

KEY INFORMATION MEMORANDUM FOR

- **AXIS BANKING DEBT FUND** (An open-ended debt scheme)
- **AXIS DYNAMIC BOND FUND** (An open-ended debt fund)
- **AXIS CONSTANT MATURITY 10 YEAR FUND** (An open ended Gilt scheme)
- **AXIS INCOME FUND** (An open-ended debt scheme)
- **AXIS TREASURY ADVANTAGE FUND** (An open-ended debt scheme)
- **AXIS SHORT TERM FUND** (An open-ended debt scheme)
- **AXIS LIQUID FUND** (An open-ended liquid scheme)

Offer for units at applicable NAV based prices

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.

This document is dated : June 30, 2013

Name of scheme	AXIS BANKING DEBT FUND (An open-ended debt scheme) This product is suitable for investors who are seeking* ● Regular income over short to medium term ● Investment in debt and money market instruments issued by banks ● Low risk (BLUE) (BLUE)		AXIS DYNAMIC BOND FUND (An open-ended debt fund) This product is suitable for investors who are seeking* ● Optimal returns over medium to long term ● To generate stable returns while maintaining liquidity through active management of a portfolio of debt and money market instruments ● Low risk (BLUE) (BLUE)	
	*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk is represented as: (BLUE) investors understand that their principal will be at low risk (YELLOW) investors understand that their principal will be at medium risk (BROWN) investors understand that their principal will be at high risk			
Investment objective	To generate stable returns by investing predominantly in debt & money market instruments issued by banks.		To generate optimal returns while maintaining liquidity through active management of a portfolio of debt and money market instruments.	
Asset allocation pattern of the scheme	Type of Instrument	Normal Allocation (% of net assets)	Type of Instrument	Normal Allocation (% of net assets)
	Debt & Money Market Instruments issued by banks.	80-100%	Debt instruments* including GSecs and corporate debt	0% - 100%
	CBLO, G- Secs, T-Bills and Repo*	0-20%	Money market instruments	0% - 100%
	*Includes Financial Institutions and units of debt and liquid mutual fund schemes. Investment in mutual fund units will be restricted to 10% of the net assets of the scheme. No investment will be made in instruments issued by NBFCs. The scheme will not undertake repo transactions in corporate debt securities. The scheme will not invest in derivatives and securitized debt. The exposure to any sector shall not exceed 30% of the assets of the Scheme. However the said sector exposure limit shall not apply for investments in T Bills, G Sec, Bank CD and CBLO. For the purposes of sector exposure limits, AMFI sector classification of issuers would be considered. Further, debt instruments of PSU Banks (AAA rating only) and PFI (AAA only) shall be exempt from the sector exposure limit provided if the exposure to instruments of NBFCs (issuer level) are of only AAA (long term) / A1+ (short term) rated. Financial institutions shall mean the list of public financial institutions as defined by RBI vide its master circular no. DBOD.FID.FIC.No.4 /01.02.00/2011-12 dated July 01, 2011 (as maybe amended from time to time). Axis Banking Debt Fund, an open ended debt scheme is a new scheme offered by Axis Mutual Fund and is not a minor modification of any other existing scheme/product of Axis Mutual Fund.		*includes securitized debt up to 30% of the net assets of the Scheme. Investments in derivatives shall be up to 75% of the net assets of the scheme. The Scheme can invest up to 50% of net assets in Foreign Securities. The cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure. Axis Dynamic Bond Fund, an open ended debt scheme is a new scheme offered by Axis Mutual Fund and is not a minor modification of any other existing scheme/product of Axis Mutual Fund	
Differentiation with existing open ended debt schemes of Axis Mutual Fund (as on May 31, 2013)	For comparison of Existing Schemes, Investment Objective, Asset Under Management (AUM) and number of folios, please refer to point no. 7 on page 11 to 13.			
Investment strategy of the scheme	The scheme aims to generate stable returns by investing predominantly in debt & money market instruments. The scheme endeavors to generate optimum returns with low credit risk. Investment in debt & money market instruments issued by banks, treasury bills & government securities is primarily with the intention of maintaining high credit quality & liquidity. Atleast 70% of the net assets of the scheme shall be invested in securities rated AAA/A1+ and equivalent. The scheme shall not invest in securities rated below AA- or equivalent. The investment team of the AMC will carry out rigorous in depth credit evaluation of the money market & debt instruments proposed to be invested in.		The investment objective of this scheme is to maximize returns to the investor through an active management of the portfolio, by elongating the duration of the portfolio in a falling interest rate scenario and reducing the duration at a time when interest rates are moving up. With the discretion to take aggressive interest rate/duration risk calls, this could mean investing the entire net assets in long dated Government securities and debt instruments (carrying relatively higher interest rate risk/duration risk), or on defensive considerations, entirely in money market instruments. Accordingly, the interest rate risk/duration risk of the scheme may change substantially depending upon the Fund’s call.	
Risk profile of the scheme	Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The scheme carries risks associated with investing in debt and money market securities, short selling and securities lending. Investment in mutual fund units/debt and money market instruments involves investment risks such as interest rate risk, re-investment risk, basis risk, credit risk, spread risk, prepayment risk, default risk, etc. The AMC may choose to invest in unlisted securities which may increase the risk on the portfolio. Also, the		Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The scheme carries risks associated with investing in debt and money market securities, derivatives, Foreign Securities, securitized debt, short selling and securities lending. Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk and default risk. Trading volume may restrict liquidity. The AMC may choose to invest in unlisted securities which may increase the risk on the	

