

GIVE YOUR CHILDREN THE GIFT OF A GOOD FUTURE.

AXIS CHILDREN'S GIFT FUND

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)

INVEST IN THEIR FUTURE.



Plan for their bright future with Axis Children's Gift Fund

[Axis Children's Gift Fund](#) is 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). The objective is to generate income by investing in debt & money market instruments along with long-term capital appreciation through investments in equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

The investments can be made only in the name of a minor child, which means the child should be less than 18 years of age on the date of investment.

Investors / applicants could be parents, step-parents or grandparents, adult relatives, friends (including NRIs and PIOs) or HUF*.



Who can invest and how much?*

Minor Kid



No limit

Parent / Guardian



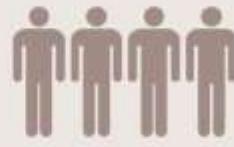
No limit

Grandparent



No limit

Relative / Non-individual



No limit



*Please refer to the SID for the entire list of eligible investors.

AXIS CHILDREN'S GIFT FUND (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 & generating income over long term.
- Investment in debt and money market instruments as well as equity and equity related instruments.

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



AXIS MUTUAL FUND

The RESPONSIBLE Mutual Fund

Benefits



- ⌚ **Goal planning benefit:** It is a great way to plan for your child's education or any other goal that he / she wants to pursue.
- ⌚ **Benefit of long-term investments:** With the option of a longer holding period, you can have more time for the money to grow.
- ⌚ **Asset Allocation Benefit:**
 - Money is invested in equities, therefore it holds potential for long-term wealth creation.
 - Since a portion of money is also invested in debt & money market instruments, it gives the much-needed cushion in terms of relatively less volatility.

Asset Allocation - Axis Children's Gift Fund

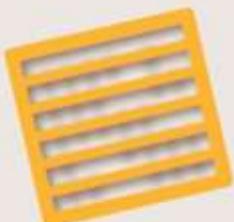
| INSTRUMENTS | INDICATIVE ALLOCATION (% OF NET ASSETS) | | RISK PROFILE |
|--|---|---------|----------------|
| | Minimum | Maximum | |
| Debt* and money market instruments# | 25 | 60 | Low to Medium |
| Equity and Equity related instruments# | 40 | 75 | High |
| Units issued by REITs & InvITs | 0 | 10 | Medium to High |

*Includes securitized debt (excluding foreign securitized debt) up to 60% of the net assets of the Scheme. The Scheme shall not invest in foreign securitized debt.

including derivative instruments to the extent of 75% of the Net Assets of the Scheme.

Compulsory lock-in Structure

Investment under the Scheme will be locked-in for 5 years from the date of allotment or till the child attains the age of majority (which ever is earlier).



The RESPONSIBLE Mutual Fund

 **AXIS MUTUAL FUND**

Investments in Axis Children's Gift Fund may be made to plan for various Goal. There is no assurance that any of the these objectives may be achieved. Gift has certain tax implications. Please consult your tax advisor before investing.

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 '1Lakh). 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. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

| Distributor ARN | Sub-Distributor ARN | Sol ID / Internal Sub-Broker | Employee Code | EUIN | RIA CODE ^A | Serial No., Date & Time Stamp |
|-----------------|---------------------|------------------------------|---------------|------|-----------------------|-------------------------------|
| ARN | ARN | | | E | | |

Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor. I/We, have invested in the scheme(s) of Axis Mutual Fund under Direct Plan. I/We hereby give my/our consent to share/provide the transaction data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all schemes of Axis Mutual Fund, to the above mentioned SEBI Registered Investment Adviser.

"I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer 17) In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

I confirm that I am a first time investor across Mutual Funds.

I confirm that I am an existing investor in Mutual Funds.

Parent / Guardian

Donor

AXIS CHILDREN'S GIFT FUND (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 & generating income over long term
- Investment in debt and money market instruments as well as equity and equity related instruments

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

Riskometer

Moderately Moderate

M

High

H

Very

V

Highly

h

Very

Very

Investor understand that their principal will be at Moderately high risk



Form 1 - Application Form

Axis Children's Gift Fund



Application No.

Unit holder details

Existing minor investor with Folio

(Refer 8)



(Submit proof for date of birth and skip to section 1, 2, 5 & 6)

Name

Gender Male Female

Date of Birth

DD MM YYYY Proof

Born in India Other

Nationality PAN

No*
(Refer 5)



Birth Certificate

Aadhar Card

Passport

Other

Specify

*Not mandatory

1. Details of My Gift

Investment Details (Investors applying under Direct Plan must tick "Direct" against scheme name, refer 1, 2, 5 & 7)

Scheme
Axis Children's Gift Fund

Plan
Regular Direct

Sub-plan
(Refer KIM)
Compulsory lock-in

Option
Growth Dividend payout

Payment By
Own A/c
(Minor)

Parent /
guardian
Fill section 2A

Grand
parents
Fill section 2B

Donor
(Investor)
Fill section 2B



LUMPSUM (Refer 7)

Mode Cheque DD Axis Bank Debit Mandate (Fill section 4)

Amount () words

Dated DD MM YYYY

Drawn on bank / branch name

Cheque / DD no.

Dated

Bank A/c no.

DM

Account type Savings NRO NRE Current FCNR Others Special

Bank / Branch

SIP (For SIP through Electronic Auto Debit submit SIP Registration Mandate (Form 2)) (Refer 13)

SIP installment amount () words

Preferred debit date (Any date except 29th, 30th and 31st) D D

SIP frequency (Tick one) Monthly Yearly

D D
to* MM YY

SIP period* (Ref 13) Till you instruct Axis Mutual Fund to Discontinue OR No. of installments

from MM YY

to* MM YY

Details of first SIP installation

(For SIP start date ref 13)

*Fill only if no. of installments have been specified, else leave blank.

Mode Cheque / DD Axis Bank Debit Mandate (Please fill section 4.) Cheque / DD no.

Dated D D

Drawn on Bank:

Branch:

2. Guardian / Legal Guardian

(Mandatory. Refer 5)



2A Details of guardian

Father

Mother

Legal Guardian



IMPORTANT: If Father's details are filled here and payment is made from mother's bank a/c then mother will be a donor & vice versa. Donor Details should be filled in section 2B.

Name

Gender Male Female

Proof of relation

CKYC Form

Supplementary CKYC Form

PAN card

Nationality

Overseas address (NRIs/PIOs)

Country

*Email (Refer 16)

*Email id belongs to Self / Family Member (Refer Instruction No. 21)

Mobile

Tel.

I / We hereby prefer to 'OPT-IN' to receive physical copies of scheme Annual Report or Abridged summary.

Status Resident individual NRI PIO Other Specify Power of attorney (PoA) (In case of PoA appointed by Guardian please fill PoA & FATCA/CRS form available at website www.axismf.com)

Occupation Pvt. sector service Public sector Gov. service Housewife Defence Professional Retired Business Agriculture

Student Forex dealer Other

Specify

Gross Annual Income in ` (Refer 10)

Net-worth* in `

Politically exposed person (PEP)

<1L 1-5L 5-10L 10-25L >25L OR

*Not older than one year

as on M D Y M Y Y

Yes Not Applicable (Ref 10-7) Related to a PEP

Any other information

Are you FATCA Compliant (Please tick any one) Yes No (if no, please fill below details)

Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes

Type of address given at KRA Residential or business Residential Business Registered office

Permissible documents are Passport Election ID card PAN card Govt. ID card Driving license UIDAI card

NREGA job card Others

specify

Date of birth D D M M Y YYY

Place of birth

Country of birth

Nationality

Are you a tax resident of any country other than India? Yes No (If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.)

Country#

Tax identification number %

Identification type (TIN or Other, please specify)

#To also include USA, where the individual is a citizen / green card holder of the USA

%In case Tax Identification Number is not available, kindly provide its functional equivalent \$

2B Details of donor (Mandatory in all cases other than those whose investments are made by guardian/letter 5) (Details of investor who is investing on behalf of minor child.)

Gender Male Female

Name

PAN card

KIN

(Refer 10A)

Aadhaar No. (Ref. 20)

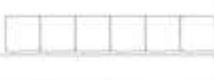
CKYC Form

Supplementary CKYC Form

Country of birth

Nationality

Correspondence/ Overseas address (For FIIs/NRIs/PIOs)



Overseas address

Email (Refer 16)

Mobile

Tel.

