

KEY INFORMATION MEMORANDUM (KIM) CUM APPLICATION FORM

Bharti AXA Liquid Fund (An Open-ended Liquid Scheme)

Bharti AXA Treasury Plus (An Open-ended Income Scheme)

Offer for Units at applicable NAV plus applicable load if any.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme(s)/Mutual Fund, due diligence certificate by the AMC, Key Personnel, Investors' rights & services, risk factors, penalties and pending litigations, associate transactions etc., Investors should, before investment, refer to the Offer Document(s) available free of cost at any of the Investor Service Centres or distributors or from the website www.bharti-axa-im.com.

The Scheme(s) 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 KIM is dated July 17, 2008.

Bharti AXA Liquid Fund

Bharti AXA Treasury Plus

	BHARTI AXA LIQUID FUND			BHARTI AXA TREASURY PLUS				
Investment Objective	The Schemes seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. The Schemes are not providing any assured or guaranteed returns. Further, there is also no assurance that the investment objectives of the Schemes will be achieved.							
Asset Allocation Pattern of the Schemes	The Asset Allocation pattern of the Scheme under normal circumstances would be as under.			The Asset Allocation pattern of the Scheme under normal circumstances would be as under				
	Types of Instruments	Maximum Exposure	Risk profile	Types of Instruments	Maximum Exposure	Risk profile		
	Money market instruments upto 1 year residual maturity. Debt instruments (including Asset Backed Securities*) upto 6 months residual or average maturity at the time of purchase or have put options within 6 months including floaters upto 6 months of interest re-set frequency	80% - 100%	Low	Money market and Debt instruments (including Asset Backed Securities*) having less than or equal to 1 year of residual or average maturity at the time of purchase	50%-100%	Low - medium		
	Debt instruments (including Asset Backed Securities*) beyond 6 months of residual or average maturity at the time of purchase or have put options beyond 6 months and floaters having interest re-set frequency beyond 6 months, but all upto 1 year	0-20%	Medium	Debt instruments (including Asset Backed Securities*) having beyond 1 year of residual or average maturity at the time of purchase	0 - 50%	Medium		
*Investments in Asset Backed Securities (Securitised debt) will not exceed 20% of the net assets as at the time of purchase. Investment in debt derivatives instruments will be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing.						* Investments in Asset Backed Securities (Securitised debt) will not exceed 20% of the net assets as at the time of purchase. Investment in debt derivatives instruments will be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing.		
Risk Profile of the Schemes	Mutual Fund investments are subject to market risks. Please read the offer documents carefully for details on risk factors before investment.							
Plans and Options	The Scheme has following 3 Plans: (a) Retail Plan (b) Institutional Plan (c) Super-Institutional Plan Each of the above Plans has following Options: (a) Growth Option for capital appreciation; (b) Dividend Re-investment Option (Weekly frequency-Retail Plan; Daily, Weekly, Monthly frequencies – Institutional and Super-Institutional Plans). Institutional and Super-Institutional Plans also offer Dividend Pay-out Option at a monthly frequency. All the plans will have a common portfolio.			The Scheme has following 2 Plans: a) Retail Plan b) Institutional Plan Each of the above Plans has following Options: a) Growth Option for capital appreciation; b) Dividend Re-investment Option (Weekly frequency-Retail Plan; Daily, Weekly, Monthly frequencies – Institutional Plan). Institutional Plan also offers Dividend Pay-out Option at a monthly frequency. Both the plans will have a common portfolio.				
Applicable NAV (after the Schemes opens for re-purchase and sale)	In respect of all valid Purchase, Redemption and Switch requests during the Ongoing Offer period, the Applicable NAV and cut-off time in respect thereof will be as follows: For Purchases: 1. In respect of valid Purchase applications accepted at an Investor Service Center (ISC) upto 12.00 noon on a Business Day and funds are available for utilization on the same day – the closing NAV of the day immediately preceding the day of receipt of application; 2. In respect of valid Purchase applications accepted at an ISC after 12.00 noon on a Business Day and funds are available for utilization on the same day – the closing NAV of the day immediately preceding the next Business Day; 3. Irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application – the closing NAV of the day immediately preceding the day on which the funds are available for utilization. The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which Designated Collection Centre or ISC is located where the applications are being submitted. Payments by Cash, Postal Orders, money orders and outstation cheques; and third party payment instruments will not be accepted. For Redemption: 1. In respect of valid applications accepted at an ISC upto 3.00 p.m. – the closing NAV of the day immediately preceding the next Business Day; and 2. In respect of valid applications accepted at an ISC after 3.00 p.m.- the closing NAV of the next Business Day. For Switches: Valid applications for 'switch-out' shall be treated as applications for Redemption and for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Applicable NAV and cut-off time as mentioned above shall be applied respectively to the 'switch-in' and 'switch-out' applications.			In respect of all Purchase, Redemption and Switch requests, the Applicable NAV will be as follows: For valid applications accepted: Upto 3:00 PM (cut-off time) on a Business Day, the NAV of such Business Day. After 3:00 PM (cut-off time) on a Business Day, the NAV of following Business Day. The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which Designated Collection Centre or ISC is located where the applications are being submitted. Payments by Cash, Postal Orders, money orders and outstation cheques / drafts; and third party payment instruments will not be accepted. For Switches: Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase and thus the provisions of the Cut-off time and the Applicable NAV as mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.				
Minimum Application/ Redemption Amount	Plans	Purchase	Additional Purchase	Minimum Redemption Amount	Plans	Purchase	Additional Purchase	Minimum Redemption Amount
	Retail Plan	Rs. 5,000 and in multiples of Re. 1	Rs. 1,000 and in multiples of Re. 1	Rs. 1,000/- or equivalent Unit value, or account balance which ever is lower	Retail Plan	Rs. 5,000 and in multiples of Re. 1	Rs. 1,000 and in multiples of Re. 1	Rs. 1,000/- or equivalent Unit value, or entire account balance which ever is lower
	Institutional Plan	Rs. 1 crore and in multiples of Re.1	Rs. 1,00,000 and in multiples of Re.1	Rs. 1,000/- or equivalent Unit value, or account balance which ever is lower	Institutional Plan	Rs. 1 crore and in multiples of Re.1	Rs. 1,00,000 and in multiples of Re.1	Rs. 1,000/- or equivalent Unit value, or entire account balance which ever is lower
	Super-Institutional Plan	Rs. 25 crores and multiples of Re.1	Rs. 1,00,000 and in multiples of Re.1	Rs. 1,000/- or equivalent Unit value, or account balance which ever is lower				
Despatch of Repurchase (Redemption) Proceeds	The Fund will endeavor to dispatch redemption proceeds within 2 Business Days from the acceptance of the Redemption request, but not later than 10 working days.			The Fund will endeavor to dispatch redemption proceeds within 3 Business Day from the acceptance of the Redemption request, but not later than 10 working days.				
Benchmark Index	The performance of Schemes shall be benchmarked against CRISIL Liquid Fund Index.							

