various prudential limits prescribed under SEBI (Mutual funds) regulations, 2026 and circulars issued thereunder, the AMC shall follow process specified in Para 3.11 of SEBI Master circular for Mutual Fund as amended from time to time. 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 the 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.
Investment Strategy	The scheme follows an active investment strategy. The Scheme aims to generate stable returns by investing predominantly in debt & money market instruments issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs). The Scheme shall endeavor to generate optimum returns with low credit risk. Investment in debt & money market instruments issued by Banks, PFIs, PSUs, Treasury Bills & Government Securities is primarily with the intention of maintaining high credit quality & liquidity. Atleast 70% of the net assets of the Scheme shall be invested in securities rated AAA/A1+/Sov and equivalent. Balance may be invested in securities rated below AAA/A1+/Sov and equivalent. The investment team of the AMC will carry out rigorous in depth credit evaluation of the Debt & Money Market Instruments proposed to be invested in. The credit evaluation will essentially be a bottom up approach and include a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term/ long term financial health of the issuer. Financial institutions shall mean public financial institutions as defined under Section 2(72) of the Companies Act, 2013 and other applicable provisions of the Companies Act, 2013, read with applicable rules/notifications (including any statutory modification(s) or re-enactment thereof, for the time being in force). Public Sector Undertaking (PSU) means a company in which more than fifty per cent of the paid-up share capital is held by either the Central Government, or by any State Government(s) or partly by the Central Government and partly by one or more State Governments and includes a company which is a subsidiary of a Government company as thus defined and/or A PSU is a company in which the Central Government or one or more State Government(s) either singly or together, exercise control over management or exercise power to appoint majority of Directors. For derivatives strategy, please refer to the SID.
Risk Profile of the Scheme	Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The scheme carries risks associated with investing in debt and money market securities, short selling, debt instruments having credit enhancements and securities lending. Investment in mutual fund units/debt and money market instruments involves investment risks such as interest rate risk, re-investment risk, basis risk, credit risk, spread risk, prepayment risk, default risk, creation of segregated portfolio, etc. The AMC may choose to invest in unlisted securities which may increase the risk on the portfolio. Also, the value of the Scheme investments may be affected by currency exchange rates, changes in law/policies of the government, taxation laws and political, economic or other developments. Please read the SID carefully for details on risk factors before investment.

	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 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. Investors are requested to read detailed disclosure on investment of the schemes in the CDMDF as mentioned in relevant section of SID.													
Risk Mitigation strategies	Interest rate risk is managed by a meticulous determination of the average maturity of the portfolio. Extensive analysis of macro economic conditions is done to form a view on future interest rates and to position the portfolio accordingly. Credit risk is managed by in-depth analysis of issuer (financial/operating performance) with the help of internal and external research. Liquidity risk is addressed by maintaining exposure to cash/cash equivalents and highly liquid instruments. For more details, please refer SID.													
Creation of Segregated Portfolio	In case of credit event, the Scheme may create segregated portfolio of debt and money market instruments in terms of applicable SEBI regulations/ circulars													
Plans and Options	<u>Plans</u> 1. Axis Banking and PSU Debt Fund – Regular Plan 2. Axis Banking and PSU Debt Fund - Direct Plan <u>Each Plan offers following Options:</u> a. Growth option b. Income Distribution cum Capital Withdrawal (IDCW) option <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="3">IDCW</td><td>Daily (Re-investment)</td><td>Daily</td></tr><tr><td>Weekly (Payout and Re-investment)</td><td>every Monday</td></tr><tr><td>Monthly (Payout and Re-investment)</td><td>25th of every month</td></tr></table> *Next Business day if such day happens to be a non-business day. The Trustee/AMC reserves the right to change the record date from time to time. Default Option/Facility 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: Default Option - Growth Default IDCW frequency - Daily Option Default between Payout & Reinvestment Option – Reinvestment For detailed disclosure on default plans and options, kindly refer SID & SAI.	Options	Sub-options	Record date*	Growth	Nil	NA	IDCW	Daily (Re-investment)	Daily	Weekly (Payout and Re-investment)	every Monday	Monthly (Payout and Re-investment)	25 th of every month
Options	Sub-options	Record date*												
Growth	Nil	NA												
IDCW	Daily (Re-investment)	Daily												
	Weekly (Payout and Re-investment)	every Monday												
	Monthly (Payout and Re-investment)	25 th of every month												