Status Resident individual Proprietor HUF NRI PIO FII* Partnership firm* Society* Trust* Company*
Non-profit organization (NPO)* (Ref 19) Other* Specify *Fill FATCA / CRS and UBO form for non-individual investor available at www.axismf.com

Occupation Pvt. sector service Public sector Gov. service Housewife Defence Professional Retired Business Agriculture

Student Forex dealer Other

Specify

Any other information Gross annual income <1L 1-5L 5-10L 10-25L >25L <1L 1-5L 5-10L 10-25L >25L-1C >25L-1C

Is the entity involved in any of the following:
Foreign exchange/
Money changer Y N

OR *

Net-worth in `

as on

DDMM YY YY

>1C

Gaming/ Gambling/ Lottery Y N

*Not older than one year
(Ref 10)

Politically exposed person (PEP) Related to a PEP as on D D M M Y Y Y Y

(Casinos, betting syndicates)
Money lending/ Pawning

Y N

Not Applicable

5. Details of Alternate Child

(Refer 6)

Relationship with unit holder

Brother

Sister

Any Other

Specify

Name

Date of birth D D M Y Proof

Birth Certificate

Aadhar Card

Passport

Other

Specify

Born in India Other Nationality

Name of guardian

Address

Pin code

6. Declaration and Signature

(Refer 4)

SIP Registration Mandate
(In case of SIP investment)

Enclosed



Having read and understood the content of the SID and KIM of the scheme and SAI of Axis Mutual Fund. I/we hereby apply for units of the scheme. I have read and understood the terms, conditions, details, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate source only and does not involve designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belongs to me/us. In event "Know Your Customer" process is not completed by me/us to the satisfaction of the Mutual Fund, (I/we hereby authorize the Mutual Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law.) The ARN holder has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds amongst which the Scheme is being recommended to me/ us. I/We confirm that I/We do not have any existing Micro STP/Lumpsum investments which together with the current application will result in aggregate investments exceeding 50,000 in a year (Applicable for Micro investment only.) with your fund house. For NRIs only - I / We confirm that I am/ we are Non Residents of Indian nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/ our Non Resident External / Non Resident Ordinary / FCNR account. I/We confirm that details provided by me/us are true and correct. Third party payment: 1. Donor - I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift and I/We have read and understood the Third Party Payment rules and agree to comply and be bound by the same. I/We shall be solely liable/responsible for any claim, loss and/ or damage of whatsoever nature that the Fund/ AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing the transaction in favour of the Beneficial Investor (Beneficiary Child) as detailed in the Application Form 2. Parent/ Legal Guardian: I/We confirm that I/We are the guardian of the Minor registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme(s) on behalf of the minor.

CERTIFICATION

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

AADHAAR DECLARATION

I/ We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (iii) updating my/ our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/ We hereby provide my/our consent for sharing/disclosed of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund (s) and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my PAN.

Parent / Guardian

Donor

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**AXIS CHILDREN'S
GIFT FUND**



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The RESPONSIBLE Mutual Fund

 **AXIS MUTUAL FUND**

| Distributor ARN | Sub-Distributor ARN | Internal Sub-Broker/Sol ID | Employee Code | EUIN | RIA CODE ^A | Serial No., Date & Time Stamp |
|-----------------|---------------------|----------------------------|---------------|------|-----------------------|-------------------------------|
| ARN | ARN | | | E | | |

Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor. I/We have invested in the scheme(s) of Axis Mutual Fund under Direct Plan. I/We hereby give my/our consent to share/provide the transaction data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all schemes of Axis Mutual Fund, to the above mentioned SEBI Registered Investment Adviser:

"I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice of the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, the employee/relationship manager/sales person of the distributor/sub broker."

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer 17)

In case the subscription amount is ₹10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

I confirm that I am a first time investor across Mutual Funds. I confirm that I am an existing investor in Mutual Funds.



Form 2 - SIP Registration Mandate



Details of Minor Child (Beneficiary details) (ref 5)

Folio no. (For existing minor unit holders)

Application No.

| | | | |
|-------------------------------|--|---|-----------------------------------|
| Name | First Name | Middle Name | Last Name |
| PAN | Minor | Guardian | Donor |
| KIN (Ref. 10A) | Minor | Guardian | Donor |
| Aadhaar No. (Ref. 20) | Minor | Guardian | Donor |
| Scheme | Plan | Sub-plan | Option |
| Axis Children's Gift Fund | Regular Direct | Compulsory lock-in | Growth Dividend Pay-out |
| SIP frequency (tick any one) | Monthly* Yearly (Default Frequency Monthly) | SIP date (DD) <input checked="" type="checkbox"/> (Any date except 29th, 30th and 31st) OR Until Cancelled (If end date is not mentioned then the SIP will be considered for perpetuity (Dec 2099)) | |
| Enrollment Period from (MMYY) | Y Y to M M Y Y | in words | |
| SIP Amount () | Top-Up Facility* - Optional (ref 13 A) Top-Up Frequency | Half-Yearly Yearly Dynamic | |
| Top-Up Amount () | in figures | in words | |

Declaration and signature

I / We declare that the particulars furnished here are correct. I / We authorise Axis Mutual Fund acting through its service providers to debit my / our bank account towards payment of SIP instalments through an Electronic Debit arrangement / NACH (National Automated Clearing House). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / We would not hold the user institution responsible. I / We will also inform Axis Mutual Fund about any changes in my bank account.

This is to inform you that I / We have registered for making payment towards my investments in AXISMF by debit to my / our account directly or through ECS (Debit Clearing) / NACH (National Automated Clearing House). I / We hereby authorize to honour such payments and have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my / our account. I also hereby agree to read the respective SID and SAI of the mutual fund before investing in any scheme of Axis Mutual Fund using this facility.

Date D D MM YYYY
X
X
Parent / Guardian
D
Donor

| | | |
|----------------------------|--|------------------------------|
| UMRN | Bank use | Date D D MM YYYY |
| Tick () | Sponsor Bank Code | Utility Code |
| CREATE MODIFY CANCEL | I / We hereby authorize Axis Mutual Fund to debit (tick) | SB CA CC SB-NRE SB-NRO Other |
| with Bank | Name of customers bank | IFSC |
| an amount of Rupees | in words | or MICR |

| | | | | | |
|-------------|---|---------------------|------------|--------------|----------------|
| FREQUENCY | Mthly Qtly H-Yrly Yrly | As & when presented | DEBIT TYPE | Fixed Amount | Maximum Amount |
| Reference 1 | <input checked="" type="checkbox"/> Folio No. | Phone No. | | | |

| | | |
|-------------|-------------|----------|
| Reference 2 | Scheme Name | Email ID |
|-------------|-------------|----------|

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.

| | |
|-------------------------|----------------------------------|
| PERIOD | |
| From | D D M M Y Y Y Y |
| To | D D M M Y Y Y Y |
| Or | Until Cancelled |
| 1. | Signature Primary Account holder |
| 2. | Signature of Account holder |
| 3. | Signature of Account holder |
| Name as in bank records | |

This is to confirm that the declaration (as mentioned overleaf) has been carefully read, understood & made by me / us. I am authorizing the User Entity / Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

MANDATORY FIELDS : • Instrument Date • Account type • Bank A/c number (core banking a/c no only) • Bank name • IFSC code or MICR code (as per the cheque / pass book)
• Amount in words & figures (maximum amount) • Period start date and end date or until cancelled • Account holder signature • Account holder name as per bank record

ACKNOWLEDGMENT SLIP (To be filled by the investor)

| | |
|-------------------|----------------------------|
| Folio No. | Investor Name |
| Scheme Name | (Scheme Name) |
| SIP Period From | D D M M Y Y to D D M M Y Y |
| Amount | Plan |
| | Option |
| Stamp & Signature | |

Instructions For Completing The Application Form

Please read the SID carefully before signing the application form and tendering payment.

1. GENERAL INSTRUCTIONS

- a. The application form should be completed in ENGLISH and in BLOCK LETTERS.
- b. All cheques, demand drafts and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name A/c First Investor Name" or "Scheme Name A/c Permanent Account No".
- c. Any over-writing / changes made while filling the form must be authenticated by canceling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.
- d. Application forms along with supporting documents can be submitted to any ISCs / OPAs, details of which are available on www.axismf.com.
- e. Investors must write the application form number / folio number on the reverse of the cheque / demand draft.
- f. Investors are requested to check contents of the account statement on receipt. Any discrepancy should be reported to the AMC / Registrar within 7 calendar days of the receipt of the statement; else contents of the statement would be presumed to be correct and binding. The AMC may modify any discrepancy at its discretion.
- g. Units will be allotted subject to realization of payment proceeds.