Bharti AXA Liquid Fund

Bharti AXA Treasury Plus

	BHARTI AXA LIQUID FUND				BHARTI AXA TREASURY PLUS			
Dividend Policy	Depending on the respective Plan and Option, the Fund will endeavor to declare dividends at daily, weekly and monthly intervals and as deemed fit by the Fund. In case no dividend is declared, the net surplus, if any, will remain invested and be reflected in the NAV. All dividends will be paid in accordance with procedure prescribed by SEBI circular dated April 4, 2006. Declaration of dividends will be subject to availability of distributable profits, as computed in accordance with SEBI Regulations, 1996. All distribution of earnings will be out of distributable surplus and at the discretion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of dividend declaration shall be final. No separate notice of declaration of dividend will be issued for Dividend Options providing dividend declaration frequency of upto a month.							
Name of the Fund Manager	Mr. Sujoy Kumar Das							
Name of Trustee Company	Bharti AXA Trustee Services Private Limited							
Performance of the Schemes	Not applicable, since these are new Schemes launched by Bharti AXA Mutual Fund.							
Expenses of the Schemes	Load	Entry load – Nil Exit Load – Nil				Load	Entry Load – Nil Exit Load – Nil. However, in case of redemption before 7 days from date of allotment, an Exit Load of 0.25% will be charged and reduced from redemption amount.	
	Recurring Expenses	Weekly average Net Assets	Maximum as % of weekly average net assets		Recurring Expenses	Weekly average Net Assets	Maximum as % of weekly average net assets	
		First Rs. 100 crores	2.25%			First Rs. 100 crores	2.25%	
		Next Rs. 300 crores	2.00%			Next Rs. 300 crores	2.00%	
		Next Rs. 300 crores	1.75%			Next Rs. 300 crores	1.75%	
		Balance	1.50%			Balance	1.50%	
	Actual expenses for the previous financial year	Not applicable, as this is a new Schemes.				Actual expenses for the previous financial year	Not applicable, as this is a new Schemes.	
Daily Net Asset Value (NAV) Publication	The NAV of the scheme will be computed for all calendar days published on all Business Days in 2 newspapers. NAV can also be viewed on www.bhartiata-im.com and www.amfiindia.com				The NAV of the Scheme will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.bhartiata-im.com and www.amfiindia.com			
For Investor Grievances, please contact	Registrar & Transfer Agent : Karvy Computershare Pvt. Ltd. Karvy Registry House # 8-2-596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad – 500 034				Asset Management Company : Mr Staney Antony Bharti AXA Investment Managers Private Limited, 51, 5th Floor, Kalpataru Synergy, Vakola, Santacruz (E), Mumbai- 400 055 India. Email: service@bhartiata-im.com • Customer Engagement Center: Tollfree number : 18001032263 • Alternate Number : 020 – 40112300			
Unitholder's Information	a) Account Statement: An account statement will be sent by ordinary post / courier / electronic mail to each Unit Holder, stating the number of units purchased not later than 30 days from the close of the NFO / date of acceptance of valid application form / transaction slip as the case may be. b) Annual Report: Copies of the annual report of the Scheme as at the end of each financial year (March 31) or an abridged summary thereof will be mailed to all the Unit Holders as soon as possible but not later than 6 months from the closure of the relevant financial year. c) Half-yearly Financial Results and Portfolio Details: The Fund shall before the expiry of one month from the close of each half year (March 31 and September 30), publish its unaudited financial results in one national English daily newspaper and one in Regional language daily newspaper where Head office is situated. These shall also be displayed on the AMC Website www.bhartiata-im.com and that of AMFI. Full portfolio details, in the prescribed format, shall also be disclosed either by publishing it in the newspapers or by sending to the Unit Holders within one month from the end of each half -year and it shall also be published on the AMC Website.							

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

TAX TREATMENT OF INVESTMENT IN MUTUAL FUNDS

The information set out below outlines the tax implications on the Unit holders of the Scheme and the Mutual Fund and is based on the relevant provisions of the Indian Income-tax Act, 1961, the Wealth-tax Act, 1957 and the Finance Act, 2008 (collectively known as the relevant provisions).

The information is provided for general purposes only and is subject to changes. It does not necessarily describe all the tax consequences for all types of investors. In view of the individual nature of tax implications, each investor is advised to consult his own tax adviser with respect to the specific tax implications arising out of his participation in the scheme. Neither the Fund nor any of the parties listed in the Section V of the Offer Document of the Schemes gives or makes any warranty and/or representation as to the tax consequences in relation to the subscription, holding and redemption of units or any distribution ('any Relevant Event'), takes any responsibility for any tax consequences in relation to any Relevant Event (or combination of Relevant Events) and expressly disclaims any liability whatsoever for any tax consequences in relation to any Relevant Event (or combination of Relevant Events) and/or for any loss howsoever arising (whether directly or indirectly) from any Relevant Event (or combination of Relevant Events).

Income-tax

A. For Unit Holders

(i) Units of a 'non-equity oriented fund'

'An equity oriented fund' has been defined as a scheme of a Mutual Fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65 percent of the total proceeds of such fund. The percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures. Accordingly, the schemes other than equity oriented fund would be construed as 'non-equity oriented fund'. The scheme would qualify as non-equity oriented fund.

(ii) Tax on Capital Gains

On units of funds other than Equity Oriented Funds:

Long-term capital gains

Units of a mutual fund held as capital assets are regarded as long-term capital assets if they are held for a period of more than twelve months preceding the date of transfer.

Long-term capital gains earned arising from the sale of units of funds other than equity oriented funds, will be chargeable to tax at the rate of 20 percent [section 112 of the Income-tax Act, 1961 ('the Act')].

