BRAND
AXIS MUTUAL FUND
Mutual funds investments are perceived to be risky while offering growth potential.

While our country is all about rising aspirations at the same time, we Indians are risk averse too.

At Axis Mutual Fund, we understand the risks that are inherent to the category while aiming to fulfil the investors' investment objective.

We believe that the investors hard-earned money needs to be handled responsibly, with care and concern.

Therefore, with a comprehensive risk management philosophy and processes in place, what seems risky actually isn’t that risky.

Axis Mutual Fund, The Responsible Mutual Fund invites you to be a part of this wealth creation journey.
ABOUT AXIS MUTUAL FUND

AVERAGE AUM* OF ₹ 13,840,162.07 Lakhs

PRESENCE IN OVER 100 CITIES

AMONGST THE FASTEST GROWING AMCs

OVER 60 LAKH ACTIVE INVESTOR ACCOUNTS

55 SCHEMES INCLUDING FOF

Data as on March 31, 2020.
*For the quarter ended March 31, 2020.
Average Asset Under Management (AUM) report for the quarter ended March 31, 2020.

**Asset class-wise disclosure of Average AUM (₹ Cr)**

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>AUM (₹ Cr)</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL</td>
<td>13,840,162.07</td>
</tr>
<tr>
<td>Liquid Fund/ Money Market Fund/ Floater Fund</td>
<td>3,547,758.48</td>
</tr>
<tr>
<td>Remaining Income/ Debt Oriented Schemes</td>
<td>4,931.50</td>
</tr>
<tr>
<td>Gilt Fund/ Glit Fund with 10 year constant duration</td>
<td>3,270,598.69</td>
</tr>
<tr>
<td>Growth/ Equity Oriented Schemes (Other than ELSS)</td>
<td>3,950,809.22</td>
</tr>
<tr>
<td>ELSS Funds</td>
<td>2,117,616.01</td>
</tr>
<tr>
<td>Hybrid Schemes</td>
<td>128,381.41</td>
</tr>
<tr>
<td>Solution Oriented Schemes</td>
<td>32,867.40</td>
</tr>
<tr>
<td>Index Funds</td>
<td>15,120.57</td>
</tr>
<tr>
<td>Other ETF</td>
<td>720.41</td>
</tr>
</tbody>
</table>

Amongst the fastest growing AMCs

Average Asset Under Management (AUM) report for the quarter ended March 31, 2020. Asset class-wise disclosure of Average AUM (₹ Cr)
ABOUT AXIS MUTUAL FUND

WIDE PRESENCE IN OVER 100 CITIES

Percentage of Total AUM as on the last day of the Quarter (as on March 31, 2020)

- Top 5 Cities: 57.88%
- Next 10 Cities: 19.05%
- Next 20 Cities: 9.26%
- Next 75 Cities: 8.73%
- Others: 5.08%

REACHING OUT TO MORE THAN 60 LAKH INVESTOR ACCOUNTS

No. of folios as on March 31, 2020

- Retail: 5,387,145
- HNI: 537,109
- Domestic & Overseas Corp.: 83,034
- Trust: 3,443
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 4,415* branches and 12,173 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: ₹ 8,19,039 Cr
- Total Deposits: ₹ 5,91,676 Cr
- Total Net Profits: ₹ 5,50,138 Cr

Source: www.axisbank.com

*includes extension counters.

Source: www.axisbank.com
Data as on December 31, 2019.
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.
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.

*SSHPL
*Axis Bank and other nominees of Axis Bank.
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.

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 Vysa 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.
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.

INDEPENDENT DIRECTORS

Radhakrishnan Nair
- Erstwhile Member (Finance & Investments) of IRDA and Ex-Executive Director of SEBI.

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.
PILLARS OF THE AXIS MUTUAL FUND 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.
RISK MANAGED PRODUCTS
INVESTMENT PHILOSOPHY - EQUITY

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

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

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

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

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

Discipline
Decision are an output of a logical and disciplined investment process.

Quality Assets
Rigorous search for goos companies with long term sustainable growth and management track record.
Identify Universe
Identify companies with sustainable earnings growth potential, credible management & acceptable liquidity.

Research
Analyze fundamentals to assess fair value of stocks in our universe.

Portfolio Construction
Portfolio is constructed bottom-up, stock-by-stock while adhering to top down risk parameters, liquidity profile and volatility targets.