7. Differentiation with existing open ended debt schemes of Axis Mutual Fund (as on May 31, 2013) (contd.)	Primary investment objective - To generate optimal returns while maintaining liquidity through active management of a portfolio of debt and money market instruments. Investment strategy - To maximize returns to the investor through an active management of the portfolio, by elongating the duration of the portfolio in a falling interest rate scenario and reducing the duration at a time when interest rates are moving up. With the discretion to take aggressive interest rate/duration risk calls, this could mean investing the entire net assets in long dated Government securities and debt instruments (carrying relatively higher interest rate risk/duration risk), or on defensive considerations, entirely in money market instruments. Accordingly, the interest rate risk/duration risk of the scheme may change substantially depending upon the Fund's call. Differentiation - Active duration management. AUM (₹. In crores) 370.73; No. of Folios 3917	
	Axis Banking Debt Fund	
	Asset Allocation	
	Type of Instrument	Normal Allocation (% of net assets)
	Debt & Money Market Instruments issued by banks	80 - 100%
	CBLO, Repo, T-Bills and Government Securities.	0 - 20%
	Primary investment objective - To generate stable returns by investing predominantly in debt & money market instruments issued by banks. Investment strategy - To generate stable returns by investing predominantly in debt & money market instruments issued by banks. The scheme endeavors to generate optimum returns with low credit risk. Investment in debt & money & market instruments issued by banks, treasury bills & government securities is primarily with the intention of maintaining high credit quality & liquidity. Atleast 70% of the net assets of the scheme shall be invested in securities rated AAA/A1 + and equivalent. The scheme shall not invest in securities rated below AA- or equivalent. The investment team of the AMC will carry out rigorous in depth credit evaluation of the money market & debt instruments proposed to be invested in. The credit evaluation will essentially be a bottom up approach and include a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term/ long term financial health of the issuer. Differentiation - The scheme invests predominantly in debt & money market instruments issued by banks. AUM (₹. In crores) 225.30; No. of Folios 289	

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Email customerservice@axismf.com

Statutory Details: Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Axis Bank Ltd. (liability restricted to ₹ 1 Lakh). **Trustee:** Axis Mutual Fund Trustee Ltd. **Investment Manager:** Axis Asset Management Co. Ltd. (the AMC). **Risk Factors:** The sponsor 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.**

Axis Dynamic Bond Fund This product is suitable for investors who are seeking* • Optimal returns over medium to long term • To generate stable returns while maintaining liquidity through active management of a portfolio of debt and money market instruments • Low risk  (BLUE)	Axis Liquid Fund This product is suitable for investors who are seeking* • Regular income over short term • Investment in debt and money market instruments • Low risk  (BLUE)
Axis Income Fund This product is suitable for investors who are seeking* • Optimal returns over medium term • Investment in diversified portfolio of high quality debt and money market securities to generate optimal risk adjusted returns while maintaining liquidity • Low risk  (BLUE)	Axis Banking Debt Fund This product is suitable for investors who are seeking* • Regular income over short to medium term • Investment in debt and money market instruments issued by banks • Low risk  (BLUE)
Axis Treasury Advantage Fund This product is suitable for investors who are seeking* • Regular income over short term • Investment in debt and money market instruments • Low risk  (BLUE)	Axis Short Term Fund This product is suitable for investors who are seeking* • Regular income while maintaining liquidity over short to medium term • Investment in debt and money market instruments • Low risk  (BLUE)
Axis Constant Maturity 10 Year Fund This product is suitable for investors who are seeking* • credit risk free returns over medium to long term • Investment mainly in Government securities to generate returns similar to that of 10 year government bonds • Low risk  (BLUE)	