However, the maximum tax payable on long-term capital gains on units is restricted to 10 percent of capital gains calculated without indexation to the cost of acquisition. In the case of FIIs and specified overseas financial organizations, such long-term capital gains are chargeable to tax at the rate of 10 percent without the benefit of indexation.

In case of resident individuals and HUFs, where the total income as reduced by the long-term capital gains, is below the basic exemption limit (Rs 2,25,000 in case of resident individuals of an age of 65 years or more, Rs 1,80,000 in case of women resident in India below 65 years of age and Rs 1,50,000 in case of other individuals and HUF), the long-term capital gains will be reduced to the extent of the difference between the basic exemption limit and the total income (other than long-term capital gains) and only the balance will be subjected to the 20 percent or 10 percent tax rate as the case may be.

The said tax would be increased by a surcharge of:

- 10 percent - in case of individual / Hindu Undivided Family ('HUF') / Association of Person ('AOP') and Body of Individuals ('BOI') that is, non-corporate entities, where the total income exceeds Rs 10,00,000;
- 10 percent - in case of firms / domestic corporate Unit Holders, where the total income exceeds Rs 100,00,000;
- 2.5 percent - in case of foreign corporate Unit Holders, where the total income exceeds Rs 100,00,000; and
- Nil - in case of local authority and co-operative societies.

Further, an additional surcharge of 3 percent by way of education cess would be charged in respect of all Unit Holders on the amount of tax inclusive of surcharge.

In case of non-resident Unit Holders eligible for availing tax treaty benefits, please refer to paragraph (v) below.

The capital gains will be computed by deducting from the sale consideration

- expenditure incurred wholly and exclusively in connection with such transfer and
- the cost / indexed cost of acquisition (if applicable) of the unit from the sale consideration.

Short-term capital gains

Units of a mutual fund held as capital assets are regarded as short-term capital assets if they are held for a period of 12 months or less preceding the date of their transfer.

Short-term capital gains earned on the transfer of units of funds other than equity oriented funds is added to the total income of the assessee and taxed at the following tax rates:

Table A

Individual / HUF	Where total income for a tax year (April to March) is less than or equal to Rs 1,50,000* (the basic exemption limit)	Nil
	Where such total income is more than Rs 1,50,000* but is less than or equal to Rs 3,00,000	10% of the amount by which the total income exceeds Rs 1,50,000*
	Where such total income is more than Rs 3,00,000* but is less than or equal to Rs 5,00,000	Rs 15,000 plus 20% of the amount by which the total income exceeds Rs 3,00,000*
	Where such total income is more than Rs 5,00,000	Rs 55,000 plus 30% of the amount by which the total income exceeds Rs 5,00,000
Co-operative society	Where total income for a tax year (April to March) is less than or equal to Rs 10,000	10% of the total income
	Where such total income is more than Rs 10,000 but is less than or equal to Rs 20,000	Rs 1,000 plus 20% of the amount by which the total income exceeds Rs 10,000
	Where the total income exceeds Rs 20,000	Rs 3,000 plus 30% of the amount by which the total income exceeds Rs 20,000
Domestic Corporate/ Partnership firm/ Local authority/ FIIs/ Specified Overseas Financial Organisations/ NRI	30%	
AOP/BOI(domestic and foreign)	30% or such higher rate of tax applicable to the individual members of the AOP/ BOI	
Foreign Corporates	40%	

* In case of women resident in India below 65 years of age, the basic exemption limit is Rs 1,80,000. Income between Rs 1,80,000 and Rs 3,00,000 will be taxable at the rate of 10%. In case of resident individuals of an age of 65 years or more, the basic exemption limit is Rs 2,25,000. Income between Rs 2,25,000 and Rs 3,00,000 will be taxable at the rate of 10%

The aforementioned tax would be increased by a surcharge / additional surcharge to the extent, mentioned above under 'long-term capital gains'.

In case of non-resident Unit Holders eligible for availing tax treaty benefits, please refer to paragraph (v) below.

The capital gains will be computed by deducting from the sale consideration

- (a) expenditure incurred in connection with such transfer; and
- (b) the cost of acquisition of the unit from the sale consideration.

Special provisions - Dividend

Where a person buys any units within a period of three months before the record date, sells such units within nine months after such date and the income distributed on such units is exempt from tax, the loss on such sale to the extent of the income distributed on units shall be ignored while computing the income chargeable to tax [section 94(7) of the Act].

Special provisions - Bonus

Where a person buys units (original units) within a period of three months before the record date, receives bonus units on such original units, and then sells (all or part of) the original units within a period of nine months from the record date and continues to hold the bonus units, then the loss incurred on the original units shall be ignored while computing the income chargeable to tax but shall be deemed to be the cost of acquisition of the bonus units [section 94(8) of the Act].

(iii) Tax on Business Income

Profit arising on transfer of units of a mutual fund which are held as stock in trade or trading asset, is taxed under the head 'Profits and Gains of Business or Profession' [section 28 of the Act]. Such profit is added to the total income of the assessee and taxed at the rates mentioned in Table A.

In case of non-resident Unit Holders eligible for availing tax treaty benefits, please refer to paragraph (v) below.

(iv) Tax deduction at source on redemption / repurchase of units other than equity oriented fund

TDS rates under the Act			
	Residents	FIIs	NRIs / Other foreign entities (excluding FIIs)
Short-term capital gains	NIL	NIL	30 percent for foreign non-corporates 40 percent for foreign corporate entities
Long-term capital gains	NIL	NIL	10 percent for specified overseas financial organisations 20 percent for other foreign entities
Business income	NIL	30 percent for non-corporate FIIs 40 percent for corporate FIIs	30 percent for foreign non-corporates 40 percent for foreign corporate entities

The aforementioned tax rates would be increased by a surcharge / additional surcharge to the extent, mentioned above in paragraph (ii).

In case of non-resident Unit Holders eligible for availing tax treaty benefits, please refer to paragraph (v) below.

(v) Tax treaty

In the case of a non-resident Unit Holder who is resident of a country with which India has signed a Double Taxation Avoidance Agreement ('DTAA'), and which is in force, income tax is payable at the rate provided in the Act or at the rate provided in the such agreement, whichever is more beneficial to the Unit Holder.

Further, where the rate of tax prescribed under the relevant DTAA is lower than that prescribed under the Act, tax would be withheld at such lower rate.