Portfolio Monitoring
Take profit or rebalance portfolio to ensure investment objectives are met.
<table>
<thead>
<tr>
<th>RISK</th>
<th>WHAT</th>
<th>HOW</th>
</tr>
</thead>
<tbody>
<tr>
<td>QUALITY</td>
<td>Investing in unsustainable/weak companies.</td>
<td>Experienced investment professionals to help limit investment universe to carefully selected high quality businesses.</td>
</tr>
<tr>
<td>PRICE</td>
<td>Overpaying for a company.</td>
<td>Detailed in-house research to enable “Fair value” based investment recommendations.</td>
</tr>
<tr>
<td>LIQUIDITY</td>
<td>High impact costs.</td>
<td>Controlled at portfolio construction stage.</td>
</tr>
<tr>
<td>EVENT</td>
<td>Price risk due to company or sector specific 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>Price volatility due to company or portfolio specific factors.</td>
<td>Monitor overall portfolio volatility. Control risk class / sector / stock exposures as needed.</td>
</tr>
<tr>
<td>MACRO + MARKET</td>
<td>Price risk due to event impacting overall 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>
INVESTMENT PROCESS - FIXED INCOME

INTEREST RATE RISK

Assess the Macro Environment

Target Portfolio Duration

Target Investment Universe

Portfolio Construction

Portfolio Monitoring

CREDIT RISK
Focus on high quality issuers. Investment Universe based on credit research.

Portfolio duration meticulously determined through extensive macro research.

Liquidity/ impact cost part of security selection/ portfolio construction. Optimise balance of credit quality, returns and liquidity.

Exposure to each issuer limited by its rating.
PRODUCTS DESIGNED FOR VARIOUS INVESTOR NEEDS

CASH MANAGEMENT
Horizon: 0-3 months
- Axis Liquid Fund
- Axis Overnight Fund

SHORT TERM CASH PARKING
Horizon: 6 months+
- Axis Treasury Advantage Fund
- Axis Ultra Short Term Fund
- Axis Arbitrage Fund
- Axis Money Market Fund

STEADY INCOME GENERATION
Horizon: 1 year+
- Axis Short Term Fund
- Axis Banking & PSU Debt Fund
- Axis Corporate Debt Fund

INCOME GENERATION AND POTENTIAL CAPITAL APPRECIATION
Horizon: 3 years+
- Axis Dynamic Bond Fund
- Axis Equity Hybrid Fund
- Axis Regular Saver Fund
- Axis Credit Risk Fund
- Axis Strategic Bond Fund
- Axis Triple Advantage Fund
- Axis Equity Saver Fund
- Axis Dynamic Equity Fund
- Axis Retirement Savings Fund

LONG TERM GOAL PLANNING
Horizon: 5 years+
- 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