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

Note: Risk is represented as:

 (BLUE) investors understand that their principal will be at low risk	 (YELLOW) investors understand that their principal will be at medium risk	 (BROWN) investors understand that their principal will be at high risk
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INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

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

1. GENERAL INSTRUCTIONS

- The application form should be completed in ENGLISH and in BLOCK LETTERS.
- 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."
- 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.
- Application forms along with supporting documents can be submitted to ISCs / OPAs, contact details of which are available on www.axismf.com.
- Investors must write the application form number / folio number on the reverse of the cheque / demand draft.
- 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.
- 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 Liquid Fund-Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is 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 in-appropriateness, 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

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

5. PAYMENTS

- The AMC intends using electronic payment services (like NEFT, RTGS, ECS (Credits) etc.) to the extent possible for dividends / redemptions for faster realization of proceeds to investors. In case an investor 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.
- 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.
- Any communication, dispatch of redemption / dividend proceeds / account statements etc. would be made by the Registrar / AMC as per reasonable standards of servicing.
- The Debit Mandate is an additional facility available to axis bank account holders only.

6. BANK DETAILS

It is mandatory for investors to mention bank account details on the form as per directives issued by SEBI. Applications without this information are liable to be rejected. The Mutual Fund / AMC reserve the right to hold redemption proceeds in case requisite bank details are not submitted.

Option to register multiple bank accounts

The AMC / Mutual Fund has also provided a facility to investors to register multiple bank accounts. By registering multiple bank accounts, investors 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. Payments from non-registered bank accounts (called third party payments) will not be accepted (except where permitted as per SEBI regulations). 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.

Cheques submitted at the time of purchase should be from the beneficiary investors account or from an account mentioned in your Multiple Bank Accounts Registration form (except for minors for amounts less than ₹ 50,000 and Corporates / non-individuals).

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. This pre-funded instrument should also be accompanied by a certificate from the banker giving the investor's name, address and PAN.

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.

7. THIRD PARTY PAYMENTS

When payment is made through instruments issued from a bank account other than that of the investor, the same is referred to as a Third Party payment. Where an investor has opted to register multiple bank accounts (using the 'Multiple Bank Accounts Registration Form'), and purchase payment is made from an account different from what is registered, any one of the following documents need to be provided as proof along with the payment instrument.

- Banker's certificate stating that the investment is from the investor's own bank account along with mention of his name and PAN
- Bank account passbook or statement mentioning the investor's name / PAN

Restriction on acceptance of Third Party payments for subscriptions, and exceptions thereto

- In case of payments from a joint bank account, one of the joint holders of the bank account must be the first account holder under the investment application.
- The Asset Management Company shall not accept subscriptions with Third Party payments except in the following situations:
 - Where payment is made by parents/grand parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000 (each regular purchase or per SIP installment)
 - Where payment is made by an employer on behalf of an employee under Systematic Investment Plans through payroll deductions.
 - Custodian on behalf of an FII or a client.

Documents to be submitted for exceptional cases

- KYC is mandatory for all investors (guardian in case of minor) and the person making the payment i.e. the third party. Investors and the person making the payment should attach their valid KYC acknowledgement letter to the application form.
- Submission of a separate, complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party. The said Declaration Form shall, inter-alia, contain the details of the bank account from which the payment is made and the relationship with the investor(s). Please contact the nearest OPA/ISC of Axis Mutual Fund or visit our website www.axismf.com for the declaration form.

8. 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.

- 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.
- 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 Dec'11.
- It is mandatory to carry out In-Person Verification (IPV) for processing the KYC of its new / existing investors from January 1, 2012.
- 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 another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC/additional KYC of the investor.
- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice.
- Non-individual investors will have to do a fresh KYC due to significant changes in KYC requirements.