However, in order to obtain the benefit of the lower withholding at the rate under the DTAA, the Unit Holder would be required to provide to the Fund, a certificate from his Assessing Officer stating his eligibility to claim such benefit.

(vi) Tax on income distributed by the Mutual Fund

Income received in respect of the units of the Mutual Fund will be exempt from income tax in the hands of all unit holders [section 10(35) of the Act]. In view of the exemption of income in the hands of the unit holders, no tax needs to be deducted at source from such distribution by the Fund.

(vii) Exemption from long-term capital gains

The long-term capital gains from sale of units of mutual fund [other than gains arising on transfer of units of an equity oriented fund] are exempt from tax to the extent such capital gains are invested, within a period of six months of such transfer, in acquiring bonds redeemable after 3 years and issued on or after April 1, 2007 by the National Highways Authority of India or by the Rural Electrification Corporation Limited. A ceiling of Rs 50,00,000 applies in respect of investment in such bonds in any financial year [section 54EC of the Act].

If the said bonds are transferred within a period of 3 years from the date of their acquisition, the amount of capital gains exempted earlier would become chargeable to tax as long-term capital gains in the year in which the bonds are transferred.

In the case of an individual or a HUF, the taxable long-term capital gains are not chargeable to tax if the entire net consideration received on such transfer is invested within the prescribed period in a residential house and the other conditions are fulfilled [section 54F of the Act]. If part of such net consideration is invested within the prescribed period in a residential house, then proportionate exemption is available.

(viii) Set-off and carry forward of losses

Long-term losses from sale of units of equity oriented fund would not be allowed to be set off or carried forward. Capital loss from transfer of units of a fund which is not an equity oriented fund would be available for set-off against other capital gains made by the investor. However, losses on transfer of units held as long term capital assets would be allowed to be set-off only against long term capital gains. The amount of losses not set-off can be carried forward for a period of eight years.

A loss resulting from the transfer of units held as stock in trade or trading asset would be available for set off against income under any other head other than income under the head 'Salaries'. Where such loss cannot be wholly set-off, the amount remaining to be set-off can be carried forward for a period of eight years and set-off against income under the head 'Profits and Gains of Business or Profession'.

(ix) Minimum Alternate Tax

Long-term capital gains arising on sale of units of an equity oriented fund and exempt under the provisions of section 10(38) of the Act, would not be excluded from the book profits while calculating profits chargeable to minimum alternate tax [section 115JB of the Act].

B. Tax Benefits / Consequences to the Mutual Fund:

Bharti AXA Mutual Fund is a Mutual Fund registered with the Securities and Exchange Board of India and its entire income is exempt from tax under the provisions of section 10(23D) of the Act. The Mutual Fund will receive all Indian sourced income without any deduction of tax at source by virtue of the provisions of section 196(iv) of the Act.

Any income from investments made by the Fund in overseas jurisdictions may be subject to withholding tax (or any other tax) in the relevant jurisdiction from which the income is received. Since the Fund is exempted from tax in India on its entire income (including foreign income), credit / refund in respect of such foreign taxes withheld / paid by the fund will not be available.

Income distribution, if any, made by a Mutual Fund, will attract distribution tax under section 115R of the Act at the rates listed below:

Sr No	Type of Mutual Fund	Income distributed to	Rate of distribution tax
(i)	Money market mutual fund or Liquid mutual fund	Any person	25 percent
(ii)	Mutual fund other than equity oriented fund and (i) above	Individual or HUF	12.5 percent
		Any person other than Individual or HUF	20 percent

The aforementioned rates would be increased by a surcharge of 10 percent and an additional surcharge by way of education cess at the rate of 3 percent on the amount of distribution tax inclusive of surcharge.

For this purpose, a 'Money market mutual fund' has been defined to mean a money market mutual fund as defined in sub-clause (p) of clause 2 of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996. Further, a 'Liquid fund' has been defined to mean a scheme or plan of a mutual fund which is classified by the Securities and Exchange Board of India as a liquid fund in accordance with the guidelines issued by it in this behalf under the Securities and Exchange Board of India Act, 1992 or regulations made thereunder.

C. Other Implications:

(i) Wealth-tax: Units of a scheme of a Mutual Fund are not treated as assets as defined under section 2(ea) of the Wealth-tax Act, 1957 and therefore, would not be liable to wealth-tax.

(ii) Gift-tax: The Gift-tax Act, 1958 has ceased to apply to gifts made on or after October 1, 1998. Gifts of units purchased in a scheme of the Mutual Fund would therefore, be exempt from gift-tax.

(iii) Investments in Units of the Mutual Fund will rank as an eligible form of investment under section 11(5) of the Act read with Rule 17C of the Income-tax Rules, 1962, for religious and charitable trusts

COMMON APPLICATION FORM - FIXED INCOME

PLEASE FILL ALL FIELDS WITH BLACK BALL POINT, IN BLOCK LETTERS AND COMPLETE MANDATORY (MARKED*) FIELDS

Application No:

1. DISTRIBUTOR INFORMATION (Refer Instruction No 1)

FOR OFFICE USE ONLY

Name & Agent Code	Sub-Agent Name & Code	Bank/Branch Name & Serial No.	Registrar Serial No.	Date/Time of Receipt

2. INFORMATION OF EXISTING UNIT HOLDER

(For existing Investors, please mention the Folio Number & go directly to Section 7 (Scheme Details). Note that Applicant Details and Mode of Holding will be as per existing Folio Number) (Refer Instruction No 2)

Folio No.

Please read the instructions carefully, before filling up the application form. Use this form if you are making the first time investment.

