Corporate Profile
Index

Axis Mutual Fund

Focus on Quality - Investment Philosophy

Alternative Investments

Risk Management

Comprehensive Investment Solutions

Customer Centricity

Value Added Services/ Products

Easy Accessibility
About Axis Mutual Fund

Investments are complex and comes with risks attached. It is therefore the role of a responsible investment manager to manage such risks while helping investors achieve their investment goals.

Quality investing and a stringent risk management process are at the heart of Axis Mutual Fund’s investment strategy. We are committed to support our customers and investors dreams and aspirations and treat our investors hard-earned money with utmost care and caution.
About Axis Mutual Fund

- Average AUM* of over ₹ 1,34,315 Cr.
- Over 64 lakh active investor accounts
- Presence in over 100 cities
- 52 schemes including FOF

Data as on June 30, 2020.
*For the quarter ended June 30, 2020.
About Axis Mutual Fund

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Average AUM (Crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liquid Fund/ Money Market Fund/ Floater Fund</td>
<td>33,191</td>
</tr>
<tr>
<td>Gilt Fund/ Gilt Fund with 10 year constant duration</td>
<td>111</td>
</tr>
<tr>
<td>Remaining Income/ Debt Oriented Schemes</td>
<td>32,443</td>
</tr>
<tr>
<td>Growth/ Equity Oriented Schemes (Other than ELSS)</td>
<td>41,152</td>
</tr>
<tr>
<td>ELSS Funds</td>
<td>18,907</td>
</tr>
<tr>
<td>Hybrid Schemes</td>
<td>6,835</td>
</tr>
<tr>
<td>Solution Oriented Schemes</td>
<td>1,164</td>
</tr>
<tr>
<td>Index Funds</td>
<td>307</td>
</tr>
<tr>
<td>GOLD ETF</td>
<td>200</td>
</tr>
<tr>
<td>Other ETF</td>
<td>6</td>
</tr>
</tbody>
</table>

Total ₹ 134,316 Cr.

Average Asset Under Management (AUM) report for the quarter ended June 30, 2020. Asset class-wise disclosure of Average AUM (₹ Crores).
About Axis Mutual Fund

Wide presence in over 100 cities
Percentage of Total AUM as on the last day of the Quarter (as on June 30, 2020).

Top 5 Cities: 59.61%
Next 10 Cities: 18.61%
Next 20 Cities: 8.61%
Next 75 Cities: 8.32%
Others: 4.86%
About Axis Mutual Fund

Reaching out to more than 64 lakh investor accounts
No. of folios as on June 30, 2020

- Retail: 5,782,194
- HNI: 562,366
- Domestic & Overseas Corp.: 86,126
- Trusts: 3,642

Over 64 lakh investor accounts
Share Holding

Axis Bank - 75%# (-1 Share)  

Schroder Investment Management (Singapore) Limited (SIMSL) through its wholly owned subsidiary, Schroder Singapore Holdings Private Limited (SSHPL) holds 25% of the total issued and paid up equity share capital plus one share in Axis AMC and Axis Mutual Fund Trustee Ltd.

SIMSL and SSHPL are ultimately wholly owned subsidiaries of Schroders plc.

Schroders - 25%* (+1 Share)

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*SSHPL.

#Axis Bank and other nominees of Axis Bank.
About Axis Bank

• Axis Bank commenced operations in 1994

• Promoted jointly by the Administrator of the Specified Undertaking of the Unit Trust India (SUUTI), Life Insurance Corporation of India (LIC) and five other insurance companies

• India’s third largest private sector bank

• Strong retail banking, wholesale banking, capital markets and treasury businesses

• Expansive domestic distribution network of 4,528 branches and 12,044 ATMs

• Branches in Singapore, Hong Kong, DIFC-Dubai, Colombo and Shanghai, Gift City-IBU; representative offices in Dhaka, Dubai, Abu Dhabi, Sharjah and an overseas subsidiary at London, UK

• Total Assets: ₹ 9,15,165 crs
• Total Deposits: ₹ 6,40,105 crs
• Total Net Profits: ₹ 1,627 crs
About Schroders plc

- Established in 1804 and now headquartered in London, UK. Schroders has developed under a stable ownership for over 200 years
- Manages £500.2 billion globally on behalf of institutional and retail investors, financial institutions and high net worth clients
- Expertise across a broad range of asset classes including equities, fixed income, multi-asset and alternatives
- Employs more than 5500+ people worldwide operating in 19 countries across 31 investment teams across Europe, America, Asia and the Middle East

### Source: Schroders Annual Report and Accounts 2019.

#### Multi-Asset

- 24%

#### Fixed Income

- 18%

#### Wealth Management

- 13%

#### Private Assets & Alternatives

- 9%

#### Equities

- 36%

A highly diversified business#.