9. PERMANENT ACCOUNT NUMBER (PAN)

Each applicant is required to submit self attested PAN Card Copy (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 Micro SIP installments by an investor based on the rolling 12 month period/ in a financial year i.e. April to March does not exceed ₹ 50,000/-, it shall be exempt from the requirement of PAN, (hereafter referred to as "Micro Investments").

PAN requirement exemption will be available only to Micro Investments made by the individuals being Indian Citizens (Including NRIs, Joint Holders*, 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). * In case of joint holders, first holder must not possess a PAN.

10. APPLICATIONS ON BEHALF OF MINORS

Where the investment is on behalf of a Minor by the Guardian:

- The Minor shall be the first and sole holder in the account.
- No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
- Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.

Application No.

Form 1

Distributor ARN	Sub-Distributor ARN	Sol ID / Internal Sub-Broker	Employee Code	EUIN	Serial No., Date & Time Stamp
ARN-15341				E038968	

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 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 in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

First / Sole Applicant /
Guardian

Second Applicant

Third Applicant

Power of Attorney Holder

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 18 and please tick (✓) any one)
☐ I confirm that I am a first time investor across Mutual Funds.
 ☐ I confirm that I am an existing investor in Mutual Funds.

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.

1. EXISTING INVESTOR'S FOLIO NUMBER
 (If you have an existing folio number with KYC validated, please mention the number here and skip to section 5/6. Mode of holding will be as per existing folio number.)
2. FIRST APPLICANT'S DETAILS

Name of 1st Applicant (should match with PAN card)

Title ☐ Mr. ☐ Ms. ☐ M/s

Date of Birth

D D M M Y Y

For Investments "On behalf of Minor" (Refer Instruction 10) (^Attach mandatory documents as per instructions.)

PAN* (1st Applicant/Guardian)

*Mandatory. Refer Instruction 9.

Proof of Date of Birth

☐ Birth Certificate ☐ School Certificate/Mark sheet

Attached^

☐ Passport ☐ Any other

Enclose (Please ✓)

☐ Attested PAN card copy☐ KYC Acknowledgment*

Guardian named below is

☐ Father☐ Mother☐ Court Appointed^

Name of the Guardian if minor / Contact Person for non individuals / PoA Holder name

PoA PAN

Correspondence Address / Overseas Address (For FIIs/NRIs/PfOs)

City

State

Pin Code

Email ID (Refer instruction 15a)

Mobile +91

STD Code

Tel (Office)

Tel (Resi)

Status of Sole / 1st Applicant (Please ✓)

☐ Resident Individual☐ Proprietor☐ HUF☐ Minor☐ Society☐ FII☐ NRI☐ PIO☐ Partnership Firm☐ Trust☐ Company☐ Other

Specify

Occupation (of 1st / Sole Applicant)

☐ Service☐ Housewife☐ Defence☐ Professional☐ Retired☐ Business☐ Agriculture☐ Other

Specify

Micro Investments (Refer instruction 9) ☐ KYC acknowledgement letter**3. JOINT APPLICANT'S DETAILS**Mode Of Holding (Please ✓) ☐ Joint (Default) ☐ Anyone or Survivor ☐ Single

Name of 2nd Applicant (Should match with PAN Card)

Title ☐ Mr. ☐ Ms. ☐ M/s

PAN

(2nd applicant)

Enclose

☐ Attested PAN card copy☐ KYC Acknowledgment*

*Mandatory. Refer Instruction 8.

Email ID

Mobile +91

Name of 3rd Applicant (Should match with PAN Card)

Title ☐ Mr. ☐ Ms. ☐ M/s

PAN

(3rd applicant)

Enclose

☐ Attested PAN card copy☐ KYC Acknowledgment*

*Mandatory. Refer Instruction 8.

Email ID

Mobile +91

4. BANK ACCOUNT DETAILS FOR PAY-OUT (Mandatory. Refer instruction 6 and avail of Multiple Bank Registration Facility.)

Bank Name

Bank A/c No.

A/c Type

☐ Current☐ Savings☐ NRO☐ NRE☐ FCNR☐ Others

Specify

Branch Address

City

Pin

IFSC Code (11 digit)*

MICR Code (9 digit)*

*Mentioned on your cheque leaf

5. DEBIT MANDATE (For Axis Bank account holders only. Refer instruction 5d.)

Application No.