3. APPLICANT INFORMATION (Refer Instruction No 3)

Name of Sole /First Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.		Date of Birth
<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>
PAN <input type="text"/>	<input type="checkbox"/> Attested PAN Proof enclosed	KYC Compliant Status (Mandatory for Rs. 50,000 & above) (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO

Name of Second Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.		Date of Birth
<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>
PAN <input type="text"/>	<input type="checkbox"/> Attested PAN Proof enclosed	KYC Compliant Status (Mandatory for Rs. 50,000 & above) (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO

Name of Third Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.		Date of Birth
<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>
PAN <input type="text"/>	<input type="checkbox"/> Attested PAN Proof enclosed	KYC Compliant Status (Mandatory for Rs. 50,000 & above) (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO

Name of Guardian/Contact Person* Relationship with MINOR <input type="text"/>		Minors Date of Birth
<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>
PAN <input type="text"/>	<input type="checkbox"/> Attested PAN Proof enclosed	KYC Compliant Status (Mandatory for Rs. 50,000 & above) (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO

*Please mention the contact person in case of Non-individual

Mode of Holding	<input type="checkbox"/> Single <input type="checkbox"/> Joint ¹ <input type="checkbox"/> Anyone or Survivor ^{(2)Default}
Status	<input type="checkbox"/> Resident individual <input type="checkbox"/> NRI/PIO <input type="checkbox"/> Company / Body Corporate <input type="checkbox"/> Trust <input type="checkbox"/> Listed Company <input type="checkbox"/> Partnership <input type="checkbox"/> Flls <input type="checkbox"/> Bank / FI
	<input type="checkbox"/> AOP / BOI <input type="checkbox"/> Club / Society <input type="checkbox"/> Minor <input type="checkbox"/> NGO <input type="checkbox"/> Defence Establishment <input type="checkbox"/> Government Body <input type="checkbox"/> HUF <input type="checkbox"/> Others
Occupation	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector / Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired
	<input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others

4. FIRST APPLICANT'S CONTACT INFORMATION (Refer Instruction No 4)

Correspondence Address of Sole/First Applicant (P.O. Box alone may not be sufficient)

<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Pin code

Overseas Address # (mandatory for NRI/FII applicant). (P.O. Box alone may not be sufficient)

<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
City	Country	Pin code

Document proof for foreign address to be provided (self certified copy of bank account statement/Passbook will serve as proof of address. In case the documents are in foreign language, the same to be translated to English and certified by Govt. authorities in the country of residence or the Indian Embassy).

Contact Details

Tel No.	STD Code	Res.	Off.	Fax
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1 st Applicant	Mobile No.	Email ID		
2 nd Applicant	Mobile No.	Email ID		
3 rd Applicant	Mobile No.	Email ID		

5. EMAIL COMMUNICATION (Refer Instruction No 5)

I/We wish to receive the following document via e-mail in lieu of physical document(s) [Please (✓)] ☐ Account Statement ☐ News Letter ☐ Annual Report ☐ Other Statutory Information

Application No:

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from: Mr. / Ms. / M/s _____ an application for allotment of units under scheme _____ Plan _____

Option _____ Cheque/DD No _____ Dated ____/____/____

Amount (Rs.) _____ Drawn on Bank and Branch _____

Checklist ☐ Investments Details ☐ Bank Mandate ☐ Attested PAN Card Copy ☐ KYC Details

Please note: All purchases are subject to realization of cheques/Demand Drafts.

Collection Centre's Stamp & Receipt Date and Time

6. BANK ACCOUNT DETAILS (Refer Instruction No 6) (* Mandatory - If left blank, application will be rejected) (Refer Instruction No 6)

A/c Type [please ✓] ☐ Saving ☐ Current ☐ NRO ☐ NRE ☐ FCNR

Account No

Bank Name

Branch City Pin

IFSC Code* (mandatory for credit via NEFT/RTGS) (11 Character code appearing on your cheque leaf.)

MICR Code* (9 Digit No. next to your Cheque Number) **(Please attach blank cancelled cheque/Copy of cheque)**

Direct credit facility is available for redemption/dividend proceeds. However, if you wish to receive a cheque payout, please tick here (✓) ☐

Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here (✓) ☐

Scheme Name	Plan	Option	Dividend Frequency (Pls Mark the frequency only for Dividend Option)	Sub Option ^(Payout option available Only for Monthly frequency)
<input type="checkbox"/> Bharti AXA Liquid Fund	<input type="checkbox"/> Retail	<input type="radio"/> Growth <input type="radio"/> Dividend	<input checked="" type="radio"/> Weekly	<input checked="" type="radio"/> Reinvest
	<input type="checkbox"/> Institutional	<input type="radio"/> Growth <input type="radio"/> Dividend	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Reinvest <input type="checkbox"/> Payout ²
	<input type="checkbox"/> Super Institutional	<input type="radio"/> Growth <input type="radio"/> Dividend	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Reinvest <input type="checkbox"/> Payout ²
<input type="checkbox"/> Bharti AXA Treasury Plus	<input type="checkbox"/> Retail	<input type="radio"/> Growth <input type="radio"/> Dividend	<input checked="" type="radio"/> Weekly	<input checked="" type="radio"/> Reinvest
	<input type="checkbox"/> Institutional	<input type="radio"/> Growth <input type="radio"/> Dividend	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Reinvest <input type="checkbox"/> Payout ²

Investment Amount		DD Charges		Net Amount	
Cheque/DD No		Cheque/DD Date		Drawn on Bank	
Branch Name		A/c Type [please ✓]	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR		

• Cheque should be in favour of the scheme name. • Third Party & O/S cheques will not be accepted and transaction is liable to be rejected.
 • Separate cheque/demand draft is required for investment in each scheme/plan)

[illegible]

I/We have read and understood the contents of the Offer Document of the above Scheme of Bharti AXA Mutual Fund including the section on “Who cannot invest” and “Prevention of Money Laundering”. I/We hereby apply for Allotment/Purchase of Units in the Scheme and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am /are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We hereby authorise Bharti AXA Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/Bharti AXA Mutual Fund's bank(s) and /or Distributor /Broker / Investment Advisor. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRI only: I/We confirm that I am/we are Non-Resident of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/myour NRE/FCNR Account. I/We undertake that all additional purchases made under this Folio will also be from funds received from abroad through approved banking channels or from funds in my/myour NRE/FCNR Account.

DATE	D	D	M	M	Y	Y
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1 st applicant/Guardian/Authorised Signatory/POA	2 nd applicant/Guardian/Authorised Signatory/POA	3 rd applicant/Guardian/Authorised Signatory/POA
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Documents	Ind	Co.	Soc.	Partnership Firms	Investment through POA	Trusts	NRI	Flis
Resolution/ Authorisation to invest		✓	✓			✓		✓
List of authorised signatories with specimen signatures		✓	✓	✓	✓	✓		✓
Memorandum & Articles of Association		✓						
Trust Deed						✓		
Bye-laws			✓					
Partnership Deed				✓				
Notorised POA					✓			
Bank confirmation of Non Resident Account Type / FIRC/ Approval from FIPB							✓	
KYC Acknowledgement (If application for Rs. 50,000 or above)	✓	✓	✓	✓	✓	✓	✓	✓
PAN Card	✓	✓	✓	✓	✓	✓	✓	✓

Call us at (Toll Free)
1-800-1032-263

INSTRUCTIONS FOR COMPLETING THE COMMON APPLICATION FORM

Please read the Offer Document and the Key Information Memorandum carefully before filling up the application form. Investors are deemed to have read and accepted the terms subject to which these offers are being made, and bind themselves to the terms upon signing the application form and tendering payment.