# Source: Schroders Annual Report and Accounts 2019.
Axis MF - Key Pillars

- Expertise through Experience
- Risk Management
- Focus on Quality - Investment Philosophy
- Customer Centricity

Responsible Investing
Board of Directors -
Axis Asset Management Company Limited

Associate Directors

Amitabh Chaudhry
- B. E in (Electronics and Electricals) from Birla Institute of Technology & Science, Pilani and PGDM from IIM, Ahmedabad
- Over three decades of experience in financial services industry
- Previous experience includes HDFC Standard Life Insurance Company Ltd., Infosys BPO Ltd., CALYON Bank & Bank of America

Lieven Michael O Debruyne
- Director on the Board of Axis AMC
- Chief Executive Officer for Asia Pacific for Schroders Investment Management
- Member of Group Management Committee

Chandresh Kumar Nigam
- A Mechanical Engineer from IIT Delhi and PGDM from IIM Calcutta
- Over 26 years experience in equity fund management
- Previous experience includes TCG Advisory, ICICI Prudential AMC & Zurich India AMC

Ravi Narayanan
- B. Tech (HONS) from IIT (BHU) and Master’s degree in Business Administration from FMS, Delhi University
- He is President and Head of Branch Banking at Axis Bank Ltd.
- He has rich experience in business expansion, sales & distribution, customer service and process compliance
- He was the head of branch banking and retail trade forex at HDFC Bank
- He also has a vast experience in Merchant Acquiring, Cash Management Services and Current Account Product Business

Associate and Independent Directors are as defined under the SEBI (Mutual Funds) Regulations.
Board of Directors -
Axis Asset Management Company Limited

Independent Directors

Ashok Sinha

- Was the Managing Director of Bharat Petroleum Corp. Ltd.
- An IIT & IIM graduate with 30 years of experience in Petroleum Industry

Shailendra Bhandari

- Ex-MD and CEO of ING Vysya Bank Ltd, ICICI Prudential AMC and Centurion Bank of Punjab and was also Heading Private Equity arm of Tata Capital Ltd.
- He has over 3 decades of rich experience in financial services

Sonia Singh

- Bachelors degree in Arts (Economics) from Hindu College, Delhi and completed her MBA from Faculty of Management Studies, Delhi
- She has been an Independent Brand Strategist working with various International brands
- Previous experience includes Unilever and Lakme

Venkataramanan Anantharaman

- Bachelor of Metallurgical Engineering (Hons), Post Graduate Diploma in Business Management and Professional Diploma in Financial Times, a course for Non-Executive Director from Pearson Education, UK. An experienced senior investment and corporate banking professional
- He has worked in leading international banks and led diverse global teams
- He was the Global Head, Global Industries Group, Standard Chartered Bank from March 2017 till November, 2018
- Prior to this, he held other senior roles in the Standard Chartered Bank, Credit Suisse, Deutsche Bank, Bank of America

Associate and Independent Directors are as defined under the SEBI (Mutual Funds) Regulations.
Board of Directors -
Axis Mutual Fund Trustee Limited

Associate Directors

Bapi Munshi

- Mr. Munshi was the President and Chief Risk Officer of Axis Bank Limited
- Extensive experience in Treasury and Risk functions in Banking Industry

Murray Coble

- Chief Operating Officer, Asia Pacific of Schroders Investment Management
- Over two decades experience across financial services in Australia, Hong Kong and Singapore

Associate and Independent Directors are as defined under the SEBI (Mutual Funds) Regulations.
# Board of Directors -
## Axis Mutual Fund Trustee Limited

### Independent Directors

<table>
<thead>
<tr>
<th>Name</th>
<th>Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Radhakrishnan Nair</strong></td>
<td>• Erstwhile Member (Finance &amp; Investments) of IRDA and Ex-Executive Director of SEBI</td>
</tr>
</tbody>
</table>
| **Vijayalakshmi Rajaram Iyer** | • Has over 40 years of experience in the Banking Sector with exposure to Infrastructure, Corporates, SMEs & NBFCs  
  • Previous experience includes as a member (Finance & Investment) at IRDA. Was also Chairperson & MD of Bank of India. Also served as Executive Director of Central Bank of India  
  • Prior to this, was associated with Union Bank of India & held various important positions in the Bank  
  • She is also a director on the Board of various companies |
| **G. Gopalakrishna**        | • Career Central Banker (RBI) for over 33 years  
  • Executive Director, RBI between 2007-2014  
  • Formerly Director, CAFRAL (Promoted by RBI) between 2014-17 |
| **Uday M Chitale**          | • A practicing Chartered Accountant by Profession  
  • Currently, a Senior Partner of the well-known firm M/s. M. P. Chitale & Co. |

Associate and Independent Directors are as defined under the SEBI (Mutual Funds) Regulations.
Key Business People

Chandresh Kumar Nigam, MD & CEO
- A Mechanical Engineer from IIT Delhi and PGDM from IIM Calcutta
- Over 26 years experience in equity fund management
- Previous experience includes TCG Advisory, ICICI Prudential AMC & Zurich India AMC

