

# KEY INFORMATION MEMORANDUM (KIM) CUM APPLICATION FORM

## Bharti AXA Equity Fund

(An Open-Ended Equity Growth Fund)

## Bharti AXA Tax Advantage Fund

(An Open-Ended Equity Linked Saving Scheme)

Offer of Units at Applicable NAV



<b>Mutual Fund :</b> Bharti AXA Mutual Fund	<b>Trustee :</b> Bharti AXA Trustee Services Pvt Ltd 51, 5th Floor, Kalpataru Synergy, Vakola, Santacruz (E), Mumbai 400055	<b>Investment Manager :</b> Bharti AXA Investment Managers Pvt Ltd 51, 5th Floor, Kalpataru Synergy, Vakola, Santacruz (E), Mumbai 400055	<b>Sponsor :</b> AXA Investment Managers Coeur Défense-Tour B-La Défense 4 100 Esplanade du Général de Gaulle 92400 Courbevoie France
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**KEY INFORMATION MEMORANDUM - CUM - APPLICATION FORM**

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 and pending litigations etc., Investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.bharti-axa-im.com. The Scheme particulars have been prepared in accordance with the 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 August 1, 2009.

### Bharti AXA Equity Fund

#### Investment Objective

To generate income and long-term capital appreciation through a diversified portfolio of predominantly equity and equity-related securities including equity derivatives, across all market capitalizations. The Scheme is in the nature of diversified multi-cap fund. The Scheme is not providing any assured or guaranteed returns.

However, there can be no assurance that the investment objectives of the Scheme will be realized

#### Asset Allocation Pattern of the scheme

The Asset Allocation pattern of the Scheme under normal circumstances would be as under.

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile (High/ Medium/ Low)
Equity and equity related securities *	65% - 100%	High
Debt & money market securities/instruments #	0 - 35%	Low to Medium

\* Investments in derivative instruments shall not exceed 50% of net assets of the portfolio.

# no investments will be made in securitized debt.

#### Risk Profile of the Scheme

Refer Page No. 3

#### Plans and Options

The Scheme offers following Plans:

- Regular Plan
- Eco Plan
- Institutional Plan

Eco Plan is available for retail purchase transactions (including switch, SIP etc) of upto Rs 2 lacs only. Where the value of any purchase transaction (including switch, SIP) by a Unitholder / investor is upto Rs 2 lacs, such Unitholder / investor will have a choice to opt for Eco Plan. This Plan cannot be chosen if the value of any purchase transaction by a Unitholder / investor exceeds Rs. 2 lacs.

For investors opting for this Plan, all investor communications including account statements, annual reports, portfolio statements, and other statutory information shall be communicated / sent to them exclusively in electronic format to their registered e-mail address. Dividend and redemption payments will be made only by way of direct credit / ECS / RTGS / NEFT to their registered bank mandate. For investors choosing the Eco Plan, a lower annual recurring expense ratio as described under the Para B titled "Annual Scheme Recurring Expenses" under Section V "Fees and Expenses" of the SID of Bharti AXA Equity Fund will apply.

Above plans have a common portfolio.

#### Options

Under each of the Plans, following Options are available:

- Growth Option
- Bonus Option
- Regular Dividend Option and Quarterly Dividend Option - offering Dividend Re-investment and Dividend Pay-out facilities

#### Applicable NAV for ongoing purchase and sale

In respect of all Purchase, Redemption and Switch requests during Ongoing Offer Period, Applicable NAV for 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 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, non-MICR and outstation cheques; 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 Scheme Information Document (SID) of Bharti AXA Equity Fund as

applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

#### Minimum Application / Redemption

Plan	Purchase	Additional Purchase
Regular Plan	Rs 5,000 and in multiples of Re.1	Rs 1,000 and in multiples of Re. 1
Eco Plan	Rs 5,000 and in multiples of Re.1	Rs 1,000 and in multiples of Re. 1
Institutional Plan	Rs 5 crore and in multiples of Re.1	Rs 1,00,000 and in multiples of Re. 1

#### Minimum Redemption

The minimum amount for redemption shall be Rs 1,000 or equivalent Unit value, or entire account balance whichever is lower.

#### Despatch of Repurchase (Redemption) Request

The Fund will endeavor to dispatch redemption proceeds within 3 Business Days from the acceptance of the Redemption request, but not later than 10 working days

#### Benchmark Index

S&P CNX Nifty Index

#### Dividend Policy

Refer Page No. 3

#### Name of the Fund Manager

Mr. Prateek Agrawal

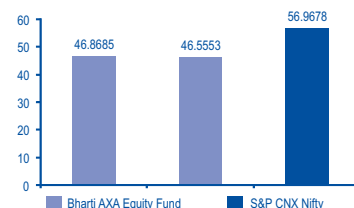
#### Name of the Trustee Company

Bharti AXA Trustee Services Private Limited

#### Performance of the scheme

As on July 15, 2009

Scheme Name	Absolute %
Bharti AXA Equity Fund - Eco Plan - Growth Option	46.8685
Bharti AXA Equity Fund - Regular Plan - Growth Option	46.5553
S&P CNX Nifty	56.9678



Inception date - Date of First NAV i.e. 29/10/2008

Note: For the purpose of calculating the performance the inception date is deemed to be the date of release of first NAV of the Scheme. The "Returns" shown are for the Growth Options. Past performance may or may not be sustained in future.

#### Expenses of the Scheme

For continuous offer:

#### Load Structure

	Regular Plan	Eco Plan	Investments through SIP/STP	Institutional Plan	Investment through Liq-uity
Entry Load	Nil (Refer # below)				
Exit Load	For investments: • below Rs. 5 crores, 1% if redeemed within 3 years from date of allotment. After 3 years - Nil • Rs. 5 crores & above - Nil	1% if redeemed within 3 years from date of allotment	1% if redeemed within 3 years from date of allotment	Nil	• 1%, if redeemed within 6 months from the date of allotment

#Note: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

## Recurring Expenses

Weekly average Net Assets	First Rs. 100 crores	Next Rs. 300 crores	Next Rs. 300 crores	Balance
Maximum as % of weekly average net assets	2.50%	2.25%	2.00%	1.75%
Actual expenses for the previous financial year (2008-09)	Eco Plan : 2.24% Regular Plan : 2.49%			

## Bharti AXA Tax Advantage Fund

### Investment Objective

The Scheme seeks to generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities across all market capitalisations. The Scheme is in the nature of diversified multi-cap fund. The Scheme is not providing any assured or guaranteed returns.

There can be no assurance that the investment objectives of the Scheme will be realized.

### Asset Allocation Pattern of the scheme

The Asset Allocation pattern of the Scheme under normal circumstances would be as under.

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile (High/ Medium/ Low)
Equity and equity related securities *	80% - 100%	High
Debt & money market securities/instruments #	0 - 20%	Low to Medium

\*Investment in derivatives instruments may be made only if permitted under ELSS Rules and SEBI Regulations. In such event, the investments in derivatives shall be up to 50% of the net assets of the Scheme.

# The Scheme will not make investments in securitized debt.

### Risk Profile of the Scheme

Refer Page No. 3

### Plans and Options

The Scheme offers following Plans:

- Eco Plan
- Regular Plan

**Eco Plan:** Eco Plan is available for purchase transactions (including switch, SIP etc) of upto Rs. 2 lacs only. This Plan cannot be chosen if the value of any purchase transaction exceeds Rs. 2 lacs.