Applicable NAV	Subscriptions/ Purchases including Switch- ins: 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: 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; 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; 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. For determining the applicable NAV for allotment of units in respect of purchase / switch in the Scheme, it shall be ensured that: i. Application is received before the applicable cut-off time 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. iii. The funds are available for utilization before the cut-off time. The aforesaid provisions shall also be applicable to systematic transactions like Systematic Investment Plan, Systematic Transfer Plan, etc offered by scheme. Redemptions including Switch - outs: 1. Where the application received upto 3.00 pm - closing NAV of the day of receipt of application. 2. Where the application received after 3.00 pm - closing NAV of the next Business Day.		
Minimum Application Amount/ Number of Units	Purchase Rs 5,000 and in multiples of Re 1 thereafter	Additional Purchase Rs 1,000 and in multiples of Re 1 thereafter	Redemption There will be no minimum redemption criterion.
	For details of investment/transaction through SIP/STP/SWP & other facilities please refer to the SID & SAI. “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”.		
Despatch of Repurchase (Redemption) Request	Within 3 working days from the receipt of the redemption request at the authorized centre of Axis Mutual Fund.		
Benchmark Index	Nifty Banking & PSU Debt Index A-II		
IDCW Policy	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 2026 ('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. 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.		

	The requirement of giving notice shall not be applicable for IDCW options having frequency up to one month.																			
Name of the Fund Manager	Mr. Aditya Pagaria (managing scheme since 13th August 2016) Mr. Hardik Shah (managing scheme since 3rd July 2023)																			
Name of the Trustee Company	Axis Mutual Fund Trustee Limited																			
Performance of the scheme as on August 31, 2026	Period	Axis Banking and PSU Debt Fund -Regular Plan - Growth Option^	Nifty Banking & PSU Debt Index A-II																	
	1 Year returns	5.06%	4.87%																	
	3 Year returns	6.71%	6.69%																	
	5 Year returns	5.84%	5.63%																	
	Returns since Inception (June 08, 2012)	7.48%	7.39%																	
	Absolute Returns for Last 5 Financial Years <table><thead><tr><th>Financial Year</th><th>Axis Banking & PSU Debt Fund - Regular - Growth</th><th>Nifty Banking & PSU Debt Index A-II</th></tr></thead><tbody><tr><td>FY 21-22</td><td>3.95</td><td>4.54</td></tr><tr><td>FY 22-23</td><td>4.34</td><td>3.31</td></tr><tr><td>FY 23-24</td><td>6.92</td><td>7.22</td></tr><tr><td>FY 24-25</td><td>8.00</td><td>7.80</td></tr><tr><td>FY 25-26</td><td>5.55</td><td>5.61</td></tr></tbody></table>			Financial Year	Axis Banking & PSU Debt Fund - Regular - Growth	Nifty Banking & PSU Debt Index A-II	FY 21-22	3.95	4.54	FY 22-23	4.34	3.31	FY 23-24	6.92	7.22	FY 24-25	8.00	7.80	FY 25-26	5.55
Financial Year	Axis Banking & PSU Debt Fund - Regular - Growth	Nifty Banking & PSU Debt Index A-II																		
FY 21-22	3.95	4.54																		
FY 22-23	4.34	3.31																		
FY 23-24	6.92	7.22																		
FY 24-25	8.00	7.80																		
FY 25-26	5.55	5.61																		
Period	Axis Banking and PSU Debt Fund -Direct Plan - Growth Option^	Nifty Banking & PSU Debt Index A-II																		
1 Year returns	5.36%	4.87%																		
3 Year returns	7.01%	6.69%																		
5 Year returns	6.14%	5.63%																		
Returns since Inception (January 01, 2013)	7.67%	7.25%																		
Absolute Returns for Last 5 Financial Years																				



^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 7.22 of SEBI Master Circular on Mutual Funds as amended from time to time.