2. DIRECT INVESTMENTS

Investors subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" against the scheme name in the application form e.g. "Axis Children's Gift Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is not mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the application will be processed under Direct Plan. Further, where application is received for Existing Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

3. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN)

Investor investing through distributor shall mention EUIIN on the application form, if he/she has been advised by Sales Person/ Employee/ Relationship Manager of the distributor this would assist in addressing any instance of mis-selling. If left blank, applicant(s) need to tick and sign the following declaration "I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." on the form. SEBI has made it mandatory to obtain EUIIN no. for every employee/ relationship manager/ sales person of the distributor for selling mutual fund products.

4. DECLARATION AND SIGNATURES

- a. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal.
- b. In case of HUF, the Karta needs to sign on behalf of the HUF.
- c. Applications by minors should be signed by their guardian.
- d. For Corporates, signature of the Authorised Signatory (from the Authorised Signatory List (ASL)) is required

5. INVESTMENT DETAILS

Who Can Invest on behalf of Minor?

- a. Natural Parents / Guardian
- b. Legal Guardian
- c. Donor

Beneficiary Child (Unitholder)

- a. The minor shall only be the sole unit holder in the folio. Joint holding is not allowed.
- b. Proof to ascertain the Date of Birth is mandatory, in case of discrepancy the form will be liable for rejection.
- c. Acceptable documents for Date of Birth: Birth certificate, Aadhar card, School leaving certificate/ HSC Mark sheet by Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the minor
- d. Details of the Guardian (natural parent) viz., father or mother or court appointed legal Guardian is mandatory
- e. All communication and payments shall be made by the fund favoring the Beneficiary Child (unitholder)
- f. Under Lock-in plan investments will be under lock-in till the unit holder (minor) reaches the age of 18 years or 3 years from date of investment whichever is later.

Parent (Guardian) / Legal Guardian

- a. Parent / Legal Guardian shall be KYC verified, address provided in KYC will override the address mentioned in this form.
- b. Documents evidencing the relationship with the minor shall be produced by the guardian.
- c. In case of Court appointed guardian supporting documentary evidence (notarized court order) should be provided.
- d. The folio(s) as held by a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions thereafter shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

Donor

Such person who make initial investment amount to gift the Units of the Scheme to the Unitholder (beneficiary child).

- a. Donor should be KYC verified, address provided in KYC will override the address mentioned in this form
- b. In case the donor is an NRI / PIO / OCI, an overseas address must be provided. A local address, if available, may also be mentioned in the application form.
- c. There cannot be two Donors in the same folio.

Power of Attorney Holder (PoA)

- a. Guardian willing to appoint PoA to operate minors folio can do so by filling an application form available at www.axismf.com
- b. Applications under a Power of Attorney or by a limited company or a body corporate or a registered society or limited liability partnership (LLP) or partnership must be accompanied by the original Power of Attorney/ board resolution or a certified true copy / duly notarized copy of the same.
- c. Authorised officials should sign the application form under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the application form.

6. ALTERNATE CHILD

- a. The investor (including parent / legal guardian of the minor Unitholder) are given the facility to nominate an alternate child, who is younger than the Beneficiary child
- b. Where an alternate child is named, the investor, at the time of such naming shall sign such forms or any other documents as may be required by the AMC.
- c. In the event of death of the minor Unitholder (before attaining majority) during the tenor of the Scheme and where no alternate child has been named, the value of Units (at the redemption price) at the credit of the deceased minor Unitholder will be paid by the Fund to the Natural parents /legal guardian appointed by the competent court.

- d. In the event of simultaneous death of the minor Unitholder and the alternate child, the legal guardian of the Unitholder appointed by the competent court or where no such guardian has been appointed, either parent of the minor Unitholder, or where neither parent is alive, any other guardian of the minor Unitholder, alone shall have the right to claim the value of Units (at the Redemption Price) at the credit of the deceased minor Unitholder, which shall be a full and valid discharge of the AMC / Fund from all further liabilities in respect of the sum so paid.

- e. Any nomination of an alternate child wherein the parent / legal guardian of the alternate child has not been named shall be an invalid nomination
- f. Date of Birth of the Alternate Child along with photocopy of supporting documents should be provided with the applications form. (DOB proof includes documents like Birth Certificate, School Leaving certificate/ Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the Alternate Child).
- g. By providing this facility the Trustee is not in any way attempting to grant any rights other than those granted to the minor unitholder. The alternate child shall receive the Units only as an agent and trustee for the legal heirs or legatees as the case may be.

7. PAYMENT DETAILS

- a. The AMC intends using electronic payment services (NEFT, RTGS, ECS (Credit), Direct Credit, etc.) to the extent possible for dividends / redemptions for faster realization of proceeds to investors. In case the unit holder wishes to receive payments vide cheques / demand drafts to be sent using a postal / courier service, please provide appropriate written instructions to the AMC / Registrar for the same.
- b. Please enclose a cancelled cheque leaf (or copy thereof) in case your investment instrument (pay-in) is not from the same bank account as mentioned under bank account details.
- c. Any communication, dispatch of redemption / dividend proceeds / account statements etc. would be made by the Registrar / AMC as per reasonable standards of servicing.
- d. The Debit Mandate is an additional facility available to Axis Bank account holders only.

8. EXISTING UNIT HOLDER'S INFORMATION (Minor Investor)

Incase the minor is already having investment in any of the scheme of Axis Mutual Fund and is a sole applicant in the folio, provide Folio Number with proof to verify Date of Birth and details of parents / guardian. The personal details and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the minor investor as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC / Fund.

9. BANK DETAILS

It is mandatory to mention bank account details on the form as per directives issued by SEBI. Applications without this information application is liable to be rejected. The Mutual Fund / AMC reserve the right to hold redemption proceeds in case requisite bank details are not submitted. Bank details provided on the Bank Account section (pay out bank account) of the form should be of the Minor as mentioned on the application form.

- a. Payment instrument provided towards investment can be from any of the below accounts with no amount limit.

I. Parent/Guardian

IMPORTANT: If Father's details are filled under Guardian / Legal Guardian (Section 2A) and payment is made from mother's account then details of mother should be provided under 'Details of Donor' (Section 2B) and vice versa

ii. Legal Guardian

iii. Donor or Donor's Account

- b. Payment instrument should be accompanied with required supporting documents.

- i. Demand drafts submitted at the time of subscription should be accompanied by a banker's certificate clearly stating the investor's name and PAN as well as mentioning that the demand draft has been issued by debiting the investor's own bank account. Pre-funded instruments issued by the bank against cash shall not be accepted for investments of ₹ 50,000 or more.

- ii. Payments made through RTGS/NEFT/NECS should be accompanied by a banker's certificate stating that the RTGS/NEFT/NECS payment has been made by debiting the investor's own bank account along with mention of the investor's name and PAN.

Option to register multiple bank accounts (Only Minor account)

By registering multiple bank accounts, unit holder can use any of their registered bank accounts to receive redemption / dividend proceeds. Any request for a change in bank mandate requires 10 days for validation and verification. Further, these account details will be used by the AMC / Mutual Fund / R&T for verification of instruments (like cheques/DDs/POs) received at the time of subscription / purchase applications to ensure that subscription payments are received only from one of the registered bank accounts. Investors are requested to avail of this facility by filling in the application form for registration of multiple bank accounts available at any of our ISCs / OPAs or on our website www.axismf.com.

10. KYC

All Applicants (including POAs and Guardians) are required to be KYC compliant irrespective of the amount of investment. In case you are not KYC certified, please fill in the KYC form (individual or Non-Individual). A KYC acknowledgement letter should be submitted along with application for opening a folio or making an investment. Each holder in the folio must be KYC compliant.

Investors may kindly note that new SEBI Circular issued regarding uniformity in the KYC process was effective from January 1, 2012.

- 1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries, new Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are available on our website www.axismf.com.
- 2. The Mutual Fund shall perform the initial KYC of its new investors and shall also accept the details change form for investors who have done their KYC prior to 31st Dec11.
- 3. It is mandatory to carry out In-Person Verification(IPV) for processing the KYC of its new / existing investors from January 1, 2012.
- 4. Once the KYC and IPV-In Person Verification has been done with any SEBI registered intermediary, the investor need not undergo the same process again with any other intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC/additional KYC of the investor.
- 5. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice.
- 6. Non-individual investors will have to do a fresh KYC due to significant changes in KYC requirements.
- 7. In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/Networth and Politically Exposed Person (PEP)* status mentioned under section 2 & 3 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc.,(applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both Individual and Non Individual applicants.

Instructions For Completing The Application Form (Contd.)

Please read the SID carefully before signing the application form and tendering payment.