General instructions

- Please complete the form legibly.
- In black ink or any dark coloured ink.
- In the English language.
- In BLOCK LETTERS.
- Tick in the appropriate box for relevant options.

Please fill in the fields marked as 'MANDATORY' to prevent rejection of your Application Form. Please refer to the checklist provided at the end of the Common Application Form to ensure that the necessary details and attachments are made available. This will help to avoid processing delays and / or rejection of your Application.

Applications complete in all respects, may be submitted at the designated Investor Service Centres (ISCs) / Official Points of Acceptance of Bharti AXA Mutual Fund.

Investors must write the Application Form number / Folio number on the reverse of the cheques and bank drafts accompanying the Application Form.

All applications will be accepted subject to verification. Invalid or incomplete applications are liable to be rejected after acceptance and verification. The AMC / Trustee retains the sole and absolute discretion to reject any application.

1. DISTRIBUTOR INFORMATION / DIRECT APPLICATIONS

Investors are requested to kindly mention the correct AMFI Registration Number (ARN) in the Application Form. In case, the investor is directly applying to the Scheme, then they should clearly mention "DIRECT" in the column mentioned Name & Agent Code.

Any edition or cancellation of the Distributor Information should be countersigned by the investor else the same is liable to be rejected.

2. INFORMATION OF EXISTING UNIT HOLDER Existing Investor should mention the right Folio Numbers & go directly to Section 7 (Scheme Details). Investor should note that there will be no changes to the existing Investor Profile Details mentioned in the Existing Folio.

3. APPLICANT INFORMATION

Applications for Individuals: Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).

Applications for Non-Individuals: Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details). Sole-proprietorship concerns should apply in the name of the sole-proprietor.

Please fill in your date of birth as this may be required to establish your identity in your future communication with us.

Non-Resident Indians residing in the United States of America and Canada cannot invest in the Schemes of Bharti AXA Mutual Fund.

Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised) or the relevant resolution or authority to make the application (or duly notarised copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and/or Certificate of Registration. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust/Fund a resolution from the trustee(s) authorising such purchase must be submitted. **Applications not complying with the above are liable to be rejected.**

In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

4. APPLICANTS CONTACT INFORMATION

Investor is required to provide his full address.

If the investor is an NRI/FII, an overseas address must be provided. A local address if available may also be mentioned in the Application Form. The P.O. Box alone is not sufficient.

For Investors investing Rs.50000 or above, the address as mentioned in the Application Form will be overwritten by the address provided by you for the purpose of your KYC to CVL. Also for such investors all future change in your address should be informed to CVL quoting your KYC acknowledgement number / PAN number.

For issuing the Customer ID for each investor in the Folio, the investors are requested to provide their contact details (i.e. Mobile Numbers).

5. EMAIL COMMUNICATION

Account Statements / Newsletters / Annual Reports / Other statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996) can be sent to each Unit holder by courier / post / e-mail. Unit holders who have opted to receive these documents by e-mail will be sent all documents by email only and no physical documents will be sent. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder may request the Fund for delivery the same through alternate means.

It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

The Newsletter, shall be displayed at the website of the Mutual Fund. The Unit holders can request for a copy of the Newsletter by post / e-mail.

All communication and payments shall be made in the name of and favouring the first/sole applicant only.

6. BANK ACCOUNT DETAILS

In order to protect the interest of investors from fraudulent encashment of cheques and as per the current SEBI Regulations, it is mandatory for Unit holders to specify their complete bank details in the application for subscription or redemption of units. Applications without complete bank details shall be rejected.

Applicants should provide the name of the bank, branch address, account type and account no. of the Sole/First Applicant. As per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Application Form.

Please also provide the following details:

- The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf.
- The 11 digit IFSC (Indian Financial System Code) that is being given by some of the banks on the cheques. If not available, you could check with your local bank branch. The above information will help us in the future for secure transfer of your redemption and dividend payouts via the various electronic mode of transfers that are available in the banking system.

Investors are required to attach a physical blank cancelled cheque leaf / copy of cheque leaf alongwith the application form if the investment amount is issued through a demand draft / investment cheque is not issued from the bank account as mentioned in the Bank Account Details (Refer section 5 above).

The mutual fund offers a facility of direct credit (issued through RTGS / NEFT / Direct Credit Mode) of redemption / dividend proceeds. However, if the investor wishes to receive a cheque payout of the redemption / dividend proceeds then he / she has to make a choice of the same.

7. SCHEME DETAILS

Investors should indicate the Plan / Option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice of Plan / Option, the default Plan / Option will be considered.

S.No	Schemes	Plans	Options	Frequency	Sub-Option	Default Option
1.	Bharti AXA Liquid Fund	Retail	Growth			Default
			Dividend	Weekly	Reinvestment	
			Growth			
				Daily	Reinvestment	Default
		Institutional	Dividend	Weekly	Reinvestment	
				Monthly	Reinvestment	Default
					Payout	
			Growth			
				Daily	Reinvestment	Default
				Weekly	Reinvestment	
				Monthly	Reinvestment	Default
2.	Bharti AXA Treasury Plus	Retail	Growth			Default
			Dividend	Weekly	Reinvestment	
			Growth			
				Daily	Reinvestment	Default
		Institutional	Dividend	Weekly	Reinvestment	
				Monthly	Reinvestment	Default
					Payout	
			Growth			
				Daily	Reinvestment	Default
				Weekly	Reinvestment	
				Monthly	Reinvestment	Default

8. INVESTMENT & PAYMENT DETAILS

- Investors should fill separate forms for applying for Bharti AXA Liquid Fund / Bharti AXA Treasury Plus.
- The cheque or demand draft should be drawn in favour of "<Scheme Name>" and should be crossed 'Account Payee Only'.
- Returned cheques will not be presented again for collection and the accompanying application will be rejected.
- The following mode of payments is not valid and applications accompanied by such payments is liable to be rejected:
 - Outstation cheques
 - Third Party Cheques.
 - Cash / Money Order / Postal Order
 - Post-dated cheques
 - Multiple cheques for investments in one scheme or single cheque for investments in multiple schemes.
- If you are from a city not serviced by an Investor Service Centre, you may submit a Demand Draft payable at the place where you will submit the form.

Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors. The AMC will not accept any request for refund of demand draft charges, in such cases.

• NRIs, FIIs

• 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 his 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 shall also be enclosed.

- FII's shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non- Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.

• 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 his 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 shall also be enclosed.

9. NOMINATION DETAILS

- The nomination(s) can be made only by individuals applying for / 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. Upto 3 nominees can be appointed. The investor can do the same by requesting for a separate form which can be obtained from the Registrar / AMC or download the same from the AMC Website.
- A minor can be nominated and in that event, name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination(s) can also be in favour of the central government, state government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
- Nomination(s) in respect of the units stands rescinded upon the transfer/redemption of units. Transfer of units in favour of a Nominee shall be valid discharge for the asset management company/mutual fund against the legal heir.
- The cancellation/revocation of nomination(s) can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination(s), the nomination shall stand rescinded and the asset management company / mutual fund shall not be under any obligation to transfer the units in favour of the Nominee.
- In case of more than one nominee, if the percentage of allocation/share for each of the nominees is not indicated, the AMC shall settle the claim equally amongst all the nominees.

10. DECLARATION AND SIGNATURES

- All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate.
- Applications by minors should be signed by their guardians. In the case of a Hindu Undivided Family (HUF), the Karta should sign on behalf of the HUF.
- Authorised officials should sign the form under their official designation and company seal. A list of authorised officials, duly certified and attested, should also be attached to the application form. In the case of a trust fund, a resolution from the trustee(s) authorising such purchase or investment must be submitted.
- If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is by the Constituted Attorney on your behalf.

11. PAN DETAILS

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase*. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification.* includes fresh/additional purchase, Systematic Investment.

Applications not complying with the above requirement may not be accepted/ processed.

Additionally, in the event of any application form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/ Kany/ Distributors or visit our website www.bharti-axa-im.com for further details.

12. Prevention of Money Laundering and Know Your Client (KYC)

A. In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines / circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification / Know Your Client programme, verify and maintain the record of identity and address(es) of investors. In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of the investor(s) to an independent agency (presently CDSL Ventures Limited ("CVL") which will act as central record keeping agency ("Central Agency"). As a token of having verified the identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number - MIN* Allotment Letter) to each investor who submits an application and the prescribed documents to the Central Agency.

Investors should note that it is mandatory for all applicants for subscription of value of Rs.50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter if it was issued sans PAN Number) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment above the threshold. The KYC status will be validated with the records of the Central Agency before allotting units. Bharti AXA Mutual Fund will not be held responsible and / or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

**Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity*

The investor(s) should ensure that the amount invested in the scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder. To ensure appropriate identification of the investor(s) under its KYC policy and with a view to monitor transactions for the prevention of money laundering, Bharti AXA Investment Managers Private Limited ("the AMC") / Bharti AXA Mutual Fund ("the Mutual Fund") reserves the right to seek information, record investor's telephonic calls and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose. The investor(s) and their attorney, if any, shall produce reliable, independent source documents such as photographs, certified copies of ration card/ passport/driving license/PAN card, etc. and/or such documents or produce such information as may be required from time to time for verification of the identity, residential address and financial information of the investor(s) by the AMC/ Mutual Fund. If the investor(s) or the person making payment on behalf of the investor(s), refuses / fails to provide the required documents/ information within the period specified in the communication(s) sent by the AMC to the investor(s) then the AMC, after applying appropriate due diligence measures, believes that the transaction is suspicious in nature within the purview of the Act and SEBI circulars issued from time to time and/or on account of deficiencies in the documentation, shall have absolute discretion to report suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any, in terms of the said communication sent by the AMC to the investor(s) in this regard. The Mutual Fund, Bharti AXA Investment Managers Private Limited, Bharti AXA Trustee Services Private Limited and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / allotment of units or mandatory redemption of units due to non-compliance with the provisions of the Act, SEBI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI circular(s) and reporting the same to FIU-IND. the identity, residential address and financial information of the investor(s) by the AMC/ Mutual Fund. If the investor(s) or the person making payment on behalf of the investor(s), refuses / fails to provide the required documents/ information within the period specified in the communication(s) sent by the AMC to the investor(s) then the AMC, after applying appropriate due diligence measures, believes that the transaction is suspicious in nature within the purview of the Act and SEBI circulars issued from time to time and/or on account of deficiencies in the documentation, shall have absolute discretion to report suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any, in terms of the said communication sent by the AMC to the investor(s) in this regard. The Mutual Fund, Bharti AXA Investment Managers Private Limited, Bharti AXA Trustee Services Private Limited and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / allotment of units or mandatory redemption of units due to non-compliance with the provisions of the Act, SEBI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI circular(s) and reporting the same to FIU-IND.