Raghav Iyengar, President & Chief Business Officer
- A Chartered Accountant with over 25 years of experience in the financial industry, with specific expertise in driving sales and distribution
- Raghav Iyengar joined the company in November 2019 as President and Chief Business Officer. He is responsible for Retail Sales, Institutional Sales, Investor Services, Digital & Marketing
- Before joining Axis AMC, He was associated with Indiabulls AMC as a Chief Executive Officer. Prior to that, he has also worked with companies like ICICI Prudential AMC, Tata AMC, JF AMC & DSP Merrill Lynch

Balaji Rao, Managing Partner - Real Estate
- A Chartered Accountant and PGDM from IIM Kolkata
- He is also a Fellow Member of the Royal Institute of Chartered Surveyors
- Over 25 years of experience in business development, acquisitions, project execution, funding (both equity and debt) and divestments
- Previous experience includes Starwood Capital India, TCG Real Estate, ANZ Bank, Standard Chartered Bank and K. Raheja Group
Key Business People

**Gopal Menon, COO & CFO**
- B. Com, A.C.A., L.L.B. (Honours)
- Over 19 years of experience in Compliance, Secretarial and Legal
- Previous experience includes Universal Trustees Pvt. Ltd, Sanlam Investments & Advisors, IDFC AMC, Standard Chartered AMC, HSBC AMC & Zurich AMC

**Ashwin Patni, Head - Products & Alternatives**
- A post-graduate from IIM Calcutta and B.E. in Metallurgy
- Over 16 years of total experience including 11 years of experience in banking and capital markets
- Previous experience includes Standard Chartered Bank and IDFC Asset Management Company Limited

**Jinesh Gopani, Head - Equity**
- M.M.S. in Finance from Mumbai University
- A total experience of 18 years in the capital markets of which 8 years are in equity fund management
- Previous experience includes Birla Sun Life Mutual Fund and Voyager Capital
Key Business People

R. Sivakumar, Head - Fixed Income

- Bachelor of Technology from IIT Madras, PGDM from IIM Ahmedabad
- Over 21 years of experience in the Indian asset management industry across asset classes
- Previous experience includes managing fixed income funds with Sundaram and ABN AMRO Mutual Fund

Meghna Gupta, Head - Human Resources

- A management graduate from TISS with specialization in Human Resources
- Over 20 years experience in Human Resources
- Previous experience includes Kotak Mahindra Bank and ICICI Bank
**Fund Managers - Equity**

**Jinesh Gopani, Head**
- M.M.S. in Finance from Mumbai University
- A total experience of 18 years in the capital markets of which 8 years are in equity fund management
- Previous experience includes Birla Sun Life Mutual Fund and Voyager Capital

**Shreyash Devalkar, Senior Fund Manager**
- Bachelor in Chemical Engineering & Masters in Management Studies
- Over 18 years of experience in capital markets
- Previous experience includes IDFC Securities Ltd., IDFC AMC and BNP Paribas AMC

**Anupam Tiwari, Fund Manager**
- Chartered Accountant
- Over 15 years of experience in capital markets
- Previous experience includes Principal BNP Asset Management Co. Ltd, Reliance Life Insurance Ltd. and Reliance Capital Asset Management Co. Ltd.
Fund Managers - Equity

Ashish Naik, Fund Manager
- MBA from XLRI, Jamshedpur and B.E. from Mumbai University. Certified CFA charter holder (2011-12) and FRM (2007-08)
- Over 13 years of experience out of which over 8 years of experience as an Equity Analyst
- Previous experience includes 2 years with Goldman Sachs as part of India Financials research team and Hexaware Technologies

Viresh Joshi - Chief Trader & Fund Manager
- Associated with Axis since 2009 and is the head trader for equity funds in addition to being a fund manager. He has been an active participant in round table events at major forums like FIX and TradeTech on Dealing & Trading, representing domestic buy side investors across equity, equity derivatives and ETFs
- Holds an MBA in Finance
- Has over 19 years of experience in the capital markets in India and overseas
- He has worked with notable companies like BNP Paribas Securities & ICICI Securities in the past
Fund Managers - Fixed Income

R Sivakumar, Head

- Bachelor of Technology from IIT Madras, PGDM from IIM Ahmedabad
- Over 21 years of experience in the Indian asset management industry across asset classes
- Previous experience includes managing fixed income funds with Sundaram Asset Management and Zurich India

Devang Shah, Deputy Head

- B.Com from Mumbai University, Gold Medalist in Financial Management, Associate member of the Institute of Chartered Accountants of India
- Over 18 years of experience out of which 5 years are in Axis AMC
- Previous experience includes Pricewaterhouse Coopers, Deutsche AMC & ICICI Prudential AMC
Fund Managers - Fixed Income

Aditya Pagaria, Fund Manager
- Post graduate diploma in Business Management (Finance) from ITM Business School, Kharagpur
- Over 13 years of experience
- Previous experience include ICICI Prudential AMC

Dhaval Patel, Asst. Fund Manager
- Electronics Engineer from NIT, Surat and a MBA from IBS, Hyderabad
- Over 15 years of experience
- Previous experience include Credit Analysis & Research Limited
Focus on Quality
Focus on Quality

1. Business strategy and prospects
   - Durable business model
   - Competitive strengths
   - Long term track record

2. Industry traits
   - Growth potential
   - Level of competition
   - Entry barriers

3. Management team
   - Experience & track record
   - Width of talent
   - Governance standards

4. Balance sheet
   - Efficiency in managing capital
   - Leverage
   - Profit margins
   - Cash flows
Focus on Quality - Embedded in Investment Process

Active Management
Exploit opportunities such as portfolio reflects the best investment at all times.