For investors opting for this Plan, all investor communications including account statements, annual reports, portfolio statements, and other statutory information shall be communicated / sent to them exclusively in electronic format to their registered e-mail address. Dividend and redemption payments will be made only by way of direct credit / ECS / RTGS / NEFT to their registered bank mandate. For investors choosing the Eco Plan, a lower annual recurring expense ratio as described under the Para B titled "Annual Scheme Recurring Expenses" under Section V "Fees and Expenses" of the SID of Bharti AXA Tax Advantage Fund will apply.

Where the value of any purchase transaction is greater than Rs. 2 lacs, then such investments can be placed only in Regular Plan. If the investor / Unit holder has erroneously chosen Eco Plan, the entire amount will be automatically placed in Regular Plan. In such cases, unless the Investor specifies distinct Options / preferences, the Options and preferences as chosen under Eco Plan folio, if any, will automatically apply. All communications to a Unit holder having Eco Plan folio would continue to be sent in electronic format (e-mail, sms, etc).

**Regular Plan:** The Scheme also offers Regular Plan. Purchase transactions exceeding Rs. 2 lacs can be placed only in Regular Plan.

Both Plans will have common portfolio. If the investor does not clearly specify the choice of Plan at the time of investing, it will be treated as an investment in the Regular Plan.

Each of the Plans have following Options:

- Growth Option for capital appreciation
- Dividend Option offering Dividend Re-investment and Dividend Pay-out facilities

### Applicable NAV for ongoing Purchase and sale

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 SID of Bharti AXA Tax Advantage Fund as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

### Minimum Application Amount/ Number of Units

Rs. 500/- and in multiples of Rs. 500/- for Purchases including Purchases through Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) and Additional Purchases.

### Minimum Redemption Amount

Rs. 500/- (or equivalent Unit value), or account balance, whichever is lower.

### Despatch of Repurchase (Redemption) Request

Within 10 working days of the receipt of the redemption request at the authorised centre of Bharti AXA Mutual Fund. (Redemptions are subject to lock-in period of 3 years from the date of respective allotment).

### Benchmark Index

S&P CNX Nifty Index

### Dividend Policy

Refer Page No. 3

### Name of the Fund Manager

Mr. Prateek Agrawal

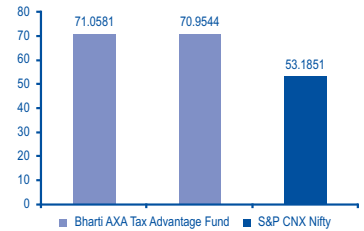
### Name of Trustee Company

Bharti AXA Trustee Services Private Limited

### Performance of the Scheme

As on July 15, 2009

Scheme Name	Absolute %
Bharti AXA Tax Advantage Fund - Eco Plan - Growth Option	71.0581
Bharti AXA Tax Advantage Fund - Regular Plan - Growth Option	70.9544
S&P CNX Nifty	53.1851



Inception date - Date of First NAV i.e. 27/2/2009

Note: For the purpose of calculating the performance the inception date is deemed to be the date of release of first NAV of the Scheme. The "Returns" shown are for the Growth Options. Past performance may or may not be sustained in future.

### Expenses of the Scheme

For continuous offer:

Load Structure	Regular Plan		Eco Plan		Investment through SIP/ STP
	Entry Load	Exit Load	Entry Load	Exit Load	
Recurring Expenses	Nil (Refer # below)		Nil		Nil
Weekly average Net Assets	First Rs. 100 crores	Next Rs. 300 crores	Next Rs. 300 crores	Balance	
Maximum as % of weekly average net assets	2.50%	2.25%	2.00%	1.75%	
Actual expenses for the previous financial year (2008-09)	Eco Plan : 2.21% Regular Plan : 2.46%				

\*Note: In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

## Bharti AXA Equity Fund and Bharti AXA Tax Advantage Fund

	Resident Investors <sup>1</sup>	Mutual Fund <sup>2</sup>
Tax on Dividend distributed by the Mutual Fund	Nil	Tax on income distribution by the Mutual Fund: Nil - In case of equity oriented fund (Refer Note)
Short-term capital gains	15% - in case of equity oriented fund <sup>3</sup>	Nil
Long-term capital gains	Nil - in case of equity oriented fund	Nil
Business Income	10% - 30% based on the total income of the investor <sup>4</sup>	Nil

Redemption of units of an equity oriented fund will attract securities transaction tax (STT) at the rate of 0.25%.

Note: 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 per cent 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.

For further details on taxation, please refer to Section XI titled "TAX PROVISIONS IN RESPECT OF INVESTMENTS IN MUTUAL FUNDS" in the Statement of Additional Information.

The tax benefits described in the SID of the schemes/ in the SAI are as available under the prevailing taxation laws, which or whose interpretation may change from time to time. As is the case with any investment, there can be no guarantee that the current tax position or the tax position prevailing at the time of an investment in the Scheme will not undergo change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her / their own professional tax advisor.

Individuals and HUFs investing in Bharti AXA Tax Advantage Fund would be entitled to claim deduction under section 80C in respect of subscription to the units of the Scheme. The aggregate amount deductible under

section 80C in respect of subscription to the units of an equity linked savings scheme and other prescribed investments is restricted to Rs. 100,000/-.

<sup>1</sup>The tax rate would be increased by a surcharge of:

- 10 per cent - in case of individual / HUF / AOP and BOI, where the total income exceeds Rs.10,00,000/-
  - 10 per cent - in case of firms / domestic corporate Unit Holders, where the total income exceeds Rs.100,00,000/-
  - 2.5 per cent - in case of foreign corporate Unit Holders, where the total income exceeds Rs.100,00,000/-
- Further, for all Unit Holders, an additional surcharge of 3 per cent by way of education cess would be charged on amount of tax inclusive of surcharge.

<sup>2</sup>The tax rate would be increased by a surcharge of 10 per cent and an additional surcharge by way of education cess at the rate of 3 per cent on the amount of tax inclusive of surcharge.

<sup>3</sup>In case of resident individuals and HUFs, where the total income as reduced by the short-term capital gains, is below the basic exemption limit the short-term capital gains will be reduced to the extent of the shortfall and only the balance short-term capital gains will be subjected to the 15 per cent tax rate.

<sup>4</sup>Assuming that the total income in case of individuals, HUF, AOP and BOI investors exceeds the basic exemption limit (Rs.225,000/- in case of resident individuals of an age of 65 years or more, Rs.180,000/- in case of women resident in India below 65 years of age and Rs.150,000/- in case of other individuals and HUF, AOP/BOI).

All rates are as per Finance Act, 2008.

## Information Common for Schemes

### Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) of the schemes carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Equity and equity related securities are volatile and carry risk of price fluctuations on an ongoing basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

Fixed Income instruments may be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.

Different types of securities in which the Scheme would invest, carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. Further, even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.

### Additional Risks in Bharti AXA Tax Advantage Fund

- By virtue of requirements under the Equity Linked Savings Scheme, 2005 issued by Department of Economic Affairs, Ministry of Finance, Government of India vide Notification no 226/2005 dated November 13, 2005 and amended vide notification dated December 13, 2005 (ELSS Rules), Units issued under the Scheme cannot be redeemed until the expiry of three years from the date of their allotment. Consequently, the ability of an investor to redeem the investments or realise returns on investments in the Scheme is restricted for the first three years. Redemption prior to the expiry of the aforesaid three year period is permissible, subject to the ELSS Rules only in the event of the death of a Unit holder who is an Assessee, subject to the Units having been held for a period of at least one year from the date of allotment.
- Bharti AXA Tax Advantage Fund has been framed in accordance with the ELSS Rules and other prevailing laws. The tax benefits described in this document are as available under the prevailing taxation laws including the ELSS Rules, which or whose interpretation may change from time to time. As is the case with any investment, there can be no guarantee that the current tax position or the tax position prevailing at the time of an investment in the Scheme will not undergo change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her / their own professional tax advisor.