*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

Subsequently, SEBI, vide its circular no. MIRSD/Cir-5/2012 dated April 13, 2012 advised various intermediaries to upload KYC data of its existing customers into the KRA system. While uploading KYC data into the KRA system, intermediaries were also required to highlight such 'Missing/Not Available' KYC information of a customer, which was either not required or not taken previously, but was mandatory as per uniform KYC guidelines issued by SEBI.

In accordance with AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, investors may note the following:

It is mandatory for all new/existing investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc, as mentioned in the application form. Subscription requests, without providing these details, are liable to be rejected. No subscriptions (whether fresh or additional) and switches pertaining to 'KYC on-hold' cases are accepted, unless the investor / unitholder also submits relevant KYC missing / updated information, which is appropriately updated on the KRA - KYC.

Further, it is mandatory for existing customers to complete In-Person Verification process and provide the missing KYC information failing which their applications / transaction requests for additional subscription (including switches) is liable to be rejected.

10A Operationalisation of Central KYC Records Registry (CKYCR)

Central Registry of Securitisation and Asset Reconstruction and Security interest of India ('CERSAI') has been authorised by Government of India to act as Central KYC Records Registry under Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 ('PMLA Rules'). SEBI vide its circular ref. no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular ref. no. CIR/MIRSD/120/2016 dated November 10, 2016 has prescribed that the Mutual Fund/ AMC should capture KYC information for sharing with CKYCR as per the KYC template prescribed by CERSAI for uniform and smooth implementation of CKYC norms for onboarding of new investors in mutual funds.

In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:

- Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYCR Form to the Mutual Fund/ AMC.
- Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or fill CKYCR Form.
- Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC identifier ('KIN') will be generated for such customer.
- New investors, who have completed CKYCR process & have obtained KIN may quote their KIN in the application form instead of submitting CKYCR Form/ Supplementary KYC Form.
- AMC / Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
- If the PAN of investor is not updated on CKYCR system, the investor should submit self-certified copy of PAN card to the Mutual Fund/ AMC.

The CKYCR Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of Axis Mutual Fund and on website www.axismf.com.

The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

11. Ultimate Beneficial Owners(s)

SEBI vide its circular no. CIR/MIRSD/2/2013 dated January 24, 2013 further read with AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015 and other applicable regulations and guidelines, for identification of Beneficial Ownership to be followed by the intermediaries for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement. In this regard, all categories of investors (including all new / existing investors / unitholders) (except individuals, companies listed on a stock exchange or majority-owned subsidiary of such companies) are mandatorily required to provide beneficial ownership details for all investments. Failing which, fund reserves the right to reject applications / subscription requests / additional subscription requests (including switches) / restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

12. PERMANENT ACCOUNT NUMBER (PAN)

Each applicant may submit self-attested PAN Card Copy as per best practice (Including Guardian in case of Minor and POA holders). However PAN is not mandatory in case of Investors residing in the State of Sikkim, Central & State Government officials and officials appointed by the Courts e.g. Official Liquidator, Court receiver etc. (under the category of Government) subject to Axis AMC confirming the above mentioned status.

PAN Exempt Investments

SEBI vide its circular dated 24th July 2012, conveyed that the investments aggregating ₹ 50,000 in a rolling 12 month period or in a financial year i.e. April to March, in all the schemes of Mutual Funds are exempt from the PAN requirement. Where the aggregate of the Lumpsum Investment (Fresh Purchase & Additional Purchase) and PAN requirement exemption will be available only to Micro Investments made by the individuals being Indian Citizens (Including NRIs, Donor, Minor acting through Guardian and Sole proprietary firms not having PAN). Person of Indian Origin, Hindu Undivided Family (HUF), Qualified Foreign Investor (QFI) and other categories of investors will not be eligible for this exemption. However the eligible investors are required to submit PAN exempt KYC issued by SEBI registered KRA (KYC Registration Authority).

13. SIP (SYSTEMATIC INVESTMENT PLAN)

In case of Systematic Investment Plan (SIP) registration requests in the folio will be only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.

- In Axis Children's Gift Fund SIP can be started either by Guardian or Donor.
- A minimum gap of 21 days and not more than 90 days needs to be maintained between the first and second SIP installments.
- Investor shall have the option of choosing any date of the month as the SIP date except the dates 29th, 30th and 31st. If SIP debit date is not mentioned default date would be considered as 7th of every month. If selected 29th, 30th or 31st, default SIP date would be considered as 28th of every month.
- All SIP installment cheques/payment instructions must be of the same amount and the same monthly debit date (excluding first cheque).
- The SIP will be discontinued automatically if payment is not received for three successive installments.
- Investors can discontinue a SIP at any time by sending a written request to any Official Point of Acceptance or to the registrar Karvy. Notice of such discontinuance should be received at least 20 days prior to the due date of the next installment / debit.
- In case payment is made using "At Par" cheques, investors must mention the MICR number of his actual bank branch.
- An Investor will not hold Axis Mutual Fund, its registrars and / or service providers responsible if a transaction is delayed or not effected, or the investor bank account is

debited in advance or after the specific SIP date because of the various clearing cycles of RBI's Electronic Clearing Facility (ECS). Axis Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP and / or ECS facility.

- Please refer below table for Min. No. of installments and minimum amount per installments:

| Scheme | Monthly | | Yearly | |
|---------------------------|--------------------|----------------------|--------------------|----------------------|
| | Minimum Amount (₹) | Minimum Installments | Minimum Amount (₹) | Minimum Installments |
| Axis Children's Gift Fund | 1000 | 6 | 12000 | 3 |

j. If the period is not specified by the unit holder on the SIP section then the SIP enrollment will be consider from the upcoming month (Gap of 21 days) till perpetuity (December 2099).

k. If no amount is mentioned minimum scheme amount would be considered. Please refer KIM & SID of the respective scheme.

L. **Maximum Amount:** It is suggested to choose a higher amount to commence additional investments in future or to absorb Top-Up increments.

- 13A TOP-UP Facility: Under this facility the Investor can increase the SIP installment at pre-defined intervals by a fixed amount or any time as per the request. For availing the said facilities, investors are required to note the following:

- Investor willing to register TOP-UP should provide the TOP-UP details along with the SIP enrolment details.
- The minimum amount for Axis TOP-UP facility is Rs. 500/- and in multiples of Rs. 1/-.
- If no amount is mentioned as TOP-UP amount under frequency yearly and half-yearly, then SIP will be registered as a standalone SIP and not as Top-Up SIP.
- TOP-UP frequencies available are half yearly/ yearly/ Dynamic intervals.
- In case TOP-UP frequency is not indicated, it will be considered as Yearly by Default; provided Top-Up amount is mentioned clearly.
- The date for Axis Mutual Fund TOP-UP Facility will correspond to the registered SIP.
- TOP-UP will continue till the End of the SIP tenure by default.
- In case an investor wishes to change the Top-Up amount (under Yearly/ Half-Yearly Top-Up frequency), he/she has to provide a cancellation for the existing SIP Mandate and register fresh SIP.
- Only TOP-UP cannot be discontinued anywhere during the SIP tenure.
- In case of Dynamic Top up option any changes in the amount can be made only after completion of 3 months from the date of the first installment. Minimum gap between two top up requests should be 3 months. Amount specified in last request shall be continued till the End of the SIP tenure.

14. AUTO DEBIT PARTNERING BANKS

Partnering Banks: Axis Bank, Federal Bank, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India & Union Bank Of India.

15. NRIs, FII's

a. Repatriation basis

- NRIs: Payment may be made either by inward remittance through normal banking channels, or from funds held in a Non-Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts, an account debit certificate from the bank issuing the draft confirming the debit will need to be enclosed.
- Axis Mutual Fund has decided to restrict subscriptions from U.S. Persons (including NRIs and all persons residing in U.S. U.S. Corporations or other entities organized under the laws of U.S) and Residents of Canada in the Schemes of Axis Mutual Fund.

b. Non-repatriation basis

- In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in a NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts, an account debit certificate from the bank issuing the draft confirming the debit will need to be enclosed.
- c. TDS where ever applicable would be rounded off to the next Rupee.

16. ELECTRONIC SERVICES

The AMC provides electronic transaction services through its website and over the phone.

- KTRACK: Transactions through electronic platform(s) of Karvy Computershare Pvt. Ltd. (effective from January 2, 2017): Investors will be allowed to transact through www.karvyfms.com, an electronic platform provided by M/s. Karvy Computershare Pvt. Ltd. ("Karvy"), Registrars & Transfer Agent, in Schemes of Axis Mutual Fund ("Fund") (except Axis Gold ETF). The facility will also be available through mobile application of Karvy i.e. 'KTRACK'.
- Online Schedule Transaction Facility ('the OST facility' / 'the Facility'): The OST facility shall enable Investors to schedule subscription / redemption / switch transaction(s) on specified date for specified amount/ units by giving online instruction.