TO BE DETACHED BY THE REGISTRAR (KARVY) AND PRESENTED TO AXIS BANK CMS DEPARTMENT

Date D D M M Y Y

I/ We

Name of the account holder(s)

authorise you to

*To be processed in CMS software under client code "AXISMF"

debit my/our account no.

to pay for the purchase of

☐ Axis Dynamic Bond Fund☐ Axis Constant Maturity 10 Year Fund☐ Axis Income Fund☐ Axis Banking Debt Fund☐ Axis Treasury Advantage Fund☐ Axis Short Term Fund☐ Axis Liquid Fund

Signature of Account Holder

Please debit an amount of ₹ (in figures)

₹ (in words)

ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No.

Received subject to realisation, verification and conditions, an application for purchase of Units as mentioned in the application form.

From

Cheque no.

Date

Amount

Scheme

Stamp & Signature

6. INVESTMENT & PAYMENT DETAILS (Investors applying under Direct Plan must mention "Direct" against scheme name, refer instruction 2)Payment type (Please ✓) ☐ Non-Third Party Payment ☐ Third Party Payment (Please attach 'Third Party Payment Declaration Form')

Scheme

Plan

Option

☐ **ONE TIME LUMP SUM INVESTMENT**

(Do not submit SIP Auto Debit Form for lump sum investments)

☐ **MICRO LUMP SUM INVESTMENT** (Refer instruction 9)Payment mode ☐ Cheque ☐ DD ☐ Debit Mandate^

(^Facility available for Axis Bank account holders only. Please fill in section 5.)

Investment amount (₹)	
Cheque / DD No.	
Cheque / DD date	DD/MM/YY
Drawn on bank / branch name	
Pay-in bank account no. (For cheques only)	
Account type (Please ✓)	☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others
	Specify

☐ **DEMAT ACCOUNT DETAILS OF FIRST / SOLE APPLICANT** (Refer instruction 17. Not applicable for SIP investment). Name should be as available in demat account.☐ NSDL ☐ CDSL

Depository Participant Name

Depository Participant (DP) ID

Beneficiary Account Number

☐ **SIP INVESTMENT*** (Normal SIP)☐ **MICRO SIP INVESTMENT*** (Refer instruction 9)

*Not available for Axis Liquid Fund

Monthly SIP amount ₹

(in figures)

₹

(in words)

First SIP Installment detailsMode of payment ☐ Cheque / DD ☐ Debit Mandate (Facility available for Axis Bank account holders only. Please fill in section 5.)

Cheque / DD no.

Cheque / DD date

DDMMYY

Drawn On

Second and subsequent SIP Installment detailsSIP period ☐ Till you instruct Axis Mutual Fund to discontinue or

no. of installments from MMYY to* MMYY

Preferred date for monthly debit (Pick any date except 29th, 30th and 31st of the month.)

DD

*Please fill only if no. of installments have been specified. Otherwise leave blank. Minimum 30 installments

☐ SIP through post-dated cheques-Cheque Nos.

From

To

Date From

DDMMYY

To

DDMMYY

☐ SIP through Electronic Auto Debit (Please fill and attach the SIP Auto Debit Form along with this form)**7. NOMINATION DETAILS** (Nomination is advisable. If you do not wish to nominate, tick here ☐. Refer instructions 16.)

	Name	Date of Birth	Address	Guardian Name (in case Nominee is a Minor)	Signature (Guardian in case Nominee is a Minor)	Allocation %
Nominee 1						
Nominee 2						
Nominee 3						
Unit Holder's Signature						Total = 100%

8. DECLARATION AND SIGNATURE

Having read and understood the content of the SID / SAI of the scheme, 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 SIP/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.