Integrated Risk Management
Risk management is embedded in the investment process.

Fundamentals Based
We invest in fundamentally sound businesses/companies using ‘Bottom up’ approach.

Quality Assets
Rigorous search for good companies with long term sustainable growth and management track record.

Growth Focused
We invest in quality businesses with focus sustainable growth.

Research Driven
Decisions are driven by extensive macroeconomic and company research.

Discipline
Decision are an output of a logical and disciplined investment process.
Our approach to navigate through Indian equity markets

Core thesis

Look for quality
- Sustainable Business Model
- Strong Management Pedigree/ Governance Standards
- Good ROE and Cash Flows

Avoid mistakes
- Team: Keep the team motivated to think outside of the box
- Universe: Filter irrelevant & unfit companies
- Process: Bottom-up, not following index or peer group

Risk management
- Keep a tab on key risks at every step (Liquidity, Volatility, Business, Size, etc.)

Outperformance
- Outperformance over benchmark and peers over medium to long term

Source: Axis AMC.
Investment Process - Equity

**Identify Universe**
Identify companies with sustainable earnings growth potential, credible management & acceptable liquidity.

**Risk Management**
Analyze fundamentals to assess fair value of stocks in our universe.

**Portfolio Monitoring**
Take profit or rebalance portfolio to ensure investment objectives are met.

**Portfolio Construction**
Portfolio is constructed bottom-up, stock-by-stock while adhering to top down risk parameters, liquidity profile and volatility targets.
ESG is a logical extension to Axis philosophy

Supports research on quality companies that can deliver sustainable growth

**Expertise**

A proprietary, forward-looking and dynamic view of ESG based on qualitative assessment of each company.

**Partnership**

Process created with inputs from Schroders – incorporating global best practices.

**Grade**

All companies evaluated using a standardized framework that uses data as well as analyst assessments.

Source: Axis AMC.
Fixed income
Investment Philosophy

**Active management:** Active portfolio management style; geared to exploit opportunities and ensure that portfolios reflect the best investment opportunities at all times.

**Quality assets:** Focus on building a low credit risk portfolio with a continuous focus on the liquidity of the portfolio.

**Discipline:** Investment decisions are an output of a logical and disciplined investment process.

**Fundamentals based:** Interest rate views are based on a multi-factor process that combines the medium term outlook with the short term outlook.

**Research driven:** Investment decisions are driven by extensive macroeconomic and company research.

**Integrated risk management:** Risk management is embedded in the investment process.

**Performance target:** We aspire to be above market performers with below market risk.

Source: Axis AMC.
4-pronged investment process

The 4 C Process

**Clear**
- Clearly articulated investment approach
- Clearly defined products - objectives and risk

**Comprehensive**
- Holistic Investment process that balances fundamentals, valuation and technical factors
- Risk management embedded into the investment process

**Consistent**
- Best ideas approach - consistently applied to all funds
- Investment policy drives risk management at portfolio construction stage

**Capable**
- Highly experienced team with strong performance credentials
- Strong governance and oversight architecture
The APT Process
Comprehensive Investment Process

We seek to add alpha from 2 broad sources

Rates: Duration and yield curve
Credit: Credit selection and sizing

- 3-step decision making process for both rates and credit
  Analysis - Fundamental Analysis decides the basis of investment
  Price - Valuation tells us what is priced into the market
  Technical - Technical factors guides us on timing and liquidity

- Risk management is integrated into the process
Strategy followed is based on the current market conditions and is subject to changes depending on the fund manager’s view of the markets.
The APT Process - Credits

**Fundamental Analysis**
- Management quality
- Business environment
- Financial analysis
- Competition
- Liquidity and liability profile

**Valuation**
- Spread relative to peer credits
- Spread relative to sector
- “What rating is priced in by yield”

**Technical Factors**
- Liquidity
- Institutional lenders & mix
- Supply

Strategy followed is based on the current market conditions and is subject to changes depending on the fund manager’s view of the markets.
Strategy followed is based on the current market conditions and is subject to changes depending on the fund manager’s view of the markets.
Portfolio Construction

Discipline is the key

Diversification

- Cautious at selecting sectors
- Diversifying the exposure to manage potential risk
- Strict issuer/ rating limits

Credit play different from duration play

- Pure ‘carry’ play with buy and hold approach
- No active duration call in lower rated papers

Valuation

- Look at credit exposure only during favorable valuation scenario

Strategy followed is based on the current market conditions and is subject to changes depending on the fund manager’s view of the markets.
Alternative Investments
Axis is also building a presence in alternative investments

Public markets, private markets and real estate are key focus areas

**Highlights**

- Launch of alternate investment products in 2017 with segregated portfolio management services
- “Brand Equity” and “Core and Satellite” strategies in public equity markets
- Two other strategies focused on long only investments in public markets for domestic clients
- Unlisted and Pre IPO strategy in private markets
- Strategy for investments in residential real estate projects
- Cumulative assets of more than US$ 350 mn.\(^1\) with over 5000 clients

Well positioned to be a major player in the fast growing alternative investment market in India.