The terms and conditions of the OST facility shall be as under:

- The Facility is available to the existing Investors of open ended schemes of Axis Mutual Fund (except Axis Gold ETF and Axis Nifty ETF), subject to completion of lock-in, if any.
- The Facility is available only to Individual (including sole proprietor) Investors for units held in / subscription in physical mode.
- The Facility for subscription transaction would be available to Investors after completion of OTM Mandate / Easycall mandate/ equivalent mandate registration process.
- Under the Facility the transaction can be scheduled to be executed on a specified date which shall be within 30 calendar days from the date of the instruction. Such specified date shall be a business day. In case the scheduled transaction date falls on a nonbusiness day, the transaction will be executed on the immediately following business day.
- The Facility shall be available on online transaction platform(s) viz website of Axis AMC i.e. www.axismf.com. Axis AMC may extend the Facility to other transaction platforms from time to time, at its discretion.
- The scheduled transaction may be cancelled by giving suitable instruction atleast one calendar day prior to the scheduled transaction date.
- The triggered transaction on the scheduled date shall be considered as time stamped and will be executed on the specified date at the applicable NAV of the relevant scheme.
- The scheduled transaction(s) shall be subjected to exit load, minimum subscription/ additional subscription application and other terms and conditions of the relevant scheme as per SID applicable on the specified date.
- The scheduled transaction shall be liable to be rejected if sufficient amount is not available for subscription or sufficient number of units / amount is not available for redemption.
- Redemption transactions will not be executed in case units are pledged or where lien is marked on units, at the time of online instruction / on specified date;
- Investors availing this facility shall acquaint themselves with the features of the relevant scheme(s), including any modification / amendments carried out before the specified date.

The above is an additionally provided facility to the Investors to plan their transactions in

Instructions For Completing The Application Form (Contd.)

Please read the SID carefully before signing the application form and tendering payment.

schemes using online platforms.

- Email facility - Applicants who provide their email address will receive communication by email. In case an investor wishes to receive a hard copy of an account statement or other document, he/she is requested to submit a request at customerservice@axismf.com or call us on 1800 221322 or 1800 3000 3300 From Monday to Friday - 8 AM to 7 PM On Saturday - 9 AM to 6 PM.
- SMS alerts facility - Applicants who wish to receive transaction alerts on their mobile phone need to provide their mobile no.
- Online investment facility - New or existing investors can invest with us online at www.axismf.com. To avail of this facility, applicants are requested to provide both their mobile no. and email address in the spaces provided.
- EasyCall Facility-New or existing investors can buy or sell units of schemes over the phone without having to remember PINs and Passwords. To do so an investor must register for our unique Easy Call facility. By filling in the registration form available on www.axismf.com.
- In case mobile no. & email ID is not provided on the application form then it will be capture as per KYC record.
- 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.

17. TRANSACTION CHARGE

Transaction Charge per subscription of ` 10,000/- and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have not opted out of charging the transaction charge) in respect of applications routed through distributor/broker relating to Purchases / subscription / new inflows only (lumpsum and SIP), subject to the following:

- For Existing / New investors: ` 100 / ` 150 as applicable per subscription of ` 10,000/- and above.
- Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to ` 10,000/- and above. In such cases the transaction charge would be recovered in maximum 4 successful installments.
- There shall be no transaction charge on subscription below ` 10,000/-.
- There shall be no transaction charges on direct investments.
- There shall be no transaction charges for transaction other than purchases/subscriptions relating to new inflows such as Switches, etc.
- Transactions carried out through the Stock Exchange platforms for mutual funds shall not be subject to transaction charges.

The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum requirement due to deduction of transaction charges from the subscription amount.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

| FATCA & CRS Indicia observed (ticked) | Documentation required for Cure of FATCA/ CRS Indicia |
|---|--|
| U.S. place of birth | <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality" or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth |
| Residence/mailing address in a country other than India | <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below) |
| Telephone number in a country other than India | <p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below) <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence (refer list below) |
| Telephone number in a country other than India | <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below) |

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body*
- Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

19. A non-profit organization means any entity or organization that is registered as a Trust or a society under the Societies Registration Act, 1860 or any similar State legislation or a company registered under section 25 of the companies act, 1956 or under Section 8 of the Companies Act, 2013. NPOs are requested to submit a copy of certificate of registration under applicable laws (example Bombay Public Trust Act) and/ or certificate from Charity Commissioner (as applicable) and/ or copy of appropriate registration certificate under Income Tax Act.

20. Submission of Aadhar Number

Aadhar number/ copy or Proof of enrolment for Aadhar is required to be submitted by/for the following: a. Individual investor(s) who is/are eligible to be enrolled for an Aadhar number.

b. Managers, Officers or employees/persons holding an attorney to transact on behalf of Non - Individual investors.

Investor(s) is/are required to give his/their consent for usage of Aadhaar number for purposes detailed in consent given under Declarations section of application form. Further, investors may kindly note that, if the name given in the application does not match the name as appearing on the PAN Card/Aadhaar card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.

Further, pursuant to the notification on Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2019 dated February 14, 2019, Aadhaar can be accepted as a valid document for proof of address or proof of identity, provided the investor redact or blackout his Aadhaar number while submitting the applications for investments.

Purpose of usage of Aadhar number

The purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws/rules/regulations. The aforesaid requirements shall be implemented by AMC subject to amendments to PMLA Rules and circulars issued by regulator(s).

21. E-mail Communication

Investors should ensure that the email id provided is that of First /Sole holder or of their Family member. Family means spouse, dependent children or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First / Sole Holder available in the KYC records shall be registered in the folio.

However, the option to charge "transaction charges" is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on type of the Scheme. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

18. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

FATCA & CRS TERMS & CONDITIONS : Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as Axis MF to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our investors and counter parties. In relevant cases, information will have to be reported to tax authorities / appointed agencies.

Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

The onus to provide accurate, adequate and timely inputs in this regard would be that of the investor or counterparty. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that Axis MF will be unable to provide advice to you about any tax status or FATCA/CRS classification relevant to your account. It is your responsibility to ensure that you record your correct tax status / FATCA/ CRS classification. You may seek advice from your tax advisor in this regard.

Please note that you may receive more than one request for information if you have multiple relationships with Axis MF or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS:

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

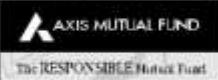
Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement FATCA and CRS under the relevant international treaties.

Please consult your professional tax advisor for further guidance on your tax residency, if required.



Axis Children's Gift Fund

(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)



Key Information Memorandum and Application Form

Axis Asset Management Company Limited (Investment Manager)

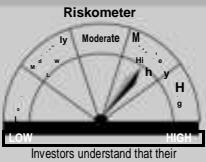
Continuous offer for units at applicable NAV based price.

AXIS CHILDREN'S GIFT FUND (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 & generating income over long term
- Investment in debt and money market instruments as well as equity and equity related instruments

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



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 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

The Mutual Fund or AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the scheme.