For further Risk Factors, please refer to the Scheme Information Documents of the schemes.

### Dividend Policy

Depending on the respective Plans and Options of the Scheme, the Scheme will endeavor to declare dividends as mentioned in the Scheme Information Document.

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.

The dividends, if declared/paid, may vary for different pay-out periods.

The record date for the dividends may be fixed by the AMC. If such record date is a non-Business Day, then the next working/Business Day will be considered as a record date. All Unit holders in the respective Plans, whose names appear in the Register of Unit holders on the record date, will be eligible to receive the dividend.

Where the amount of dividend payable to a Unit holder is less than or equal to Rs 500/-, the dividend amount will not be paid, but shall be compulsorily reinvested irrespective of the Unit holder having selected the Payout Option.

### Waiver of Load For Direct Application

No Entry Load shall be charged on application received on or after August 1, 2009, including Direct Application. Direct Application means application for purchase of Units received from investors / Unitholders which are lodged directly at the ISCs / Designated Collection Centres or made through the AMC Website, and which does not bear stamp or code of any distributor, sub-distributor, agent or broker or not routed through any such intermediary.

For Direct Application, investors should note the following for ensuring that the application is treated as a Direct Application :

- Broker code, if already printed on the application form, should be crossed-out / struck-off and investor should counter sign besides the same.
- Where the broker code block in the application form is blank, it is advisable to cross out / strike-off or indicate "DIRECT" / "Not Applicable" in the block.
- Such applications should be lodged at ISCs as listed in AMC Website.

### Daily Net Asset Value (NAV) publication

The NAV will be declared on all Business Days and will be released for publication in 2 newspapers. NAV can also be viewed on [www.bharti-axa-im.com](http://www.bharti-axa-im.com) and [www.amfiindia.com](http://www.amfiindia.com). For Bharti AXA Tax Advantage Fund, it may be noted that the first re-purchase/redemption price will be published only after 1 year from the date of first allotment and thereafter for all Business Days.

### 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 Stoney Antony, Head - Customer Service  
 Bharti AXA Investment Managers Private Limited  
 51, 5th Floor, East Wing, Kalpataru Synergy,  
 Vakola, Santacruz (E), Mumbai- 400 055 India.  
 Email: [service@bharti-axa-im.com](mailto:service@bharti-axa-im.com)  
 Customer Engagement Centers:  
 Tollfree Number: 18001032263  
 Alternate Number : 020 - 40112300

### Unitholder's Informations

- 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 date of acceptance of valid application form / transaction slip as the case may be.
- 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 4 months from the closure of the relevant financial year.
- 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.bharti-axa-im.com](http://www.bharti-axa-im.com) and on the website 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.
- For Unitholders in Eco Plan, all investor communications including account statements, annual reports, portfolio statements, statutory and other information shall be communicated / sent exclusively in electronic format to their e-mail address.

## INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

Please read the Scheme Information Document, Key Information Memorandum of the relevant scheme and the Statement of Additional Information carefully before filling up the application form. Investors are deemed to have read and accepted the terms subject to which the offer is being made, and bind themselves to the terms upon signing the application form and tendering payment.

### General Instructions - Please complete the form:

- Legibly.
- In English language.
- By ticking 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 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 / Zero Balance 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

#### Application received through Distributor

Please ensure to write the correct AMFI Registration Number (ARN) of the distributor in the Application Form.

#### Application received directly

Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/swiches/fresh Systematic Investment Plans (SIP)/ fresh Systematic Transfer Plans (STP) in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No' or 'Broker Code' is provided, has to be filled by the unit holder as 'DIRECT' for processing the same as Direct applications. Investors can submit their applications for purchases/additional purchases/swiches/fresh SIP/ fresh STP at any of the Official Point(s) of Acceptance of Bharti AXA Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Bharti AXA Mutual Fund ([www.bharti.axa-im.com](http://www.bharti.axa-im.com)). Any modification or cancellation of the Distributor Information should be countersigned by the investor else the same is liable to be rejected.

### 2. INFORMATION OF EXISTING INVESTOR / ZERO BALANCE FOLIO HOLDER

Existing Investor / Zero Balance Folio Holders should mention the correct Folio Number & go directly to Section 7 (Scheme Details).

### 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 records (as provided in the bank account details).

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

Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor.

**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 records (as provided in the bank account details). Sole proprietorship concerns should apply in the name of the sole proprietor.

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 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, 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. 50,000/- 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 information on CVL, please refer to Instruction No. 13. 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 of the same through alternate mode.

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 AMC website. 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.

For ECO Plan - By default all communications to the investors would be via Email 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:

- i) 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.
- ii) 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 bank 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 in Section 6 of Application Form.

The 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. SCHEMES ON OFFER

Investors are required to indicate their choice of Plan & Option at the time filling up the Common Application Form. Please note that if the same is not mentioned, units will be issued under the default Option of the scheme.

For details of the Plans & Options under various Schemes please refer Point No. 15.

### 8. DIVIDEND TRANSFER FACILITY

Under the Dividend Pay-out Option, the Unitholders can choose to transfer the amount of dividend receivable by them into a liquid scheme of the Fund. Under this facility, the dividend due and payable to the Unitholders will compulsorily and without any further act by the Unitholders, be re-invested in the chosen liquid scheme of the Fund at the applicable NAV of such other scheme. However, if the Unitholder does not already have holding in such liquid scheme, in that event the transfer will be carried out only if the amount of dividend to be transferred meets the minimum application amount requirement of the target liquid scheme.

### 9. INVESTMENT & PAYMENT DETAILS

- a) The cheque or demand draft should be drawn in favour of schemes name and should be crossed 'Account Payee Only'.
- b) Dishonoured cheques will not be presented again for collection and the accompanying application will be rejected.
- c) The following modes of payment are not valid and applications accompanied by such payments are liable to be rejected:
  - i. Outstation cheques
  - ii. Third Party Cheques (Except as mentioned in the Statement of Additional Information)

### III. Cash / Money Order / Postal Order

### IV. Post-dated cheques (except in case of SIP-PDC)

Multiple cheques for investments in one scheme or single cheque for investments in multiple schemes.

- d) If you are from 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

i. 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.

ii. FIIs 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).

### 10. NOMINATION DETAILS

a) 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. Up to 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. All joint applicants must sign the nomination form.

b) 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 religious or charitable trust.

c) 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.

d) Nomination(s) in respect of the units stands rescinded upon the transfer/redemption of units/if nominee predeceases the applicant. Transfer of units in favour of a Nominee shall be valid discharge for the asset management company/mutual fund against the legal heir.

e) 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.

f) 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.

g) In case of a Zero Balance Folio Hold, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.

### 11. DECLARATION AND SIGNATURES

a) 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.

b) Applications by minor should be signed by their guardians. In the case of a Hindu Undivided Family (HUF), the Karta should sign on behalf of the HUF.

c) 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, a resolution from the trustee(s) authorising such purchase or investment must be submitted.

d) 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.

### 12. 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, signing on behalf of the minor, 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.

\*Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, provided that sufficient documentary evidence shall have to be submitted to Bharti AXA Mutual Fund for verifying that they are residents of State of Sikkim. However KYC norms would have to be adhered to, where investments are more than Rs. 50,000/-.

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

As a token of having verified the identity 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<sup>+</sup> 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 applications 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) / Printout of KYC Compliance Status downloaded from AMC website ([www.cvlindia.com](http://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 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.

Investors should contact any of the Investor Service Centres / Karvy / Distributors or visit our website [www.bharti.axa-im.com](http://www.bharti.axa-im.com) for further details.