Source: Axis AMC. \(^1\)Includes invested and committed assets.  
Data as on June 30, 2020.  
For more details, please refer to the Disclosure Document in case of Portfolio Management strategies and respective Private Placement Memorandum for Alternative Investment Fund.
Risk management is central in the product design, investment process and ongoing monitoring

<table>
<thead>
<tr>
<th>Type of risk</th>
<th>Risk description</th>
<th>Risk management strategy</th>
</tr>
</thead>
</table>
| Quality risk | • Investing in unsustainable/weak companies  
               • Overpaying for a company  
               • High impact costs | • Experienced investment professionals help limit investment universe to high quality businesses  
               • Detailed in-house research enables ‘fair value’ based investment recommendations  
               • Controlled at portfolio construction stage |
| Volatility risk | • Price volatility due to company or portfolio specific factors  
                   • Price risk due to company or sector specific event | • Overall portfolio volatility and risk exposures monitored  
                   • Timely response to uncertain events enabled through in-depth understanding of businesses |

Source: Axis AMC.
Risk Management - Equity

<table>
<thead>
<tr>
<th>Risk</th>
<th>How</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality</td>
<td>Experienced investment professionals to help limit investment universe to carefully selected high quality businesses.</td>
</tr>
<tr>
<td>Price</td>
<td>Detailed in-house research to enable “Fair value” based investment recommendations.</td>
</tr>
<tr>
<td>Liquidity</td>
<td>Controlled at portfolio construction stage.</td>
</tr>
<tr>
<td>Event</td>
<td>Hedge in case of scheduled events with uncertain outcomes using Index futures and single stock futures. In case of macro/market shocks, hedge /go into cash where feasible.</td>
</tr>
<tr>
<td>Volatility</td>
<td>Monitor overall portfolio volatility. Control risk class/ sector/ stock exposures as needed.</td>
</tr>
<tr>
<td>Macro + Market</td>
<td>Effective and timely response to uncertain events enabled through in-depth understanding of businesses. Hedge portfolios in case of predictable events with uncertain outcomes.</td>
</tr>
</tbody>
</table>
Risk Management - Fixed Income

**Sector**
- Controlled through diversification and stringent review of sectors
- Regulatory limits on sector exposure

**Credit Selection**
- Focus on High Quality Issuer
- Well researched Investment universe

**Diversification**
- Exposure to each issuer limited by its rating

**Duration**
- Strictly adhere to duration limits specified by the investment mandate

**Liquidity**
- Critical attribute to security selection & portfolio construction
- Optimize balance of credit quality, returns and liquidity

Risk limits tighter than SEBI prescribed limits & emphasis on diversification

Strategy followed is based on the current market conditions and is subject to changes depending on the fund manager’s view of the markets.
Comprehensive Investment Solutions
Products Designed for Various Investor Needs

Short Term Investment Solutions
- High Degree of Active Management
  - Parking Solutions
    - Axis Liquid Fund
  - Low Duration Strategies
    - Axis Money Market Fund
    - Axis Treasury Advantage Fund
- Low Active Management
  - Axis Overnight Fund
  - Axis Ultrashort Term Fund

Long Term Investment Solutions
- Short Term Strategies
  - Axis Short Term Fund
- Duration Strategies
  - Axis Corporate Debt Fund
- Credit Strategies
  - Axis Strategic Bond Fund
  - Axis Dynamic Bond Fund
  - Axis Credit Risk Fund

The classification is based on internal defined categories based on current strategies followed in the fund. For SEBI defined category bucketing refer annexures. Current strategy is subject to change at the discretion of the fund manager. The contents in this document are not recommendations. Investors are advised to consult their financial advisors on the suitability of products for their portfolio. Please refer scheme related documents before investing.
Products Designed for Various Investor Needs

**Income Generation and Potential Capital Appreciation**
- Horizon: 3 years+
  - Axis Dynamic Equity Fund
  - Axis Equity Hybrid Fund
  - Axis Regular Saver Fund
  - Axis Triple Advantage Fund
  - Axis Equity Saver Fund
  - Axis Retirement Savings Fund