First / Sole Applicant /
Guardian

Second Applicant

Third Applicant

Power of Attorney Holder

QUICK CHECKLIST AND ENCLOSURES

- | | |
|--|--|
| ☐ KYC acknowledgement letter copy attached | ☐ Multiple Bank Accounts Registration form attached (if you want to register multiple bank accounts so that future payments can be made from any of the accounts) |
| ☐ Self attested PAN card copy attached | ☐ Nomination facility opted |
| ☐ Email id provided for a greener planet | ☐ Form signed by all applicants |
| ☐ Email id and mobile number provided for online transaction facility | ☐ Relationship proof between Guardian and Minor (if application is in the name of a Minor) attached |
| ☐ Plan / Option name mentioned in addition to scheme name | ☐ Additional documents attached for Third Party payments. Refer instructions. |
| ☐ SIP Auto Debit Form attached for SIP investments | |
| ☐ MICRO Investments - KYC acknowledgement letter enclosed | |

AXIS MUTUAL FUND HELPS YOU RELAX WITH,


EasySms
92120 10033
Now transact and get folio details through an SMS


EasyInvest
Invest online without any prior registration
Complete your investment in less than 7 minutes

**Risk
Managed
Products**

EasyCall™
1800 3000 3300
Allows you to buy or sell without PINs or Passwords

Form 2

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

Tick whichever is applicable : ☐ New SIP registration by new investor ☐ New SIP registration by existing investor ☐ Change in Bank details by investor

Enclose (Please ✓) ☐ Attested PAN card ☐ KYC Letter ☐ Attested PAN card ☐ KYC Letter ☐ Attested PAN card ☐ KYC Letter

Date

I / We authorize Axis Mutual Fund, acting through its service providers, to debit my account through ECS (Debit) clearing / Direct debit (Standing Instruction) as per the details given here:

A) Folio No. / Application No.										
B) Account Number										
A/c holder's name as in bank records										
C) Account Type (Please ✓)	☐ Savings ☐ Current ☐ Cash Credit									
D) 9-Digit MICR Number of the Bank & Branch										

Scheme [#]	*SIP not available for Axis Liquid Fund
Plan*	
Option	
SIP Auto Debit Date	(29th, 30th & 31st not available) (DD)
Frequency	Monthly
SIP Installment Amount	Please refer to KIM for min. installment amount
SIP Auto Debit Period (minimum 30 months)	From M M Y Y To M M Y Y

☐ Till you instruct Axis Mutual Fund to discontinue.
 Please fill in the 'To' date only if no. of installments have been specified in the Application Form.

*Investors applying under Direct Plan must mention "Direct" against scheme name

I / We declare that the particulars furnished above are correct. 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.

NAME(S) & SIGNATURE(S) OF BANK ACCOUNT HOLDER(S) AS IN BANK RECORDS

Name(s)	Sole/1st Bank Account Holder / POA						2nd Bank Account Holder						3rd Bank Account Holder											
Signature(s)																								
	XX Sole/1st Bank Account Holder / POA						XX 2nd Bank Account Holder						XX 3rd Bank Account Holder											
Date	D	D	M	M	Y	Y	(To be signed by all holders if mode of operation of Bank Account is 'Joint')																	

Stamp & Signature

Name

- e. A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate / mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
- f. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- g. If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

11. APPLICATIONS UNDER POWER OF ATTORNEY

An applicant wanting to transact through a power of attorney must lodge the photocopy of the Power of Attorney (PoA) attested by a Notary Public or the original PoA (which will be returned after verification) within 30 days of submitting the Purchase Application Form / Transaction Slip at a Designated ISC / Official Point of Acceptance, or along with the application in case of application submitted duly signed by POA holder. Applications are liable to be rejected if the power of attorney is not submitted within the aforesaid period.

12. SIP matlab SLEEP IN PEACE

- a. A minimum gap of 25 days needs to be maintained between the first and second SIP installments.
- b. Investor shall have the option of choosing any date of the month as the SIP date except the dates 29th, 30th and 31st.
- c. All SIP installment cheques/payment instructions must be of the same amount and the same monthly debit date (excluding first cheque).
- d. The SIP will be discontinued automatically if payment is not received for three successive installments.
- e. The minimum number of installments under the SIP is 30. If the period is not specified by the unit holder then the SIP enrollment will be deemed to be for perpetuity and processed accordingly.
- f. 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.
- g. In case payment is made using "At Par" cheques, investors must mention the MICR number of his actual bank branch.
- h. 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.

Change of Debit Bank Details (SIP Auto Debit Form)

- a. Investor can change debit bank details mentioned on SIP Auto Debit form by ticking the check box provided on the form and attaching signed cancelled cheque of the new bank along with the mandate.
- b. The cheque copy should have the investor's name printed on it.
- c. In case of change of debit bank details the investor needs to provide the new bank details on mandate and SIP start date should be in continuation with the SIP cycle.
- d. A minimum gap of 30 days is required for incorporation of new bank details.
- e. Except new debit bank details rest of the details would remain same as the original SIP investment.