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

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued thereunder 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 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<sup>+</sup> 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 applications 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) / Printout of KYC Compliance Status downloaded from AMC website ([www.cvlindia.com](http://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 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.

\*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 a 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 (AML Law).

If the AMC, after applying appropriate due diligence measures, believes that the transaction is suspicious in nature within the purview of AML Law and / or on account of deficiencies in the documentation, it 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 communication sent by the AMC to the investor(s) in this regard.

For further details on KYC procedure visit the AMC website [www.bharti.axa-im.com](http://www.bharti.axa-im.com).

## 14. Ready Reckoner for the Plans and Options offered

Scheme Name	Plan	Option	Default Option	Dividend Options	Sub-Options	Default Sub-Option	Minimum Investment Amt	Additional Purchase Amt
Bharti AXA Equity Fund	Regular	Growth, Dividend, Bonus	Dividend Reinvestment	Regular	Dividend Reinvestment Dividend Payout	Dividend Reinvestment	Rs. 5,000 and in multiples of Re. 1	Rs. 1,000 and in multiples of Re. 1
				Quarterly	Dividend Reinvestment Dividend Payout			
	Eco	Growth, Dividend, Bonus	Dividend Reinvestment	Regular	Dividend Reinvestment Dividend Payout	Dividend Reinvestment	Rs. 5,000 and in multiples of Re. 1	Rs. 1,000 and in multiples of Re. 1
				Quarterly	Dividend Reinvestment Dividend Payout			
	Institutional	Growth, Dividend, Bonus	Dividend Reinvestment	Regular	Dividend Reinvestment Dividend Payout	Dividend Reinvestment	Rs. 5 Crore and in multiples of Re. 1	Rs. 1,00,000 and in multiples of Re. 1
				Quarterly	Dividend Reinvestment Dividend Payout			
Bharti AXA Tax Advantage Fund	Regular	Growth, Dividend	Dividend Reinvestment	Regular	Dividend Reinvestment Dividend Payout	Dividend Reinvestment	Rs. 500 and in multiples of Re. 500	Rs. 500 and in multiples of Re. 500
				Quarterly	Dividend Reinvestment Dividend Payout			
Eco	Growth, Dividend	Dividend Reinvestment	Dividend Reinvestment	Regular	Dividend Reinvestment Dividend Payout	Dividend Reinvestment	Rs. 500 and in multiples of Re. 500	Rs. 500 and in multiples of Re. 500
				Quarterly	Dividend Reinvestment Dividend Payout			

# COMMON APPLICATION FORM

**Bharti AXA Equity Fund**  
**Bharti AXA Tax Advantage Fund**



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

Please read the instructions carefully, before filling up the application form.

**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
ARN-39107				
<b>Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including services rendered by the distributor.</b>				
2. INFORMATION OF EXISTING INVESTOR			(For existing Investors / Zero Balance Folio Holders, 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. / ZERO Balance Folio Number <input type="text"/>				
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"/> F <input type="text"/> I <input type="text"/> R <input type="text"/> S <input type="text"/> T <input type="text"/> N <input type="text"/> A <input type="text"/> M <input type="text"/> E <input type="text"/>			<input type="text"/> M <input type="text"/> I <input type="text"/> D <input type="text"/> D <input type="text"/> L <input type="text"/> E <input type="text"/> N <input type="text"/> A <input type="text"/> M <input type="text"/> E <input type="text"/>	
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PAN* <input type="text"/>			<input type="checkbox"/> Attested PAN Proof enclosed* <span style="float: right;">KYC Compliant Status* (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO</span>	
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"/> F <input type="text"/> I <input type="text"/> R <input type="text"/> S <input type="text"/> T <input type="text"/> N <input type="text"/> A <input type="text"/> M <input type="text"/> E <input type="text"/>			<input type="text"/> M <input type="text"/> I <input type="text"/> D <input type="text"/> D <input type="text"/> L <input type="text"/> E <input type="text"/> N <input type="text"/> A <input type="text"/> M <input type="text"/> E <input type="text"/>	
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PAN* <input type="text"/>			<input type="checkbox"/> Attested PAN Proof enclosed* <span style="float: right;">KYC Compliant Status* (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO</span>	
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"/> F <input type="text"/> I <input type="text"/> R <input type="text"/> S <input type="text"/> T <input type="text"/> N <input type="text"/> A <input type="text"/> M <input type="text"/> E <input type="text"/>			<input type="text"/> M <input type="text"/> I <input type="text"/> D <input type="text"/> D <input type="text"/> L <input type="text"/> E <input type="text"/> N <input type="text"/> A <input type="text"/> M <input type="text"/> E <input type="text"/>	
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PAN* <input type="text"/>			<input type="checkbox"/> Attested PAN Proof enclosed* <span style="float: right;">KYC Compliant Status* (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO</span>	
Name of Guardian/Contact Person* Relationship with MINOR <input type="text"/>			Guardian's Date of Birth <input type="text"/>	
<input type="text"/> F <input type="text"/> I <input type="text"/> R <input type="text"/> S <input type="text"/> T <input type="text"/> N <input type="text"/> A <input type="text"/> M <input type="text"/> E <input type="text"/>			<input type="text"/> M <input type="text"/> I <input type="text"/> D <input type="text"/> D <input type="text"/> L <input type="text"/> E <input type="text"/> N <input type="text"/> A <input type="text"/> M <input type="text"/> E <input type="text"/>	
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PAN* <input type="text"/>			<input type="checkbox"/> Attested PAN Proof enclosed* <span style="float: right;">KYC Compliant Status* (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO</span>	
*Please mention the contact person in case of Non-individual <span style="float: right;">*KYC - Mandatory for investments of Rs. 50,000/- and above (Refer Instruction No. 13)</span>				
Mode of Holding <input type="checkbox"/> Single <input type="checkbox"/> Joint <sup>2</sup> <input type="checkbox"/> Anyone or Survivor <sup>(Default)</sup>				
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"/> City <input type="text"/> State <input type="text"/> Pin code <input type="text"/>				
Overseas Address # (mandatory for NRI/FII applicant). (P.O. Box alone may not be sufficient)				
<input type="text"/> <input type="text"/> <input type="text"/> City <input type="text"/> Country <input type="text"/> Pin code <input type="text"/>				
# Document proof for foreign address to be provided (self certified copy of bank account statement/Passbook will serve as proof of address. Incase 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				
	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	
Mobile No.#	<input type="text"/>	<input type="text"/>	<input type="text"/>	Email ID*
Res.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Off.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fax	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
*Mobile number is mandatory to enable us to communicate with you better <span style="float: right;">*Email ID compulsory for ECO Plan</span>				
5. EMAIL COMMUNICATION INFORMATION (Investors in ECO Plan will be compulsorily communicated via Email only) (Refer Instruction No. 5)				
I/We wish to receive the following document(s) via e-mail in lieu of physical document(s) [Please ( )]				
<input type="checkbox"/> Account Statement <input type="checkbox"/> News Letter <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Statutory Information				
PERSONAL IDENTIFICATION NUMBER (PIN) (Please ✓)				
<input type="checkbox"/> I would like to apply for a PIN* (PIN will allow you to access your account / transact online subject to the Terms & Conditions for online transaction facility given in this form/ as available on the AMC website from time to time. Please sign on the PIN Agreement Form attached and submit it alongwith this Common Application Form.				



Investment Managers

## 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  Investment Details  Bank Mandate  Attested PAN Card Copy  KYC Details

Please note: All purchases are subject to realization of cheques/Demand Drafts and subject to the terms and conditions of relevant Scheme Information Document and Statement of Additional Information.