**Long Term Goal Planning**
- Horizon: 5 year+
  - Axis Focused 25 Fund
  - Axis Multicap Fund
  - Axis Children’s Gift Fund
  - Axis Midcap Fund
  - Axis Growth Opportunities Fund
  - Axis Small Cap Fund
  - Axis Bluechip Fund
  - Axis Long Term Equity Fund
  - Axis ESG Equity Fund
  - Axis Nifty 100 Index Fund
  - Axis Nifty ETF Fund
Customer Centricity
Customer Centric Philosophy

Outside-in View
- Investor at the heart of every single decision
- Communicate in the language of the investor

Enduring Wealth Creation
- Play a serious & credible role in investor's money basket
- Encourage investors to build a long-term perspective of the category

Long Term Relationships
- Leverage the equity of ‘Axis’ brand
- Aim at building relationships rather than being transactional
Value added
Products/ Services
SIP/ STP/ SWP

**SIP**
- Regular investments of fixed amount in any Scheme
- Discipline
  - To avoid market timing
  - Reduce risk
  - Long term wealth creation
- Bank Account → Scheme
- Ideal for long term wealth creation

**STP**
- Transfer of investments from one scheme to another
- Discipline
  - To avoid market timing
  - Reduce risk
  - Long term wealth creation
  - Rebalancing portfolio systematically
- One Mutual Fund → Another Scheme

**SWP**
- Fixed regular redemption of mutual fund investments into bank account
- Disciplined redemption
  - Regular income
  - Reduce risk
- Scheme → Bank Account
- Ideal for regular income post retirement
Secure your investment goals with iPlus SIP

Complimentary insurance cover for long term SIPs*

1. We ensure that the investor’s planned investments are taken care of

2. iPlus SIP is a special feature that provides investors with complimentary insurance cover on long term SIPs

3. In an unfortunate event of the demise of the investor, the insurance cover will take care of unpaid instalments of SIP committed by the investor

Some of the key Terms & Conditions are: 1) Only the first unit holder will be eligible for the insurance cover. 2) Nominee will not have any claim if the death of investor occurs before 12 payments of SIP are completed 3) The insurance cover does not cover market related losses incurred on investment amount. *Please refer to SID of the scheme for detailed terms and conditions on iPlus SIP facility. The AMC is offering insurance cover to the investors under iPlus SIP as an additional Opt in facility in the interest of investor and is not acting as an insurance agent for marketing/sales of insurance policies. AMC is not intending/ nor soliciting sale of any insurance services/products. The discretion to obtain the Facility rests with the investor at the time of SIP application. AMC/Trustee reserves the right to change/modify the terms & conditions.
Easy Accessibility
Easy Accessibility

Invest online in minutes

Individual Investors
• Invest online through internet banking
• No prior registration required
• Complete your investment in minutes
• Track your investments instantly

Non-Individual Investors
• Purchase, redeem or switch online
• View transaction and download account statement
• No form to be filled for additional transactions
• Multiple funds transfer option available:
  • Online bank transfer using online banking
  • RTGS/ NEFT transfer
  • Direct credit through a transfer letter

Axis MF IFA Connect - An app that goes beyond transactions
• Initiate purchase, redemption, switch and systematic plan transactions
• Access a detailed dashboard from business and client point of view
• The empanelment process can be done online in just 3 steps
• Client receives approval link on SMS and E-mail
• Transaction updates appear real time seamlessly in one place
• Available on web, android and iOS platform
• Mode of payment for purchase transactions - Net banking, UPI and OTM
Easy Accessibility

Axis Mutual Fund App

- Explore Funds, Favourite Transactions, Transaction History
- Statement downloads (Account Statement, STT Letter, Capital Gains), Contact us, FAQs, Factsheet, Update contact details, Watchlist
- View and manage portfolio, Transactions (SIP, Lumpsum, Switch, STP, SWP, Redemption, Insta - redeem)
- Notifications
- Payment through UPI

Contact no. 8108622211

Transact and track your investments on the go!

Transact through a simple phone call!

- Buy or sell at anytime in a week (subject to cut-of-timing)
  Monday to Friday (8.00 am to 8.00 pm) Saturday & Sunday (9.00 am to 6.00 pm)
- No additional fees or charges
- Secure transaction
Easy Accessibility

**SMS**
HELP To
9212010033

Transact by sending an SMS!
- Get NAV, folio balance, purchase, switch and redemption from your registered mobile number
- Available on all phone models-GPS or otherwise
- Secure transaction

**WhatsApp**
MSG
HI
To
7506771113

To stay up to date with your mutual fund investments, connect with us on our WhatsApp number.

Sent us a 'Hi' on 7506771113 from your registered mobile number to have your queries answered.