13. SIP AUTO DEBIT LOCATIONS & PARTNERING BANKS

Partnering Banks: Axis Bank, Bank of Baroda, Bank of India, HDFC Bank, ICICI Bank, IDBI Bank, Indusind Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India, Union Bank of India & Vysya Bank.

SIP Auto Debit facility is currently available at

Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgum, Bhavnagar, Bhillwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, Hubli, Hyderabad, Imphal, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirunelveli, Tirupati, Tiruppur, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vijaywada, Vizag.

14. NRIs, FIIs

- a. Repatriation basis
 - I. 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.
 - II. FIIs can pay their subscription either by inward remittance through normal banking channels or from funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
- 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 Rupee.

15. ELECTRONIC SERVICES

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

- a. 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 3000 3300.
- b. SMS alerts facility - Applicants who wish to receive transaction alerts on their mobile phone need to provide their mobile no.
- c. 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.
- d. 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 EasyCall facility by filling in the registration form available on www.axismf.com.

16. NOMINATION

- a. Nomination is mandatory for all the folios/accounts, where the mode of holding is single or the folio/account is opened by an individual without any joint holding. New subscriptions received from individuals without nomination will be rejected.
- b. The nomination can be made only by individuals holding units on their own behalf singly or jointly. Non-Individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders must sign against the nomination.
- c. Nomination is not allowed for folios/accounts opened in the name of minors
- d. A minor can be nominated against a folio/account. In such a case, the name and address of the Guardian of the minor nominee must be provided. If no Guardian name is provided, the nomination of the minor will be invalid. The Guardian of the minor nominee should be a person other than the holder of that folio/account. Nomination can also be in favour of the Central Govt, State Govt, a local authority, any person designated by virtue of his office or a religious charitable trust.
- e. The Nominee cannot be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of HUF or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- f. Nomination stands rescinded upon transfer of units or cancellation of nomination.
- g. The nomination facility extended under the Scheme is subject to existing laws. The AMC shall, subject to production of such evidence which in their opinion is sufficient, proceed to effect the payment / transfer to the Nominee(s) in the event of demise of the unit holder. Transfer of units / payment to the nominee(s) of the sums shall discharge Axis Mutual Fund / Axis AMC of all liability towards the estate of the deceased unit holder and his / her / their successors / legal heirs.
- h. Cancellation of nomination can only be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. (Please note that if one of the Joint Holders die, the other surviving holders cannot cancel or change the nomination.)
- i. Nomination shall be registered only if the form is filled in completely.
- j. Nomination will be updated at folio/account level and not at scheme level.
- k. Nomination can be made for maximum of 3 nominees. In case of multiple nominees, the percentage of allocation / share in favour of each of the nominees should be indicated against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of unit holders not indicating the percentage of allocation / share for each of the nominees, the Mutual Fund / the AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- l. The investor(s) who nominate is / are deemed to have read and understood the provisions of Regulation 29 A of SEBI (Mutual Funds) Regulations, 1996, read with SEBI circular dated Feb. 16, 2004 and / or any amendments thereto or any rules / regulations framed in pursuance thereof governing the nomination facility and agree/s to be bound by the same.
- m. Fresh nominee registrations will override older nominations under the folio.
- n. In case an investor does not wish to nominate for a specific folio / account, he/she should strike off the nomination fields and mention "Nomination not required".
- o. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate.

17. DEMAT ACCOUNT DETAILS

If you wish to invest in the scheme through Demat you need to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and specify the same in this Application Form. You must ensure that the sequence of names with other details like address, PAN, etc mentioned under Demat details should match with DP records. Only those applications where the details are matched with the depository data, will be treated as valid application. If the details mentioned in the application are incomplete / incorrect, or does not match with the depository data, the applicant shall be treated as invalid and shall be liable to be rejected and would be allotted in Physical form. Demat option will not be applicable for the applications along with SIP option.

Please attach Client Master List along with application form.

18. TRANSACTION CHARGE

As per SEBI circular dated August 22, 2011, 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 3/4 successful installments.
- There shall be no transaction charge on subscription below ₹ 10,000/-.
- There shall be no transaction charges on direct investments.

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.