This document is dated : August 14, 2019

| | | |
|--|---|--|
| Investment objective | To generate income by investing in debt & money market instruments along with long-term capital appreciation through investments in equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns. | |
| Asset allocation pattern of the scheme | Under the normal circumstances, the asset allocation pattern will be: | |
| Types of Instruments | Normal Allocation (% of Net Assets) | |
| Equity and Equity related instruments# | 65-80 | |
| Debt* & Money Market Instruments# | 20-35 | |
| Units issued by REITs & InvITs | 0-10 | |
| | *Includes securitized debt (excluding foreign securitized debt) up to 35% of the net assets of the Scheme. The Scheme shall not invest in foreign securitized debt. | |
| | #including derivative instruments to the extent of 80% of the Net Assets of the scheme. The Scheme may use fixed income derivative instruments subject to the guidelines as maybe issued by SEBI and RBI from time to time. The Scheme may also use equity derivatives as permitted vide circular no. DNP/Cir 29/2005 dated September 14, 2005, circular no. DNP/Cir-30/2006 dated January 20, 2006, circular no. SEBI/DNP/Cir-31/2006 dated September 22, 2006, circular no. Cir/IMD/DF/11/2010 dated August 18, 2010 and SEBI circular no. SEBI/HO/IMD/DF2/CIR/P /2017/ 109 dated September 27, 2017. The Scheme may use derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. Derivative instruments include Interest Rate Swaps, Interest Rate Forwards, Interest Rate Futures, Forward Rate Agreements, stock options, Index options, Stock & Index futures/stock futures and any such other derivative instruments permitted by SEBI/RBI from time to time. | |
| | Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time. | |
| | The cumulative gross exposure through equity, debt, units issued by REITs & InvITs and derivative positions should not exceed 100% of the net assets of the Scheme in accordance with SEBI Cir/IMD/DF/11/2010 dated August 18, 2010. | |
| | The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 50% of the net assets of the Scheme. | |
| | 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 adhere to the following limits should it engage in Stock Lending. | |
| | 1. Not more than 25% of the net assets of the Scheme can generally be deployed in Stock Lending. | |
| | 2. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable). The Scheme retains the flexibility to invest across all the securities in the equity, debt and Money Markets Instruments and mutual fund units. The portfolio may hold cash depending on the market condition. The fund manager can use Derivative instruments to protect the downside risk. Subject to the SEBI 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. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. In case of deviation, the portfolio would be rebalanced within 30 calendar days from the date of deviation. In case the same is not aligned to the above asset allocation pattern within 30 calendar days, justification shall be provided to the Investment Review Committee and reasons for the same shall be recorded in writing. The Investment Review committee shall then decide on the course of action. | |
| Differentiation with existing open ended schemes (as on July 31, 2019) | The Scheme is not a minor modification of any other existing scheme/product of Axis Mutual Fund. Further, the existing products of Axis Mutual Fund are either debt, equity & hybrid or exchange traded funds and hence the Scheme under consideration cannot be compared with any other existing schemes. | |
| Investment strategy of the scheme | The Scheme intends to generate income by investing in debt & money market instruments along with long-term capital appreciation through investments in equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns. | |
| | Fixed Income Strategy: The Scheme proposes to invest in a diversified portfolio of high quality debt and money market instruments to generate regular income. The fund manager will allocate the assets of the scheme taking into consideration the prevailing interest rate scenario & the liquidity of the different instruments. | |
| | The portfolio duration and credit exposures will be decided based on a thorough research of the general macroeconomic condition, political and fiscal environment, systemic liquidity, inflationary expectations, corporate performance and other economic considerations. The fund manager will keep in mind the yield structure of different asset classes (e.g. the sovereign yield curve and the corporate bond yield curve) as well as the kinks within a particular yield curve (e.g. the different points of the sovereign yield curve) while making investment decisions. | |
| | Equity related Strategy: The equity allocation will be managed actively. The focus would be to build a diversified portfolio of strong growth companies, reflecting our most attractive investment ideas, at all points of time. | |

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| | <p>The portfolios will be built utilising a bottom-up stock selection process, focusing on appreciation potential of individual stocks from a fundamental perspective. The AMC employs a "Fair value" based research process to analyse the appreciation potential of each stock in its universe (Fair value is a measure of the intrinsic worth of a company). The universe of stocks is carefully selected to include companies having a robust business models and enjoying sustainable competitive advantages as compared to their competitors. The Fund will have the flexibility to invest across the market capitalisation spectrum.</p> <p>The Fund by utilising a holistic risk management strategy will endeavor to manage risks associated with investing in equity markets. The Fund has identified the following risks and designed risk management strategies, which are embedded in the investment process to manage these risks</p> <ul style="list-style-type: none"> i) Quality Risk - Risk of investing in unsustainable / weak companies. ii) Price Risk - Risk of overpaying for a company iii) Liquidity Risk - High Impact cost of entry and exit iv) Volatility Risk - Volatility in price due to company or portfolio specific factors v) Event Risk - Price risk due to a company / sector specific or market event <p>Cash-Futures Arbitrage:</p> <p>The fund would look for market opportunities between the spot and the futures market. The cash-futures arbitrage strategy can be employed when the price of the futures exceeds the price of the underlying stock. The fund would first buy the stocks in cash market and then sell in the futures market to lock the spread known as arbitrage return.</p> <p>Buying the stock in cash market and selling the futures results into a hedge where the fund have locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the cash market. Thus there is a convergence between the cash market and the futures market on expiry. This convergence helps the fund to generate the arbitrage return locked in earlier. However, the position could even be closed earlier in case the price differential is realized before expiry or better opportunities are available in other stocks.</p> <p>The strategy is attractive if this price differential (post all costs) is higher than the investor's cost-of capital.</p> <p>The fund may also enter into reverse arbitrage strategies, i.e., if futures were quoting at a discount, futures would be bought and shares would be sold to lock in an arbitrage profit.</p> <p>Derivatives Strategy:</p> <p>The Scheme may invest in various derivative instruments which are permissible under the applicable regulations. Such investments shall be subject to the investment objective and strategy of the Scheme and the internal limits if any, as laid down from time to time. These include but are not limited to futures (both stock and index) and options (stock and index).</p> <p>Derivatives are financial contracts of pre-determined fixed duration, like stock futures/options and index futures and options, whose values are derived from the value of an underlying primary financial instrument such as: interest rates, exchange rates, commodities, and equities. Derivatives can be either exchange traded or can be over the counter (OTC). Exchange traded derivatives are listed and traded on stock exchanges whereas OTC derivative transactions are generally structured between two counterparties.</p> |
| Risk profile of the scheme | <p>Mutual Fund Units involve investment risks including the possible loss of principal.</p> <p>The scheme carries risks associated with investing in equities, fixed income instruments and derivatives securities.</p> <p>Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk and default risk. 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.</p> <p>Investments in debt and money market instruments are subject to interest rate risk, re-investment risk, basis risk, credit risk, spread risk, prepayment risk, etc. Equity and equity related instruments are volatile by nature.</p> <p>Listing of the units of the fund does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the Fund may quote below its face value / NAV.</p> <p>The Scheme may invest in derivative products in accordance with and to the extent permitted under the Regulations and by RBI. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme.</p> <p>Investments in 'REIT' & 'InvIT' have risks associated with price-risk, credit risk, liquidity and marketability, re-investment risk and risk of lower than expected distributions.</p> <p>Please refer to the SID for further details.</p> |
| Risk management | <p>Risk management is going to be an integral part of the investment process. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of the Regulations.</p> <p>The AMC endeavours to invest in REITS/InvITs, where adequate due diligence and research has been performed. The Scheme also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the predictability and strength of cash flows, value of assets, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, etc.</p> |
| Plans and options | <p>Plans and Options under the Scheme</p> <p>Plans</p> <ul style="list-style-type: none"> • Axis Children's Gift Fund - Regular Plan • Axis Children's Gift Fund - Direct Plan <p>Direct Plan</p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>Options under each plans</p> <ul style="list-style-type: none"> • Growth • Dividend (Dividend Payout Facility) <p>The Investors should indicate option for which Subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid application received without any choice of option/ facility, the following default option / facility will be considered;</p> <p>Default Plan: Direct</p> <p>Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form e.g. "Axis Children's Gift Fund – Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.</p> <p>Sub-plan</p> <p>Compulsory Lock-in:</p> <p>Investment will be locked-in for 5 years from the date of allotment or till the child attains the age of majority (which ever is earlier). The aforesaid revised lock-in period would not be applicable to any existing investment by an investor, registered SIPs and incoming STPs in the Sub-Plan as on the effective date of aforesaid change i.e. May 18, 2018. Such investments may be redeemed after the unitholder is 18 years of age or after 3 years from the date of allotment, whichever is later.</p> <p>No Lock-in*:</p> <p>Subsequent to Fundamental Attribute change there will be only one sub-plan under the Scheme i.e. Compulsory Lock-in. Accordingly the sub-plan 'No Lock-in' shall be discontinued for all subscriptions (whether by way of fresh subscription or additional purchase or under systematic transactions). The existing units in respect of existing unitholder under the No-lock-in shall continue till all the units under the Scheme are redeemed and subsequently the aforesaid sub-plan shall be closed.</p> <p>*Unitholder's of above plan willing to switch their investment into 'Compulsory Lock in' Plan or any other scheme of the Fund may do so by submitting the switch request.</p> <p>Facility to hold units in demat mode has not been provided in view of the unique feature / provisions of the scheme. However, the units may be provided in demat mode at a later date if so decided by the Trustee / AMC.</p> |

Default Option – Growth

The investor must clearly specify his choice of plan. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form. Investors should also indicate "Direct" in the ARN column of the application form. Further, If neither Distributor code is mentioned in the application form, nor Plan is indicated against the Scheme name, the application will be processed under Direct Plan. The investors may refer to the following table for applicability of Direct Plan/ Regular Plan under different scenario :-

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1 | Not mentioned | Not mentioned | Direct Plan |
| 2 | Not mentioned | Direct | Direct Plan |
| 3 | Not mentioned | Regular | Direct Plan |
| 4 | Mentioned | Direct | Direct Plan |
| 5 | Direct | Not Mentioned | Direct Plan |
| 6 | Direct | Regular | Direct Plan |
| 7 | Mentioned | Regular | Regular Plan |
| 8 | Mentioned | Not Mentioned | Regular Plan |

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Applicable NAV

Subscriptions/ Purchases including Switch- ins:

A) In respect of purchase of units with amount less than ` 2 Lakhs the following cut-off timings and NAVs shall be applied:

- Where the application is received up to 3.00 pm with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the day of receipt of application.
- Where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the next Business Day.
- Where the application is received with an outstation cheque or demand draft which is not payable at par at the place where it is received - closing NAV of day on which the cheque or demand draft is credited.