PRODUCTS DESIGNED FOR VARIOUS INVESTOR NEEDS
<table>
<thead>
<tr>
<th>Scheme</th>
<th>Key differentiation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Axis Bluechip fund</td>
<td>Diversified portfolio predominately consisting of equity and equity related securities of large cap companies.</td>
</tr>
<tr>
<td>Axis Long Term Equity Fund*</td>
<td>Long term focus with investments in quality businesses across market cap.</td>
</tr>
<tr>
<td>Axis Growth Opportunities Fund</td>
<td>Diversified portfolio of domestic large and midcaps with an added flavour of global exposure.</td>
</tr>
<tr>
<td>Axis Multicap Fund</td>
<td>An open-ended equity scheme investing across large cap, mid cap, small cap stocks.</td>
</tr>
<tr>
<td>Axis Focused 25 Fund</td>
<td>Invest in a concentrated portfolio of equity &amp; equity related instruments of upto 25 companies.</td>
</tr>
<tr>
<td>Axis Midcap Fund</td>
<td>Investment mainly in Midcap companies.</td>
</tr>
<tr>
<td>Axis Smallcap Fund</td>
<td>Invests in Small Cap companies.</td>
</tr>
<tr>
<td>Axis Liquid Fund</td>
<td>Suitable to park your spare cash.</td>
</tr>
<tr>
<td>Axis Ultra Short Term Fund</td>
<td>Aims to generate regular income and capital appreciation by investing in a portfolio of short term debt and money market instruments with relatively lower interest rate risk such that Macaulay duration of the portfolio is between 3 months and 6 months.</td>
</tr>
<tr>
<td>Axis Treasury Advantage Fund</td>
<td>Suitable to invest your surplus cash for very short term.</td>
</tr>
<tr>
<td>Axis Short Term Fund</td>
<td>Seeks to provide stable risk adjusted returns with modified duration between 3 months to 3 years (under normal circumstances).</td>
</tr>
<tr>
<td>Axis Banking &amp; PSU Debt Fund</td>
<td>Aims to generate stable returns by mainly investing in debt and money market instruments issued by banks, PFI’s and PSU’s.</td>
</tr>
<tr>
<td>Axis Corporate Debt Fund</td>
<td>Open ended income scheme primarily investing in corporate debt securities aiming to look for opportunities from credit spreads while managing risk.</td>
</tr>
<tr>
<td>Axis Credit Risk Fund</td>
<td>Aims to generate stable returns by investing in debt &amp; money market instruments across they yield curve &amp; credit spectrum.</td>
</tr>
<tr>
<td>Axis Strategic Bond Fund</td>
<td>Open ended income scheme primarily investing in debt instruments of 3-5 years maturity aiming to capture higher yields/spread compression.</td>
</tr>
<tr>
<td>Axis Dynamic Bond Fund</td>
<td>All-weather income fund with absolute return focus which invests in the best ideas at any point of time.</td>
</tr>
<tr>
<td>Axis Gilt Fund</td>
<td>Invests in government securities which are highly liquid and aims to generate returns through interest rate risks.</td>
</tr>
<tr>
<td>Axis Regular Saver Fund</td>
<td>Dual objectives of generating income and capital gains while attempting to manage risks.</td>
</tr>
<tr>
<td>Axis Triple Advantage Fund</td>
<td>Diversification across 3 asset classes that have low correlation.</td>
</tr>
<tr>
<td>Axis Equity Saver Fund</td>
<td>Targets capital appreciation through equity exposure while income generation through fixed income exposure.</td>
</tr>
<tr>
<td>Axis Equity Hybrid Fund</td>
<td>Aims to generate long term capital appreciation along with current income by investing in a mix of Equity and Equity related instruments, debt instruments and money market instruments.</td>
</tr>
<tr>
<td>Axis Children’s Gift Fund</td>
<td>Focuses on long term investment and endeavors to help in savings for children’s needs as they grow up.</td>
</tr>
</tbody>
</table>

*Axis Long Term Equity Fund is an open-ended equity linked savings scheme with a 3 year lock-in.
^Tenure and investment strategy are based on prevailing market conditions & the interest rate view of the fund manger. These may change from time to time. Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
PRODUCT FEATURES

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Key differentiation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Axis Dynamic Equity Fund</strong></td>
<td>Open-ended equity scheme that uses a systematic rules based model to dynamically adjust its equity allocation.</td>
</tr>
<tr>
<td><strong>Axis Arbitrage Fund</strong></td>
<td>A fund that leverages the price differential in the cash and derivatives market to generate returns. Typically carries low portfolio risk and enjoys equity taxation benefits.</td>
</tr>
<tr>
<td><strong>Axis Gold Fund</strong></td>
<td>Easy and hassle free way to invest in gold.</td>
</tr>
<tr>
<td><strong>Axis Nifty ETF</strong></td>
<td>An exchange traded fund that tracks Nifty 50 Index aiming to provide returns that closely correspond to the underlying index return.</td>
</tr>
<tr>
<td><strong>Axis Gold ETF</strong></td>
<td>An exchange traded fund that tracks domestic prices of gold aiming to provide returns that closely correspond to the underlying gold index.</td>
</tr>
<tr>
<td><strong>Axis Overnight Fund</strong></td>
<td>Axis Overnight Fund invests in securities with residual maturity of 1 business day. There is relatively no liquidity risk with no concern of re-pricing.</td>
</tr>
<tr>
<td><strong>Axis Retirement Savings Fund</strong></td>
<td>An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).</td>
</tr>
<tr>
<td><strong>Axis Nifty 100 Index Fund</strong></td>
<td>An open-ended index fund tracking the NIFTY 100 Index.</td>
</tr>
<tr>
<td><strong>Axis ESG Equity Fund</strong></td>
<td>An open-ended equity scheme investing in companies demonstrating sustainable practices across Environment, Social and Governance (ESG) theme.</td>
</tr>
</tbody>
</table>

*Axis Long Term Equity Fund is an open-ended equity linked savings scheme with a 3 year lock-in.

^Tenure and investment strategy are based on prevailing market conditions & the interest rate view of the fund manager. These may change from time to time. Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
EASY TRANSACTIONS
TRANSACT AND TRACK YOUR INVESTMENTS ON THE GO!
- An app for your android smart phone.
- Portfolio view of holdings.
- Buy, sell and switch units (subject to cut-of-timing).
- Request A/c statement, capital gains statement and view last 5 transactions.
- Can be customized for advisors with ARN code.