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- Twitter.com/AxisMutualFund
- LinkedIn.com/company/Axis-Mutual-Fund
- YouTube.com/AxisMutualFund
<table>
<thead>
<tr>
<th>Product Label</th>
<th>Riskometer</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Axis Bluechip Fund</strong> (An open-ended equity scheme predominantly investing in large cap stocks) This product is suitable for investors who are seeking*: • Capital appreciation over long term. • Investment in a diversified portfolio predominantly consisting of equity and equity related instruments of large cap companies.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Focused 25 Fund</strong> (An open-ended equity scheme investing in maximum 25 stocks investing in large cap, mid cap and small cap companies) This product is suitable for investors who are seeking*: • Capital appreciation over long term. • Investment in a concentrated portfolio of equity &amp; equity related instruments of up to 25 companies.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Long Term Equity Fund</strong> (An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit) This product is suitable for investors who are seeking*: • Capital appreciation &amp; generating income over long term. • Investment in a diversified portfolio predominantly consisting of equity and equity related instruments.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Midcap Fund</strong> (An open-ended equity scheme predominantly investing in mid cap stocks) This product is suitable for investors who are seeking*: • Capital appreciation over long term. • Investing predominantly in equity &amp; equity related instruments of mid cap companies.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Triple Advantage Fund</strong> (An open-ended scheme investing in equity, debt and gold) This product is suitable for investors who are seeking*: • Capital appreciation &amp; generating income over long term. • Investment in a diversified portfolio of equity and equity related instruments, fixed income instruments &amp; gold exchange traded funds.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Regular Saver Fund</strong> (An open-ended hybrid scheme investing predominantly in debt instruments) This product is suitable for investors who are seeking*: • Capital appreciation over medium to long term. • Investment in debt and money market instruments as well as equity and equity related instruments.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Gold Fund</strong> (An open-ended fund of fund scheme investing in Axis Gold ETF) This product is suitable for investors who are seeking*: • Capital appreciation over medium to long term. • Investment predominantly in Axis Gold ETF in order to generate returns similar to the underlying fund, subject to tracking error.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Equity Saver Fund</strong> (An open-ended scheme investing in equity, arbitrage and debt) This product is suitable for investors who are seeking*: • Capital appreciation while generating income over medium to long term. • Provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities and investments in debt and money market instruments.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Children’s Gift Fund</strong> (An open-ended fund, for investment for children, having a lock-in of 5 years or till the child attains age of majority (whichever is earlier)) This product is suitable for investors who are seeking*: • Capital appreciation &amp; generating income over long term. • Investment in debt and money market instruments as well as equity and equity related instruments.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Multicap Fund</strong> (An open-ended equity scheme investing across large cap, mid cap, small cap stocks) This product is suitable for investors who are seeking*: • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis NIFTY 100 Index Fund</strong> (An open-ended index fund tracking the nifty 100 index) This product is suitable for investors who are seeking*: • Long term wealth creation solution. • An index fund that seeks to track returns by investing in a basket of Nifty 100 Index stocks and aims to achieve returns of the stated index, subject to tracking error.</td>
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</table>