B) In respect of purchase of units with amount equal to or more than ` 2 Lakhs, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilization shall be applicable provided that:

For allotment of units in respect of purchase/switch in

- Application is received before the applicable cut-off time.
- Funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.

Redemptions including Switch - outs:

- Where the application received upto 3.00 pm - closing NAV of the day of receipt of application.
- Where the application received after 3.00 pm - closing NAV of the next Business Day.

Minimum application amount/ number of units

| Purchase | Additional Purchase | Repurchase |
|--|---|--|
| ` 5,000 and in multiples of ` 1 thereafter | Amount ` 100 and in multiples of ` 1 thereafter | There will be no minimum redemption criterion. |

Despatch of repurchase (Redemption) request

The redemption proceeds shall be dispatched to the unit holders within 10 working days from the receipt of the redemption request at the Authorised Center of Axis Mutual Fund

Benchmark index

NIFTY 50 Hybrid Composite Debt 65:35 Index

Dividend policy

The Trustee will endeavor to declare the Dividend as specified, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of Dividend 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 Dividend nor that the Dividend be paid regularly. The Dividend warrants/cheque/demand draft shall be dispatched to the Unit holders within 30 days of the date of declaration of the Dividend. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. or as specified by SEBI for the delayed period and the interest shall be borne by the AMC.

Portfolio turnover ratio* (as on July 31, 2019)

1.17 times (*Based on equity, equity derivatives and Fixed Income Securities transactions only. Triparty Repos/Repo/FD/Margin FD/MFU/SLB are not considered.)

Name of the fund manager

Mr. Ashish Naik (Tenure as Fund Manager: 3 years) and Mr. R. Sivakumar (Tenure as Fund Manager: 3 years)

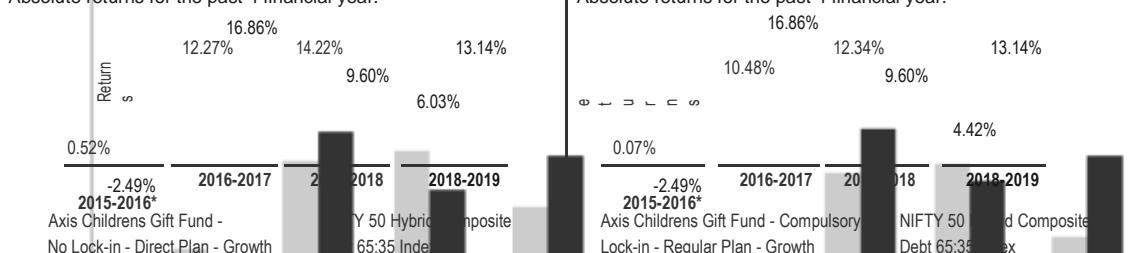
Name of the Trustee

Axis Mutual Fund Trustee Limited

Performance of the scheme (as on July 31, 2019)

| Period | Axis Childrens Gift Fund - No Lock-in - Direct Plan - Growth^ | Axis Childrens Gift Fund - No Lock-in - Regular - Growth^ | Axis Childrens Gift Fund - Compulsory Lock-in - Direct - Growth^ | Axis Childrens Gift Fund - Compulsory Lock-in - Regular - Growth^ | NIFTY 50 Hybrid Composite Debt 65:35 Index |
|--------------------------------------|---|---|--|---|--|
| 1 Year | 0.44% | -1.09% | 0.39% | -1.08% | 3.97% |
| 3 Years | 8.59% | 6.70% | 8.39% | 6.70% | 9.53% |
| Returns Since Inception Dec 08, 2015 | 9.67% | 7.71% | 9.41% | 7.72% | 11.02% |

Absolute returns for the past 4 financial year.



*Past performance may or may not be sustained in future. The performance given above is for Other than Direct Plan unless specified. Returns greater than 1 year are compounded annualized (CAGR). *Inception till financial year end. Calculations are based on Growth Option NAVs.

| Portfolio holding (as on July 31, 2019) | Top 10 holdings by Issuer (Equity Shares) | | Gross Equity exposure | | Top 10 holdings by Issuer (Debt Instruments) | | % of Net Assets | |
|--|--|-----------------|---|-----------------|--|-----------------|-----------------|-----------------|
| | Name of issuer | % of Net Assets | Name of issuer | % of Net Assets | Name of issuer | % of Net Assets | Name of issuer | % of Net Assets |
| | HDFC Bank Limited | 5.92% | Reliance Industries Limited | 4.79% | | | | |
| | Tata Consultancy Services Limited | 5.30% | Power Finance Corporation Limited | 3.88% | | | | |
| | Bajaj Finance Limited | 5.08% | Nirma Limited | 3.62% | | | | |
| | Kotak Mahindra Bank Limited | 5.00% | Union Bank of India | 3.19% | | | | |
| | Housing Development Finance Corporation Ltd. | 3.87% | Oriental Bank of Commerce | 2.99% | | | | |
| | Infosys Limited | 2.99% | National Bank For Agriculture & Rural Development | 2.50% | | | | |
| | ICICI Bank Limited | 2.86% | Magma Fincorp Limited | 2.43% | | | | |
| | Larsen & Toubro Limited | 2.50% | Clearing Corporation of India Ltd | 2.10% | | | | |
| | Reliance Industries Limited | 2.32% | Renew Power Limited | 1.45% | | | | |
| | Bajaj Finserv Limited | 1.84% | State Government Securities | 1.29% | | | | |
| | Sector Allocation | | % of Net Assets | | | | | |
| | FINANCIAL SERVICES | | 46.73% | | | | | |
| | IT | | 9.58% | | | | | |
| | ENERGY | | 8.56% | | | | | |
| | CONSUMER GOODS | | 7.34% | | | | | |
| | CHEMICALS | | 7.30% | | | | | |
| | AUTOMOBILE | | 4.98% | | | | | |
| | INDUSTRIAL MANUFACTURING | | 2.61% | | | | | |
| | CONSTRUCTION | | 2.50% | | | | | |
| | OTHERS^ | | 2.10% | | | | | |
| | PHARMA | | 1.58% | | | | | |
| | SERVICES | | 1.47% | | | | | |
| | GOVERNMENT OF INDIA | | 1.42% | | | | | |
| | FERTILISERS & PESTICIDES | | 1.41% | | | | | |
| | CEMENT & CEMENT PRODUCTS | | 1.37% | | | | | |
| | Cash & Cash Equivalent | | 1.05% | | | | | |
| | Grand Total | | 100.0% | | | | | |

[^]Triparty Repos / Mutual Fund units / Repo. Please visit www.axismf.com to obtain schemes latest monthly portfolio.