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.

TRANSACT BY SENDING AN SMS!
- Get NAV, folio balance, purchase, switch and redemption from your registered mobile number.
- Available on all phone models-GPRS or otherwise.
- Secure transaction.
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.

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.

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https://ifaconnect.axismf.com/#/home
EXPERIENCED TEAM
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 had 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.

Gopal Menon, COO & CFO
- 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.

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.
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.

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 TradeTechon 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.
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.

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.
<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><img src="image" alt="Riskometer" /></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 &amp; generating income 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 while generating income over medium to long term. • Investment in debt and money market instruments as well as equity and equity related instruments.</td>
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<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>
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<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>
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<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>
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</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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<tr>
<td><strong>Axis Gold ETF</strong> (An open-ended scheme replicating/tracking domestic price of gold) 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><img src="image" alt="Riskometer" /></td>
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<tr>
<td><strong>Axis Nifty ETF</strong> (An open-ended exchange traded-fund) 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>
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<tr>
<td><strong>Axis Dynamic Equity Fund</strong> (An open-ended dynamic asset allocation fund) 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>
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</tr>
<tr>
<td><strong>Axis Equity Hybrid Fund</strong> (An open-ended hybrid scheme investing predominantly in equity and related instruments) This product is suitable for investors who are seeking*: • Capital appreciation 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>
<td><strong>Axis Small Cap Fund</strong> (An open-ended equity scheme predominantly investing in small 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 small cap companies.</td>
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<tr>
<td><strong>Axis Growth Opportunities Fund</strong> (An open-ended equity scheme investing in both large cap and mid 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 both in India as well as overseas.</td>
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<tr>
<td><strong>Axis Retirement Savings Fund - Aggressive Plan</strong> (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier) 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>
<td><strong>Axis Retirement Savings Fund - Conservative Plan</strong> (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier) 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>
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<tr>
<td><strong>Axis Retirement Savings Fund - Dynamic Plan</strong> (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier) 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><img src="image" alt="Riskometer" /> Investors understand that their principal will be at moderate risk</td>
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<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><img src="image" alt="Riskometer" /> Investors understand that their principal will be at moderately low risk</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><img src="image" alt="Riskometer" /> Investors understand that their principal will be at moderately low risk</td>
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<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><img src="image" alt="Riskometer" /> Investors understand that their principal will be at moderate risk</td>
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<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><img src="image" alt="Riskometer" /> Investors understand that their principal will be at moderately low risk</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><img src="image" alt="Riskometer" /> Investors understand that their principal will be at moderate risk</td>
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| **Axis Liquid Fund** (An open-ended liquid scheme) This product is suitable for investors who are seeking*:  
• Regular income over short term.  
• Investment in debt and money market instruments.  

**Axis Overnight Fund** (An open-ended debt scheme investing in overnight securities) This product is suitable for investors who are seeking*:  
• Regular income with high levels of safety and liquidity over short term.  
• Investment in debt and money market instruments with overnight maturity.  

| Axis ESG Equity Fund (An open-ended equity scheme investing in companies demonstrating sustainable practices across Environment, Social and Governance (ESG) theme) This product is suitable for investors who are seeking*:  
• Capital appreciation over long term.  
• Investment in companies demonstrating sustainable practices across Environment, Social and Governance (ESG) parameters.  

| investors understand that their principal will be at low risk                                      |
| investors understand that their principal will be at high risk                                       |

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.
Statutory Details: Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Axis Bank Ltd. (liability restricted to ₹ 1 lakh). Trustee: Axis Mutual Fund Trustee Ltd. Investment Manager: Axis Asset Management Co. Ltd. (the AMC). Risk Factors: Axis Bank Ltd. is not liable or responsible for any loss or shortfall resulting from the operation of the scheme.

Disclaimer: This document represents the views of Axis Asset Management Co. Ltd. and must not be taken as the basis for an investment decision. Neither Axis Mutual Fund, Axis Mutual Fund Trustee Limited nor Axis Asset Management Company Limited, its Directors or associates shall be liable for any damages including lost revenue or lost profits that may arise from the use of the information contained herein. No representation or warranty is made as to the accuracy, completeness or fairness of the information and opinions contained herein. The AMC reserves the right to make modifications and alterations to this statement as may be required from time to time.

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