**Application No:**

Collection Centre's Stamp & Receipt Date and Time

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

A/c Type [please ]  Saving  Current  NRO  NRE  FCNR  Others (Please Specify) \_\_\_\_\_

Bank Name

Account No

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 for investors having HDFC Bank Account.

**IN CASE INVESTOR WISH TO RECEIVE A CHEQUE**

(instead of a direct credit into their bank account), please indicate the preference below:  
I/We want to receive the redemption and dividend proceeds (if any) by way of a cheque.  please (

**7. SCHEME DETAILS (Refer Instruction No. 7)**

Scheme Name : \_\_\_\_\_

Investment In	Plan	In case of Dividend Option	
		Option	Dividend Sub-Option
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP (please fill the SIP Form)			

**8. DIVIDEND TRANSFER FACILITY (Please to select this facility) (Refer Instruction No. 8)**

This facility is available only under Dividend Payout option if the unit holder chooses to transfer the amount of the dividend receivable by them into Bharti AXA Liquid Fund only.

**9. INVESTMENT & PAYMENT DETAILS (Refer Instruction No 9)**

Investment Amount  DD Charges  Net Amount

Cheque/DD No  Cheque/DD Date  Drawn on Bank

Branch Name  A/c Type [please ]  Saving  Current  NRO  NRE  FCNR

**\* 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 plan of a scheme.**

**10. NOMINATION DETAILS (Please ignore this section if you do not wish to nominate) (Refer Instruction No. 10)**

Name & Address of Nominee(s)	Date of Birth	Name & Address of the Guardian	Signature of Guardian	Proportion (%) by which the unit will be shared by each Nominee (should aggregate to 100%)
1.				
2.				
3.				

**SIGNATURE(S)**

Sole/1 <sup>st</sup> applicant/Guardian/Authorised Signatory/POA	2 <sup>nd</sup> applicant/Guardian/Authorised Signatory/POA	3 <sup>rd</sup> applicant/Guardian/Authorised Signatory/POA
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**11. DECLARATION AND SIGNATURE(S) (Refer Instruction No. 11)**

I/We have read and understood the contents of the Scheme Information Document and Statement of Additional Information 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 Indian/Person of Indian Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/NRO/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/our NRE/NRO/FCNR Account.

DATE

I/ We confirm that the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

**SIGNATURE(S)**

Sole/1 <sup>st</sup> applicant/Guardian/Authorised Signatory/POA	2 <sup>nd</sup> applicant/Guardian/Authorised Signatory/POA	3 <sup>rd</sup> applicant/Guardian/Authorised Signatory/POA
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**CHECKLIST** (Please submit the following documents with your application (where applicable). All documents should be original/true copies Certified by a Director/Trustee /Company Secretary /Authorised signatory / Notary Public.)

Documents	Ind	Co.	Soc.	Partnership Firms	Investment through POA	Trusts	NRI
PAN Card (not required for Micro SIP)							
KYC Acknowledgement (If application for Rs. 50,000 or above)							
Resolution/ Authorisation to invest							
List of authorised signatories with specimen signatures							
Memorandum & Articles of Association							
Trust Deed							
Bye-laws							
Partnership Deed							
Notarised POA (signed by investor and POA Holder)							

For more information visit us at  
[www.bharti-axa-im.com](http://www.bharti-axa-im.com)

Email us at  
[service@bharti-axa-im.com](mailto:service@bharti-axa-im.com)

Call us at (Toll Free) **1-800-1032-263** | Alternate Number **020-4011 2300**

# SPECIAL PRODUCTS APPLICATION FORM (SIP-PDC/ SWP/ STP/ MICRO SIP)

## 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
ARN- 39107				

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including services rendered by the distributor.

## 2. INFORMATION OF EXISTING INVESTOR (For existing Investors / Zero Balance Folio Holders, 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. / ZERO Balance Folio Number  Mandatory field\*

## 3. APPLICANT INFORMATION (Please refer Point No. 8)

**Name of Sole /First Applicant**  Mr.  Ms.  M/s. Date of Birth  DD  MM  YY (\*Mandatory for all investors)

F  I  R  S  T  N  A  M  E   M  I  D  D  L  E  N  A  M  E   L  A  S  T  N  A  M  E

Documents Enclosed<sup>A</sup>  Micro SIP  PAN Proof  KYC<sup>B</sup> PAN\*

**Name of Second Applicant**  Mr.  Ms.  M/s. Date of Birth  DD  MM  YY (\*Mandatory for all investors)

F  I  R  S  T  N  A  M  E   M  I  D  D  L  E  N  A  M  E   L  A  S  T  N  A  M  E

Documents Enclosed<sup>A</sup>  Micro SIP  PAN Proof  KYC<sup>B</sup> PAN\*

**Name of Third Applicant**  Mr.  Ms.  M/s. Date of Birth  DD  MM  YY (\*Mandatory for all investors)

F  I  R  S  T  N  A  M  E   M  I  D  D  L  E  N  A  M  E   L  A  S  T  N  A  M  E

Documents Enclosed<sup>A</sup>  Micro SIP  PAN Proof  KYC<sup>B</sup> PAN\*

**Name of Guardian/Contact Person<sup>B</sup>** Relationship with MINOR  Guardian's Date of Birth  DD  MM  YY

F  I  R  S  T  N  A  M  E   M  I  D  D  L  E  N  A  M  E   L  A  S  T  N  A  M  E

Documents Enclosed<sup>A</sup>  Micro SIP  PAN Proof  KYC<sup>B</sup> PAN\*

<sup>A</sup>Please mention the contact person in case of Non-individual <sup>B</sup>KYC - Mandatory for investments of Rs. 50,000/- and above <sup>C</sup>For Micro SIP refer Point No. 6 and 7

**Mode of Holding**  Single  Joint<sup>C</sup>  Anyone or Survivor <sup>D</sup>(Default)

## 4. SYSTEMATIC INVESTMENT PLAN (SIP) / MICRO SIP

SIP  Micro SIP (Refer Instruction No. 5)

SCHEME\*:  PLAN\*:  OPTION\*:

SUB OPTIONS\*:  DIVIDEND FREQUENCY\*:

Investment Amount (Rs.) (in figures)  Investment Period (in months)  From  DD  MM  YY  To  DD  MM  YY

Investment Commencement Date  DD  MM  YY  Dates  1st  7th\*  10th  15th  20th  25th (\*Default date is 7th)

Drawn on Bank  Branch

Cheque Dates From  DD  MM  YY  To  DD  MM  YY  Cheque Nos. From  To

Account Type [Please tick ( )]  SAVINGS  CURRENT  OTHERS (please specify)  Frequency [Please tick ( )]  MONTHLY\* (\*Minimum 6 months)

PDC facility for daily SIP is not available

## 5. SYSTEMATIC WITHDRAWAL PLAN (SWP)

FROM SCHEME\*:  PLAN\*:  OPTION\*:

SUB OPTIONS\*:  DIVIDEND FREQUENCY\*:

Withdrawal Option [Please tick ( )]  FIXED or  APPRECIATION WITHDRAWAL Amount (Rs.) (in figures)

Total Amount of SWP (Rs.) (in figures)  Fixed Withdrawal Frequency [Please tick ( )]  MONTHLY (minimum 6 months) or  QUARTERLY

Dates (Only one date)  1st  7th\*  10th  15th  20th  25th (\*Default date is 7th) Withdrawal Period From  DD  MM  YY  To  DD  MM  YY

## 6. SYSTEMATIC TRANSFER PLAN (STP) (Please refer Point No. 17 and 18)

FROM SCHEME\*:  PLAN\*:  OPTION\*:

TO SCHEME\*:  PLAN\*:  OPTION\*:

Amount per Transfer (Rs.)  Transfer Period From  DD  MM  YY  To  DD  MM  YY

Dates  1st  7th\*  10th  15th  20th  25th (\*Default date is 7th) Frequency [Please tick ( )]  DAILY  MONTHLY

Total Amount of Transfer (Rs.) (in figures)  Total Amount in words  No. of Installments

## 7. DECLARATION AND SIGNATURES

I/We have read and understood the contents of the Scheme Information Document and Statement of Additional Information 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 Indian/Person of Indian Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/NRO/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/our NRE/NRO/FCNR Account. I/We confirm that the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Signature(s)  Sole / First Applicant  Second Applicant  Third Applicant

(To be signed by All Applicants if mode of operation is Joint)

## ACKNOWLEDGEMENT SLIP Folio No. / Application No.

To be filled in by the Investor

(To be filled in by the First applicant/Authorized Signatory) :  
Received from Name & address :   
an application for Purchase of Units alongwith Cheque  SIP-PDC/ Micro SIP-PDC/ SWP/ STP  For Rs.   
All purchases are subject to realisation of cheques. Cheque Number from  to

Acknowledgement Stamp

**INSTRUCTIONS - COMMON TO SIP-PDC/ SWP/ STP FACILITIES AVAILABLE UNDER THE SPECIAL PRODUCTS (SIP-PDC/ SWP /STP)**

- Existing investors seeking for Special Products only, need to fill up this Special Product Form. New investors who wish to enrol for the special products should fill up Special Product Form in addition to the Common Application Form.
  - In case of renewal of SIP-PDC/ SWP/ STP this form should be submitted at least 15 working days prior to the due date.
  - The investor has the right to discontinue SIP/ SWP/ STP at any time he/she so desires by sending a written request at least 15 working days prior to the due date of next SIP / SWP / STP to any of the offices of Bharti AXA Mutual Fund or its Authorised Collection Centres. On receipt of such request the SIP / SWP / STP will be terminated and in case of SIP balance post-dated cheques will be returned to the investor.
  - Units will be allotted / redeemed / transferred at the Applicable NAV related prices of the 1st /or 7th /or 10th /or 15th /or 20th /or 25th of every month (or next business day, if 1st /or 7th /or 10th /or 15th /or 20th /or 25th non business day). In case of Post Dated Cheques submitted for any dates, other than the dates offered, immediate next offered date would be considered as the SIP date(s). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment.
  - Micro SIP shall be applicable where aggregate of installments in a rolling 12 months period or in a financial year i.e. April-March does not exceed Rs. 50,000/-.
  - Micro SIP benefit is available to individuals, NRI's, Minors and Sole Proprietors only. HUF's, PIO's and any other entities/ persons etc. are not eligible. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed Rs. 50,000/-.
  - Eligible investors are required to submit any one of the following photo identification document as a proof of identification in lieu of PAN:
    - Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID cards issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
  - Except for investors availing for Micro SIP, it is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, incase the amount of investment is Rs. 50,000/- or above in a year, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Bharti AXA Mutual Fund for verifying that they are residents of State of Sikkim. However KYC norms would have to be adhere to, where investments are more than Rs. 50,000/-.
- It is mandatory for investors to be KYC compliant if investing more than Rs. 50,000/- as per the Prevention of Money Laundering Act, 2002. For further details please refer to terms & conditions mentioned in the main Application Form.
- DIRECT APPLICATIONS :** Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/ switches/fresh Systematic Investment Plans (SIP)/ fresh Systematic Transfer Plans (STP) in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No or 'Broker Code' is provided, has to be filled by the unit holder as 'DIRECT' for processing the same as Direct applications. Investors can submit their applications for purchases /additional purchases/ switches/fresh SIP/ fresh STP at any of the Official Point(s) of Acceptance of Bharti AXA Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Bharti AXA Mutual Fund ([www.bharti-axa-im.com](http://www.bharti-axa-im.com)).
  - The applicability of SIP/ SWP/ STP will be as per the terms & conditions of the respective Scheme Information Documents and Statement of Additional Information.
  - Please attach Photo copy of a cancelled cheque.
  - All post-dated cheques have to be issued favouring the individual scheme name (For SIP-PDC).
  - The first investment cheque while applying for Daily SIP/ Monthly SIP can be either equal to or greater than the subsequent Daily SIP/ Monthly SIP instalment amounts. The subsequent Daily SIP/ Monthly SIP instalment amounts however should remain the same as per the scheme specific information document and all the post-dated cheques issued.
  - Cheques should be drawn payable at locations of BAIM branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
  - Options available under SWP & Minimum Amount:
    - Fixed withdrawal : Investors can withdraw fixed amount of Rs. 500/- and in multiples of Rs. 100/- thereafter at regular intervals & the dates applicable for the same are 1st /or 7th /or 10th /or 15th /or 20th /or 25th for minimum 6 months.
    - Appreciation SWP : Appreciation of above Rs. 500/- can be withdrawn at monthly & quarterly frequency & the dates applicable for the same are 1st /or 7th /or 10th /or 15th /or 20th /or 25th of the relevant month.
  - In both Fixed Withdrawal and Appreciation SWP, Units will be redeemed basis Applicable NAV on the date chosen as per above.
  - If the STP application has from date and to date, then it refers to calendar days and processing happens only on business days.
  - If the STP application has number of installments, the number of installment is registered by omitting the non business day and holidays.

**Ready Reckoner for Special Product**

Schemes	SIP				STP				SWP				
	Available	Minimum Amount	SIP Frequency	Duration	Available	Minimum Amount	STP Frequency	Duration	Available	Minimum Amount	Withdrawal Frequency	Minimum Duration Installment	
					IN	OUT							
Bharti AXA Equity Fund		Daily - Rs.300 Monthly - Rs. 1,000	Daily Monthly	Daily - 1 Month Monthly - 6 Months			Daily - Rs.300 Monthly - Rs. 1,000	Daily and Monthly	Daily - 1 Month Monthly - 6 Months			Not Applicable	
Bharti AXA Tax Advantage Fund		Rs. 500	Monthly	6 Months			Rs. 500 and in multiples of Rs. 500 thereafter	Monthly	6 Months	*Minimum balance in a scheme for SWP should Rs 10,000.	Rs. 500	Monthly, Quarterly	6

Bharti AXA Equity Fund currently does not offer STP OUT facility.  
 Daily SIP is allowed only in respect of Bharti AXA Equity Fund.  
 Default dates for Monthly/Quarterly SIP/SWP/STP is 7th of relevant month.  
 Withdrawals are subject to 3 year lock-in under Bharti AXA Tax Advantage Scheme.