Additional Scheme Related Disclosures

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) - Please refer the AMC website <https://www.axismf.com/statutory-disclosures> for said details.
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
3. Portfolio turnover ratio for the year period ended August 31, 2026: - Not Applicable

Expenses of the Scheme For Continuous Offer

(i). Load Structure

Exit load : NIL

The above mentioned load structure shall be equally applicable to the special products such as SIP, STP, SWP, etc. offered under the Scheme. For switches within the Scheme from Regular to Direct Plan or vice versa, no exit load shall be charged.

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. Entire exit load (net of Goods and Service Tax (GST)) charged, if any, shall be credited to the Scheme.

As per Para 11.7.1 of SEBI Master Circular for Mutual Funds and as amended from time to time there shall be no entry load for all Mutual Fund schemes.

The Trustee / AMC reserve the right to change/ modify the Load Structure from a prospective date.

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:

Assets under management Slab (In Rs. crore)	Base expense ratio limits
On the first Rs. 500 crores of the daily net assets	1.85%
On the next Rs. 250 crores of the daily net assets	1.65%

(ii)Recurring expenses	On the next Rs. 1250 crores of the daily net assets	1.40%
	On the next Rs. 3000 crores of the daily net assets	1.25%
	On the next Rs. 5000 crores of the daily net assets	1.15%
	On the next Rs. 40,000 crores of the daily net assets	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	0.70%
Expenses as permissible under Regulation 66 and 67 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 charged to the Scheme would be as per Regulation 66 and 67 of the SEBI (MF) Regulation, 2026. For details of such expenses please refer the SID of the Scheme. 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. Investors can refer 'Total Expense Ratio of Mutual Fund Schemes' section on https://www.axismf.com/total-expense-ratio for Total Expense Ratio (TER) details. Actual expense for the financial year ended March 31, 2026 (audited): Regular Plan: 0.62%, Direct Plan: 0.34%		
Tax treatment for the Investors (Unitholders)	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.	
Daily Net Asset Value (NAV) Publication	By 11.00 p.m. on every Business Day on AMC (www.axismf.com) and AMFI website. Please refer SID, more details.	
For Investor Grievances please contact	Name and Address of Registrar KFin Technologies Limited Unit – Axis Mutual Fund Selenium, Tower B, Plot Number 31 & 32, Financial District, Gachibowli, Hyderabad - 500008. Tel : 040 - 33211000	Name, address, telephone number, e-mail i.d. of the Mutual Fund Mr. C P Sivakumar Axis Asset Management Company Ltd. One Lodha Place, 22 nd & 23 rd Floor, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, Pin Code – 400013. Phone no.: 022 - 6311 1001 e-mail: customerservice@axismf.com
Unitholders' Information	Account Statement 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). 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 15th of the succeeding month. 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 12th day from the month end and to investors who have opted for delivery via physical mode by the 15th day from the month end.

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 21st day of the succeeding month for holdings across all mutual funds at the end of the half-year.

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 18th day of April and October and to 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

For further details, refer SAL.

Annual Report:

The scheme wise annual report, in machine readable format, shall be hosted on the website of the AMC and on the website of AMFI.

The AMC shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year. The AMC shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI.

Further, AMC shall provide a physical copy of the abridged summary of the Annual Report, on a specific request received from a unitholder.

Fortnightly Disclosures

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.

Monthly Portfolio

The AMC will disclose the portfolio of the Scheme (alongwith ISIN) as on the last day of the month on the website of the Mutual Fund and AMFI within 10 days from the close of each month in a user friendly and downloadable spreadsheet format.

Further, the AMC shall send monthly statements of scheme portfolio to unitholders whose email addresses are registered via email within the timelines specified.

The AMC shall also provide a link to investors to their registered mail to enable the investor to directly view/download only the portfolio of Schemes subscribed by the respective investor, along with the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

The AMC shall issue a notification on its website, informing about the hosting of the monthly of its scheme's portfolios on its respective website and on the website of AMFI.

The investors can obtain a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unit holder.

	The AMC will provide a dashboard, in a comparable, downloadable (spreadsheet) and machine readable format, providing performance and key disclosures like Scheme's AUM, investment objective, expense ratios, portfolio details, scheme's past performance etc. on website. For details, please refer our website: https://www.axismf.com/statutory-disclosures For more details, kindly refer SID & SAI.
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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 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.