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<table>
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<tr>
<td><strong>Axis Gold ETF</strong> <em>(An open-ended scheme replicating/tracking domestic price of gold)</em> This product is suitable for investors who are seeking*: • Capital appreciation over medium to long term. • Invests predominantly in gold in order to generate returns similar to the performance of gold, subject to tracking error.</td>
<td><em>Investors understand that their principal will be at moderately high risk</em></td>
</tr>
<tr>
<td><strong>Axis Nifty ETF</strong> <em>(An open-ended exchange traded-fund)</em> This product is suitable for investors who are seeking*: • Capital appreciation over medium to long term. • Investments in Equity &amp; Equity related instruments covered by Nifty 50 Index.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Dynamic Equity Fund</strong> <em>(An open-ended dynamic asset allocation fund)</em> This product is suitable for investors who are seeking*: • Capital appreciation and generating income over medium to long term. • Investment in equity and equity related instruments as well as debt and money market instruments while managing risk through active asset allocation.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Equity Hybrid Fund</strong> <em>(An open-ended hybrid scheme investing predominantly in equity and related instruments)</em> This product is suitable for investors who are seeking*: • Capital appreciation along with generation of income over medium to long term. • Investment in equity and equity related instruments as well as debt and money market instruments.</td>
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</tr>
<tr>
<td><strong>Axis Small Cap Fund</strong> <em>(An open-ended equity scheme predominantly investing in small cap stocks)</em> This product is suitable for investors who are seeking*: • Capital appreciation over long term. • Investment in a diversified portfolio predominantly consisting of equity and equity related instruments of small cap companies.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Growth Opportunities Fund</strong> <em>(An open-ended equity scheme investing in both large cap and mid cap stocks)</em> This product is suitable for investors who are seeking*: • Capital appreciation over long term. • Investment in a diversified portfolio predominantly consisting of equity and equity related instruments both in India as well as overseas.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Retirement Savings Fund - Aggressive Plan</strong> <em>(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)</em> This product is suitable for investors who are seeking*: • Capital appreciation over long term. • Investment primarily in equity and equity related instruments.</td>
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</tr>
<tr>
<td><strong>Axis Retirement Savings Fund - Conservative Plan</strong> <em>(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)</em> This product is suitable for investors who are seeking*: • Capital appreciation and income generation over long term. • Investments in debt and money market instruments as well as equity and equity related instruments.</td>
<td></td>
</tr>
<tr>
<td><strong>Axis Retirement Savings Fund - Dynamic Plan</strong> <em>(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)</em> This product is suitable for investors who are seeking*: • Capital appreciation and income generation over long term. • Investment in equity and equity related instruments as well as debt and money market instruments while managing risk through active asset allocation.</td>
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<td><strong>Axis Dynamic Bond Fund</strong> (An open-ended dynamic debt scheme investing across duration) This product is suitable for investors who are seeking*: • Optimal returns over medium to long term. • To generate stable returns while maintaining liquidity through active management of a portfolio of debt and money market instruments.</td>
<td>![Low to High Riskometer]</td>
</tr>
<tr>
<td><strong>Axis Credit Risk Fund</strong> (An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds) This product is suitable for investors who are seeking*: • Stable returns in the short to medium term. • Investment in debt and money market instruments across the yield curve and credit spectrum.</td>
<td>![Low to High Riskometer]</td>
</tr>
<tr>
<td><strong>Axis Corporate Debt Fund</strong> (An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds) This product is suitable for investors who are seeking*: • Regular income over short to medium-term. • Predominantly investing in corporate debt.</td>
<td>![Low to High Riskometer]</td>
</tr>
<tr>
<td><strong>Axis Gilt Fund</strong> (An open-ended debt scheme investing in government securities across maturity) This product is suitable for investors who are seeking*: • Credit risk free returns over medium to long term. • Investment mainly in Government securities across maturities.</td>
<td>![Low to High Riskometer]</td>
</tr>
<tr>
<td><strong>Axis Strategic Bond Fund</strong> (An open-ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years) This product is suitable for investors who are seeking*: • Optimal returns over medium term. • Investment in diversified portfolio of debt and money market securities to generate optimal risk adjusted returns while maintaining liquidity.</td>
<td>![Low to High Riskometer]</td>
</tr>
<tr>
<td><strong>Axis Arbitrage Fund</strong> (An open-ended scheme investing in arbitrage opportunities) This product is suitable for investors who are seeking*: • Income over short to medium term. • Investment in arbitrage opportunities in the cash &amp; derivatives segment of the equity market.</td>
<td>![Low to High Riskometer]</td>
</tr>
<tr>
<td><strong>Axis Short Term Fund</strong> (An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years) This product is suitable for investors who are seeking*: • Regular income while maintaining liquidity over short term. • Investment in debt and money market instruments.</td>
<td>![Low to High Riskometer]</td>
</tr>
<tr>
<td><strong>Axis Banking &amp; PSU Fund</strong> (An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings &amp; public financial institutions) This product is suitable for investors who are seeking*: • Regular income over short to medium term. • Investment in debt and money market instruments issued by Banks, PFIs &amp; PSUs.</td>
<td>![Low to High Riskometer]</td>
</tr>
<tr>
<td><strong>Axis Treasury Advantage Fund</strong> (An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 to 12 months) This product is suitable for investors who are seeking*: • Regular income over short term. • Investment in debt and money market instruments.</td>
<td>![Low to High Riskometer]</td>
</tr>
<tr>
<td><strong>Axis Ultra Short Term Fund</strong> (An open-ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months) This product is suitable for investors who are seeking*: • Regular income over short term. • Investment in Debt &amp; Money Market instruments such that the Macaulay duration of the portfolio is between 3 months – 6 months.</td>
<td>![Low to High Riskometer]</td>
</tr>
<tr>
<td><strong>Axis Money Market Fund</strong> (An open-ended debt scheme investing in money market instruments) This product is suitable for investors who are seeking*: • Regular income over short term. • Investment in Money Market instruments with maturity up to one year.</td>
<td>![Low to High Riskometer]</td>
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<tr>
<td><strong>Axis Liquid Fund</strong> (An open-ended liquid scheme) This product is suitable</td>
<td><img src="image" alt="Riskometer" /></td>
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<tr>
<td>for investors who are seeking*: • Regular income over short term. •</td>
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<tr>
<td>Investment in debt and money market instruments.</td>
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<tr>
<td><strong>Axis Overnight Fund</strong> (An open-ended debt scheme investing in overnight</td>
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<tr>
<td>securities) This product is suitable for investors who are seeking*: •</td>
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<tr>
<td>Regular income with high levels of safety and liquidity over short term. •</td>
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<tr>
<td>Investment in debt and money market instruments with overnight maturity.</td>
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<tr>
<td><strong>Axis ESG Equity Fund</strong> (An open-ended equity scheme investing in</td>
<td><img src="image" alt="Riskometer" /></td>
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<td>companies demonstrating sustainable practices across Environment, Social</td>
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<td>and Governance (ESG) theme) This product is suitable for investors who are</td>
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<tr>
<td>seeking*: • Capital appreciation over long term. • Investment in companies</td>
<td></td>
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<tr>
<td>demonstrating sustainable practices across Environment, Social and</td>
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<td>Governance (ESG) parameters.</td>
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