For more information visit us at  
[www.bharti-axa-im.com](http://www.bharti-axa-im.com)

Email us at  
[service@bharti-axa-im.com](mailto:service@bharti-axa-im.com)

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

Alternate Number  
**020-4011 2300**

# SIP AUTO DEBIT FACILITY : REGISTRATION CUM MANDATE FORM

INVESTORS SUBSCRIBING TO THE SCHEME THROUGH SIP AUTO DEBIT FACILITY TO COMPLETE THIS FORM COMPULSORILY ALONGWITH COMMON APPLICATION FORM

Application should be submitted atleast 30 days (for Monthly SIPs) and 15 days (for Daily SIPs) before the 1<sup>st</sup> Debit Clearing date. For terms & conditions refer overleaf

Application No: \_\_\_\_\_

## 1. DISTRIBUTOR INFORMATION FOR OFFICE USE ONLY

Name & Agent Code	Sub-Agent Name & Code	Bank/Branch Name & Serial No.	Registrar Serial No.	Date/Time of Receipt
ARN-39107				

Please any one only  **SIP Registration - by Existing Investor** (Please do not fill the Application Form)  **SIP Registration - by New Investor** (Complete the Application Form compulsorily alongwith this form.)  **Micro SIP** (Refer Point No. 14)

**Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including services rendered by the distributor.**

## 2. INVESTOR DETAILS (Please refer Point No. 14 to 16 for Micro SIP)

Folio No. / Application No. / Zero Balance Folio No.  (For Existing Investor / Zero Balance Folio Holders please mention Folio Number / For New Applicants please mention the Application Form Number) (\*Mandatory for all investors) (Please the enclosures) (\*mandatory for investments equal to or greater than Rs. 50,000/-)

Name of 1st Applicant /

Documents Enclosed  Micro SIP  PAN Proof  KYC\*  PAN\*

Name of 2nd Applicant /

Documents Enclosed  Micro SIP  PAN Proof  KYC\*  PAN\*

Name of 3rd Applicant /

Documents Enclosed  Micro SIP  PAN Proof  KYC\*  PAN\*

Name of Father/Guardian in case of Minor

Documents Enclosed  Micro SIP  PAN Proof  KYC\*  PAN\*

## 3. SIP DETAILS (First SIP cheque and subsequent via Auto Debit Facility in select cities only)

Scheme Name	Plan	Option
Sub Option	Dividend Frequency	

Please refer the scheme specific SID and SAI to know the Plan, Option & Sub-Options related information.

Frequency (please )  Monthly SIP Date :  1st  7th  10th  15th  20th  25th (\*Default date is 7th)  Daily\*

Instalment Amount (In figures)  Enrolment Period From\*\*  To

Drawn on Bank /Branch Name

\*Daily SIP facility is currently available only with following banks: HDFC Bank, IDBI Bank, Kotak Mahindra Bank, IndusInd Bank, Bank of Baroda for all locations. For Mumbai, Delhi, Kolkatta, Chennai Daily SIP shall be accepted in all Banks.

\*\*Minimum SIP term should be for 6 months for monthly SIP & 1 month for Daily SIP.

## 4. PARTICULARS OF BANK ACCOUNT (Refer instruction under B overleaf)

Name of 1st Account Holder

Name of 1st Joint Holder

Name of 2nd Joint Holder

Name of Bank & Branch

City  Pin

Account No.

9 digit MICR Code (Mandatory)  (This is 9 digit number next to the cheque number)

IFSC Code  **Please provide a copy of cancelled cheque leaf from an Auto Debit eligible bank (Mandatory)**

Account Type (Please )	
Savings <input type="checkbox"/>	NRO <input type="checkbox"/>
Current <input type="checkbox"/>	NRE / FCNR <input type="checkbox"/>

**DECLARATION & SIGNATURE:** I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in Auto Debit. 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 AMC, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.  
I/ We confirm that the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

<b>SIGNATURE (S)</b> (as in Bank records)	Sole/1 <sup>st</sup> applicant/Guardian/Authorised Signatory/POA	2 <sup>nd</sup> applicant/Guardian/Authorised Signatory/POA	3 <sup>rd</sup> applicant/Guardian/Authorised Signatory/POA
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## 5. BANKER'S ATTESTATION

Certified that the signature of account holder and the Details of Bank account are correct as per our records

Signature of authorised Official from Bank (Bank stamp and date)

Signature verification request (To be retained by the Customers Bank)

## The Branch Manager

Bank  Branch  Date

**Sub :** Mandate verification for A/c. No. This is to inform you that I/We have registered for making payment towards my investments in Bharti AXA Mutual Fund by debit to my /our above account directly or through ECS (Debit Clearing). I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account. Thanking you, Yours sincerely

<b>SIGNATURE (S)</b> (as in Bank records)	Sole/1 <sup>st</sup> applicant/Guardian/Authorised Signatory/POA	2 <sup>nd</sup> applicant/Guardian/Authorised Signatory/POA	3 <sup>rd</sup> applicant/Guardian/Authorised Signatory/POA
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## ACKNOWLEDGEMENT SLIP Folio No. / Application No.

To be filled in by the Investor

(To be filled in by the First applicant/Authorized Signatory) :

Received from Name & address :

an application for Purchase of Units alongwith Cheque  SIP/ Micro SIP  For Rs.

Acknowledgement Stamp

## A. SCHEME AVAILABLE FOR SIP WITH AUTO DEBIT FACILITY

SIP: All Open-ended Scheme(s) of Bharti AXA Mutual Fund (except Liquid Schemes and Treasury Advantage Schemes).

## B. TERMS & CONDITIONS FOR SIP AUTO DEBIT FACILITY

- Monthly SIP Payment can be done through Auto Debit Facility in all the cities as prescribed by the Reserve Bank of India (RBI).
- Monthly SIP/ Daily SIP is also available with HDFC Bank, IDBI Bank, Kotak Mahindra Bank, IndusInd Bank, Bank of Baroda for all locations.
- For Mumbai, Delhi, Kolkatta, Chennai Daily SIP shall be accepted in all Banks. AMC may notify other banks from time to time.
- Please check the Scheme Information Document & the Statement of Additional Information for SIP facility in respective scheme.
- The cities as prescribed in RBI's list may be modified/updated/changed/removed at any time in future entirely at the discretion of Bharti AXA Investment Managers Private Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via Auto Debit route will be discontinued and communication to that effect will be sent to the investor.
- SIP facility is available only on specific dates of the month viz - 1st /or 7th /or 10th /or 15th /or 20th /or 25th for Monthly SIP.
- During ongoing purchase in monthly SIP your first SIP can be for any day of the month. Your second and subsequent SIPs are available only on the above specified dates of the month with a minimum gap of atleast 30 days between first and second SIP instalment. In case the chosen date turns out to be a non working day for the scheme; the SIP will be processed on the immediate following working day.
- The SIP cheque should be drawn on the same bank account which is to be registered for Auto Debit. The bank account provided for Auto Debit should participate in local MICR clearing.
- The cheque should be drawn in favour of "Full name of the Scheme".
- The first investment cheque while applying for Daily SIP/ Monthly SIP can be either equal to or greater than the subsequent Daily SIP/ Monthly SIP instalment amounts. The subsequent Daily SIP/ Monthly SIP instalment amounts however should remain the same as per the scheme specific information document.
- If two consecutive SIP's fail, the SIP will automatically stand terminated and a communication to the effect will be sent to the investor.
- If the SIP preferences are not indicated or in case of discrepancy or ambiguity, the default option shall be as under:  
SIP Frequency - Monthly, SIP Date - every 7th of the month and Tenure - 6 months.  
Daily tenure - One month.
- The investor has the right to discontinue/modify SIP at any time he/she so desires by sending a written request at least 15 working days prior to the due date of next SIP for monthly SIP and 3 working days for daily SIP/ Micro SIP to any of the offices of Bharti AXA Mutual Fund or its Investor Service Centres.  
All the request should be accompanied by :  
a. A new SIP form duly filled in and carrying the revised/new SIP request details, or  
b. A written and signed confirmation for discontinuing the existing SIP.
- Micro SIP shall be applicable where aggregate of installments in a rolling 12 months period or in a financial year i.e. April-March does not exceed Rs. 50,000/-.
- Micro SIP benefit is available to individuals, NRI's, Minors and Sole Proprietors only. HUF's, PIO's and any other entities/ persons etc. are not eligible. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed Rs. 50,000/- per year.
- Micro SIP investors are required to submit any one of the following photo identification document as a proof of identification in lieu of PAN:  
1. Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID cards issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAL, ICWA, ICSI; 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.
- Except for investors availing Micro SIP please furnish a certified copy of the PAN card with the application form. Additionally please furnish KYC acknowledgement copy if investment amount is Rs. 50,000/- and above except for Micro SIP.
- Investor will not hold Bharti AXA Investment Managers Pvt. Ltd., its registrars and other service providers responsible if the transaction is delayed or not effected, the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit / local holidays / incomplete or incorrect instructions from the applicant.
- Bharti AXA Investment Managers Pvt. Ltd. reserves the right not to represent any mandate for SIP auto Debit facility if the registration could not be effected in time for reason beyond its control.
- Bharti AXA Investment Managers Pvt. Ltd., its registrars and other service providers shall not be responsible and liable for any transaction failures, due to rejection of the transaction by your bank / branch or its refusal to register the SIP mandate.
- In case of renewal of SIP this form should be submitted at least 1 month (for Monthly SIP) and 15 days (for Daily SIP), prior to the due date.
- Please refer the Scheme Information Documents/ Statement of Additional Information of the scheme for the Applicable NAV, Redemptions, Risk Factors, Load and other information before investing.
- Generic Structure on SIP