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| Expenses of the scheme | <p>(i) Load Structure</p> <p>Entry Load: Not applicable</p> <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>Exit Load:</p> <p>Under Compulsory Lock-in: No exit load post lock-in period</p> <p>Under No Lock-in:</p> <ul style="list-style-type: none"> • an Exit Load of 3% is payable if Units are redeemed / switched-out upto 1 year from the date of allotment, • an Exit Load of 2% is payable if Units are redeemed / switched-out after 1 year and upto 2 years from the date of allotment • an Exit Load of 1% is payable if Units are redeemed / switched-out after 2 years and upto 3 years from the date of allotment • NIL if Units are redeemed / switched-out after 3 years from the date of allotment <p>(ii) Recurring expenses</p> <p>The recurring expenses of the Scheme(including the Investment Management and Advisory Fees) shall be as per the limits prescribed under the SEBI (MF) Regulations. These are as follows:</p> <p>On the first ` 500 crores of the daily net assets: 2.25%</p> <p>On the next ` 250 crores of the daily net assets: 2.00%</p> <p>On the next ` 1250 crores of the daily net assets: 1.75%</p> <p>On the next ` 3000 crores of the daily net assets: 1.60%</p> <p>On the next ` 5000 crores of the daily net assets: 1.50%</p> <p>On the next ` 40,000 crores of the daily net assets: Total expense ratio reduction of 0.05% for every increase of ` 5,000 crores of daily net assets or part thereof.</p> <p>On the balance of the assets: 1.05%</p> <p>All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in other than Direct Plan. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under Direct Plan.</p> <p>The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limit stated in Regulation 52(6) of the SEBI (MF) Regulations.</p> <p>In addition to the limits as specified in Regulation 52(6) of SEBI (MF) Regulations or the Total Recurring Expenses (Total Expense Limit) as specified above, the following costs or expenses may be charged to the Scheme namely;</p> <p>(a) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI/AMFI from time to time are at least (i) 30 per cent of gross new inflows in the scheme, or; (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher.</p> <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or subclause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.</p> <p>Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>Provided further that, expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities.</p> <p>Provided further that, additional TER can be charged based on inflows only from retail investors from B30 cities in terms of SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 read with SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019. For this purpose inflows of amount uptoRs. 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".</p> <p>(b) additional expenses, incurred towards different heads mentioned under Regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the scheme;</p> <p>(c) GST payable on investment and advisory service fees ('AMC fees') charged by Axis Asset Management Company Limited ('Axis AMC');</p> <p>Further, brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment shall not exceed 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.</p> <p>A. Within the Total Expense Limit chargeable to the scheme, following will be charged to the Scheme:</p> <p>(a) GST on other than investment and advisory fees, if any, (including on brokerage and transaction costs on execution of trades) shall be borne by the Scheme</p> <p>(b) Investor education and awareness initiative fees of at least 2 basis points on daily net assets of respective Scheme.</p> <p>B. AMC fees charged by Axis AMC to the Scheme will be within the Total Expense Limit as prescribed by SEBI Regulations, with no sub-limit on said AMC fees.</p> <p>Expenses over and above the prescribed limit shall be charged / borne in accordance with the Regulations prevailing from time to time. The mutual fund would update the current expense ratios on its website (www.axismf.com) atleast three working days prior to the effective date of the change. 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.</p> |
|------------------------|--|

Actual expenses for the financial year ended March 31, 2019 (audited): Regular Plan: 2.64%**, Direct Plan: 1.01%**

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| Transaction charges | <p>In terms of SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of `10,000/- and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have opted in for charging the transaction charge) in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only (lump sum and SIP). The transaction charge (based on the type of the product), if any shall be deducted by AMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge. The charge is, subject to the following:</p> <ul style="list-style-type: none"> • For Existing / New investors: ` 100 / ` 150 as applicable per subscription of ` 10,000/- and above • Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to `10,000/- and above. In such cases the transaction charge would be recovered in maximum 4 successful installments. • There shall be no transaction charge on subscription below `10,000/-. • There shall be no transaction charges on direct investments. <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum amount required due to deduction of transaction charges from the subscription amount.</p> <p>However, the option to charge "transaction charges" is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on type of the Scheme. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.</p> <p>The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor and the balance shall be invested in the Scheme. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.</p> |
| Waiver of load for direct applications | Not applicable |
| 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 | The NAV will be declared on all business days. NAV can also be viewed on www.axismf.com and www.amfiindia.com . [You can also telephone us at 1800 3000 3300.] |
| For investor grievances please contact | <p>Registrar and Transfer Agent: Karvy Fintech Private Limited Unit - Axis Mutual Fund, Karvy Selenium, Tower B, Plot number 31 & 32, Financial District, Gachibowli, Hyderabad - 500008. TEL: 040 33211000.</p> <p>Name, address, telephone number, fax number, e-mail ID of the Mutual Fund, Mr. Milind Vengurlekar, Axis Asset Management Co. Ltd. "Axis House", 1st Floor, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai – 400025.</p> <p>Tel. No.: 022 4325 4123, Fax No: 022 4325 5199. Toll Free: 1800 3000 3300 or 1800 221322 Additional Contact Number: 8108622211 From Monday to Friday - 8 AM to 8 PM On Saturday & Sunday - 9 AM to 6 PM. E-mail: customerservice@axismf.com</p> |
| Unit holders' information | <p>Account Statements: On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS within 5 business days from the date of receipt of transaction request/ allotment will be sent to the unit holders registered e-mail address and/or mobile number.</p> <p>Consolidated Account Statement CAS is an account statement detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds. CAS issued to investors shall also provide the total purchase value/cost of investment in each scheme.</p> <p>Further, CAS issued for the half-year (September/ March) shall also provide</p> <ol style="list-style-type: none"> The amount of actual commission paid by AMC/Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each scheme. The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. For Unitholders not holding Demat Account: CAS for each calendar month shall be issued, on or before tenth day of succeeding month by the AMC. The AMC shall ensure that a CAS for every half yearly (September/ March) is issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period. The AMC shall identify common investors across fund houses by their Permanent Account Number(PAN) for the purposes of sending CAS. In the event the account has more than one registered holder, the first named Unit Holder shall receive the Account Statement. The AMC will send statement of accounts by e-mail where the Investor has provided the e-mail id. Additionally, the AMC may at its discretion send Account Statements individually to the investors. For Unitholders holding Demat Account: SEBI vide its Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, has required Depositories to generate and dispatch a single CAS for investors having mutual fund investments and holding demat accounts. In view of the aforesaid requirement, for investors who hold demat account, for transactions in the schemes of Axis Mutual Fund on or after February 1, 2015, a CAS, based on PAN of the holders, will be sent by Depositories to Investors holding demat account for each calendar month within 10th day of the succeeding month to the investors in whose folios transactions have taken place during that month. CAS will be sent by Depositories every half yearly (September/March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period. CAS sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz, purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan (including transaction charges paid to the distributor) and transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month. In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories. Investors whose folio(s)/ demat account(s) are not updated with PAN shall not receive CAS. Consolidation of account statement is done on the basis of PAN. Investors are therefore requested to ensure that their folio(s)/ demat account(s) are updated with PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. For Unit Holders who have provided an e-mail address to the Mutual Fund or in KYC records, the CAS is sent by e-mail. However, where an investor does not wish to receive CAS through email, option is given to the investor to receive the CAS in physical form at the address registered in the Depository system. Investors who do not wish to receive CAS sent by depositories have an option to indicate their negative consent. Such investors may contact the depositories to opt out. Investors who do not hold demat account continue to receive CAS sent by RTA/AMC, based on the PAN, covering transactions across all mutual funds as per the current practice. In case an investor has multiple accounts across two depositories; the depository with whom the account has been opened earlier will be the default depository. The dispatches of CAS by the depositories constitute compliance by the AMC/ the Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations. However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s). Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. For folios not included in the CAS (due to non-availability of PAN), the AMC shall issue monthly account statement to such Unit holder(s), for any financial transaction undertaken during the month on or before 10th of succeeding month by mail or email. For folios not eligible to receive CAS (due to non-availability of PAN), the AMC shall issue an account statement detailing holding across all schemes at the end of every six months (i.e. September/March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/e-mail. |

Annual Report:

Scheme/Plan-wise Annual Report or an abridged summary thereof shall be mailed (email id where e mail id is provided unless otherwise required) to all Unit Holders within four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year i.e. 31st March each year, and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the Mutual Fund (www.axismf.com) and on the website of Association of Mutual Funds in India (www.amfiindia.com).

Unitholders whose email addresses are not registered with the Mutual Fund may 'opt-in' to receive a physical copy of the annual report or an abridged summary thereof.

Further, AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on a specific request received from a unitholder.

AMC shall also publish an advertisement every year, in an all India edition of one national English daily newspaper and in one Hindi newspaper, disclosing the hosting of the scheme wise annual report on the website of the Mutual Fund and AMFI and the modes through which a unitholder can submit a request for a physical or electronic copy of the annual report or abridged summary thereof.

Monthly/Half yearly disclosures

The AMC will disclose the portfolio of the Scheme (alongwith ISIN) as on the last day of the month / half year on the website of the Mutual Fund and AMFI within 10 days from the close of each month/ half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. Further, AMC shall publish an advertisement in an all India edition of one national English daily newspaper and one Hindi newspaper, every half year, disclosing the hosting of the half-yearly statement of its schemes' portfolio on the website of the Mutual Fund and AMFI and the modes through which unitholder(s) can submit a request for a physical or electronic copy of the statement of scheme portfolio.

The AMC will also 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.

**Includes Total Expense Ratio permissible under regulation 52(6)(c), Additional expenses under Regulation 52(6A)(c) and Additional expenses for gross new inflows from specified cities under Regulation 52(6A)(b) (wherever applicable) and includes GST on Investment Management fees.

Please refer Axis AMC website www.axismf.com for list of Official Point of Acceptance of Transactions for submission of transaction requests.

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.

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 `1Lakh). 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. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.