Investor Service Center / Designated Collection Centers

FOR ONGOING SUBSCRIPTION

Bharti AXA Investment Managers' Locations

Ahmedabad: 401-402, 4th floor, 3rd EYE, Panchvati Cross Road, C.G. Road, Ahmedabad, Ahmedabad - 380 006. • **Bangalore:** N 307, 3rd Floor, Manipal Centre, 47 Dickenson Road, 78th Municipal Division, Bangalore 560 042 • **Bangalore:** SJR Maximus, 1st Floor, 1st Main Road, Sadashivanaga, Vayalikalaval, Malleshwaram, Bangalore. • **Baroda:** 39 to 45, 2nd floor, Trident, Near Race course circle Baroda - 390 007 • **Bhubaneswar:** Gr Floor, Chandan Villa, Plot No. 1258, Road No. 8, Unit IX, Bhubaneswar - 751 022 • **Chandigarh:** Suit No. 2, 3rd floor, SCO No.37-38, Sector 17-C, Chandigarh 160 017 • **Chennai:** 2nd floor, Metro Plaza, 162, Anna Salai, Chennai - 600 002. Opp Spencer Plaza. • **Cochin:** 1st Floor, Gauri Narayan, Near Shenoy Theatre & Jayalaskhmi Silks, M.G.Road, Cochin- 682 015 • **Gurgaon:** Gr Floor, Tower B, UniTech Cyber Park, Gurgaon - 122 001 • **Guwahati:** 7th floor, dee tee towers, down town hospital complex, G.S Road, Dispur- 781006 • **Hyderabad:** 3rd, Floor, 6-3-666/B/6, Gokul Towers, Punjagutta, Hyderabad - 500082. • **Indore:** Office No 205, 2nd Floor, GOLD STAR building, 576 M G Road, Indore, MP - 452 001 • **Jaipur:** 16/301, Sangam Tower, 190 Church Road, M.I. Road, Jaipur 302 001. • **Kanpur:** 1st floor, Padam Tower, Civil Lines, (Stock Exchange Building) Kanpur- 208 001 • **Kolkata:** No. 3rd Floor, Unit No. 3W, The Millenium, 235/2A, A J C Bose Road, Kolkata - 700 020 • **Kolkata:** PAM Plaza, 6th flr, 169, Rasbehari Avenue, Gheriahat, Kolkata 700 019 (Above Vishal Mega Mart) • **Lucknow:** Ground Floor, Plot no TC-57/V, Shalimar Tower, Vibhuti Khnad, Gomti Nagar • **Ludhiana:** G-454 IC Towers, BRS Nagar, Opp Verka Milk Plant, Ferozpur Road, Ludhiana - 141 004. • **Mumbai:** Office No 2 to 13, 1st Floor, Botawala Chambers, P M Road, Fort, Mumbai 400 001 • **Mumbai:** 9th Floor & 11th Floor, Maithali Signet, Plot #39/4, Sector 30-A, Station road, Vashi, Navi Mumbai - 400703 • **Mumbai:** 51, 5th floor, Kalpataru Synergy, Opp Grand Hyatt, Vakola, Santacruz (E), Mumbai 400 055 • **New Delhi:** 7th Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi- 110001 • **Noida:** 3rd floor K-24, Sector 18, Noida - 201301 • **Panjim:** Gr Floor, Magnum Plaza, Zarina Towers - II, ST Inez, Panjim, Goa - 403 001 • **Patna:** 4th floor, Ashiana Chamber, Exhibition Road, Patna - 800001 • **Pune:** 62 & 63, 3rd floor, Shreenath Plaza, Dyaneshwar Paduka Chowk, Off FC road, Shivaji Nagar, Pune 411005 • **Surat:** 5th Floor, International Trade Tower, Ring Road, Majura Gate Junction, Surat, Gujarat - 395002.

Karvy Computershare Private Limited Locations

Ahmedabad: 309, Shail Buildings, Opp : Madhusudhan House, Off : C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad - 380 006 • **Bangalore:** No : 51/25, 1 St Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025 • **Baroda:** Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007, Gujarat • **Bhopal:** Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal-462021 • **Bhubaneswar:** 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751007 • **Chandigarh:** Sco-371-372, First Floor, Above Hdfc Bank, Sector 35B, Chandigarh - 160 022 • **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002 • **Cochin:** Shop No. II, 2Nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011 • **Coimbatore:** 29/1, I 'St Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011 • **Dehradun:** Kaulagarh Road, Near Sirmaur Marg , Above Reliance Webworld, Dehradun - 248 001 • **Dewas:** Rmo House, , 27, Motilal Nehru Marg, Dewas-455001 • **Durgapur:** Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur - 713 213 • **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001 • **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001 • **Guwahati:** 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024 • **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1 , Banjara Hills, Hyderabad - 500 034 • **Indore:** Lg - 3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp Bombay Hospital, Scheme No 54, Indore - 452010 • **Jaipur:** S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302 001 • **Jalandhar:** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004 • **Jamshedpur:** Kanchan Tower, 3Rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001 • **Kanpur:** 15/46, Opp: Muir Mills, Civil Lines, Kanpur - 208001 • **Karur:** No.6, Old No.1304, Thiru-Vi-Ka Road , Near G.R.Kalyan Mahal, Karur - 639 001 • **Kolkata:** 16 Jatin Bagchi Road, Kolkata - 700 029 • **Lucknow:** 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow - 226 001 • **Ludhiana:** Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001 • **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010 • **Mangalore:** 2Nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore - 575 003 • **Margao:** 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, , Margao-Goa -403601 • **Mumbai:** 26/30 , Fort Foundation Bldg, Near Msc Bank, Maharashtra Chamber Of Commerce Lane , Fort Mumbai - 400 023 • **Nagpur:** Sadoday Arcade, Above Top N Town, Dharampeth, Nagpur - 440 001 • **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002 • **New Delhi:** 2E / 23, Jhandewalan Extn , New Delhi - 110055 • **Noida:** 307 Jaipuria Plaza, D 68 A, 2Nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301 • **Panjim:** No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001 • **Patna:** 3A, 3rd floor, Anand tower, Beside chankya cinema hall, Exhibition road, Patna - 800001. • **Pune:** Srinath Plaza, C Wing, Office No. 58 And 59, 3Rd Floor, Dyaneshwar Paduka Chowk, Suryo No. 184/4, F C Road, , Pune - 411004 • **Raipur:** Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001 • **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001 • **Ranchi:** Commerce Towers, 3Rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001 • **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 739 001 • **Surat:** G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat- 395009 • **Trivandrum:** 2Nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum - 695 010. • **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001 • **Varanasi:** D-64/132, Ka 1st Floor, Anant Complex, Sigra, Varanasi - 221 010 • **Vijayawada:** 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010 • **Visakhapatnam:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016



Bharti AXA Investment Managers Pvt. Ltd.

51, 5th Floor, East wing, Kalpataru Synergy, Opp. Grand Hyatt, Vakola, Santacruz (E), Mumbai - 400 055

Toll free number : 1800-103-2263 • Alternate number : 020 - 40112300

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Investment Manager:

Bharti AXA Investment Managers Private Limited
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Vakola, Santacruz (East),
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Custodian:

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Worli, Mumbai 400018

Registrar & Transfer Agent:

Karvy Computershare Private Limited
Karvy Registry House, # 8-2-596, Avenue 4,
Street No.1, Banjara Hills,
Hyderabad - 500 034

Auditors for the Fund:

M/s BSR & Co
KPMG House, Kamala Mills Compound,
448 Senapati Bapat Marg, Lower Parel,
Mumbai 400 013