This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units. SIP allows investors to invest a fixed amount of Rupees on either daily basis or on specific dates every month by purchasing Units of the Scheme at the Purchase Price prevailing at such time. Any unit holder can avail of this facility subject to certain terms and conditions contained in the Application form, Scheme Information Document and Statement of Additional Information of the respective scheme.

Systematic Investment Plan facility will be available as detailed below:

SIP Options	Daily SIP	Monthly SIP
Contribution will be debited	On every Business Day	On any one of the following dates in a month as chosen by the investor / Unitholder : 1st /or 7th /or 10th /or 15th /or 20th /or 25th basis NAV of that day, or of following Business Day, if that day is not a Business Day.
Minimum duration of SIP contributions	1 month	6 months

Auto Debit allows an investor to instruct his bank to debit his bank account at periodic intervals for making investments in mutual fund scheme(s). However the first investment in SIP under this mode shall be by way of cheque only.

There shall be a gap of at least 30 days between the date of the first cheque and first instalment through Auto Debit in the case of a Monthly SIP initiated during the Ongoing Offer period and 15 days in case of Daily SIP initiated during the Ongoing Offer Period.

For more information visit us at  
[www.bharti-axa-im.com](http://www.bharti-axa-im.com)

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

Email us at  
[service@bharti-axa-im.com](mailto:service@bharti-axa-im.com)

Alternate Number  
**020-4011 2300**

# PIN AGREEMENT FOR TRANSACTING ON-LINE

(This document has to be signed, in the box provided overleaf, and attached with the Common Application Form if PIN is required)

## TERMS AND CONDITIONS FOR ONLINE TRANSACTION FACILITY (Please keep a copy for your records)

These Terms and Conditions govern the use by the persons whose name and details are mentioned above being the Sole/Joint Unit Holder/s or the authorized person/s of the Unit Holder/s (hereinafter referred to as 'User') of Bharti AXA Mutual Fund (the Fund) of (i) Website of Bharti AXA Investment Managers Private Limited, the Asset Management Company (the AMC) of the Fund viz., www.bharti-axa-im.com ("AMC Website"); (ii) all products, services, content, tools and information available through the AMC Website and (iii) to carry out transactions / give instructions online in respect of the Unit Holders' account over the internet as may be enabled by the AMC (collectively the above use is hereinafter referred to as "Online Transaction Facility")

1. The User may avail of Online Transaction Facility for any of the following services that are being presently offered by the AMC:
  - a. Subscription and Additional Subscription to various schemes of the Fund including any new schemes launched by the Fund from time to time and which are tagged with the existing Schemes by the Fund for the purpose of conducting such online transactions.
  - b. Switching between schemes / plan / options.
  - c. Redemption of units.
  - d. Account Statements download.
  - e. edocs - Request for documents by email.
  - f. Changing dividend option.
  - g. Viewing complete portfolio and transaction details.
  - h. Change of bank mandate.

The User agrees and confirms that the services mentioned above are indicative and the AMC may add or remove any services at its discretion. The AMC may provide certain services only to select Users. The AMC reserves the right to suspend Online Transaction Facility partially or wholly, temporarily or permanently for any reason whatsoever including for security purposes or changes in laws / statutes or regulatory requirements or for accessing or using the AMC Website in breach of the Terms and Conditions contained herein.
2. The User, upon User's request, will be allotted an Online Transaction Facility Personal Identification Number (PIN), a unique personal identification number for availing Online Transaction Facility. If a folio is held by more than one Unit Holder, separate PINs would be issued to each Unit Holder under the folio. This PIN will be allotted subject to the PIN Application Form being complete in all respects. The PIN Application Form shall be signed by all Joint Holders in case of joint holding.
3. Terms of Service
  - a. The User hereby authorizes the AMC/Fund, who in turn may authorize its Registrars or any other Service Providers to extend the PIN facility for the folio(s) of the User including an irrevocable authorization to the AMC/Fund/Registrar/Service Provider to act upon any electronic instruction given by the User through the use of the Online Transaction Facility and through the Login ID, PIN, user name, password, in connection with the online transactions (hereinafter referred to as the "instructions"), including viewing of the folio and performing the online transactions under the folios through the AMC Website or as may be permitted under the Online Transaction Facility from time to time.
  - b. The AMC reserves the right to change, amend or modify the AMC Website and its content.
4. Procedure
  - a. A User registering for the Online Transaction Facility shall be issued a PIN against each Folio Number, after the AMC / Registrar satisfies itself that the signature on the PIN Agreement matches with the signature of the User in the record of the AMC. A User having multiple folios with the Fund shall be issued a separate / specific PIN for each folio. If a folio is held by more than one User, separate PIN shall be issued to each User under the folio. If the holding mode of the folio is 'Joint', PIN of each User will be required to be entered for any transaction. If the holding mode of the folio is 'Anyone or Survivor', PIN of any one User will be sufficient for conducting any transaction.
  - b. The Unit Holder agrees that pursuant to this Agreement, the AMC / Registrar will dispatch the PIN allotted to the User, by courier or post, entirely at the risk of the User.
  - c. The PIN will be dispatched to the User's address as recorded with the AMC / its Registrar.
  - d. The AMC/Registrar will record a change in the User's address only on the basis of written instructions from the User, subject to signature verification / validation as per normal procedure. For investors with any single investment above Rs.50,000, change in address will be effected only through CDSL Ventures Limited (CVL), which is the organization entrusted to carry out the KYC process for the Mutual Fund industry.
  - e. The User will be responsible to confirm receipt of the PIN to the AMC/ Registrar and notify forthwith, in the event of evidence of tampering with the PIN in the course of post, or non-receipt of the PIN, as the case may be. In such an event or in the event of loss of PIN by the User or due to the User having forgotten the PIN, a request for issue of a duplicate PIN shall be considered only on receipt of a written request from the User, subject to signature verification / validation.
  - f. The User shall have a facility / choice to change the PIN allotted by the AMC to a PIN of his/her choice.
  - g. It shall be the sole responsibility of the User to ensure adequate protection, confidentiality and secrecy of the user name, / login ID and password as well as the PIN and any disclosure thereof to any other person shall be entirely at the User risk. The AMC / Fund / Registrar / Service Provider in such cases will not accept any kind of responsibility or liability for any loss, damage or harm.
  - h. In case of access to the Online Transaction Facility for the first time through the AMC Website, the User shall be required to create a unique login name (Email ID) and password at the AMC Website. The User may thereafter, map other folio number(s), using the corresponding PIN(s). The User may then access the Online Transaction Facility by entering his unique login ID and password on the AMC Website.
5. SECURITY
  - a. The use of the AMC Website may involve the transmission of information, including personally identifiable data, about the User by electronic means through the Internet and the User consents to such transmission.
  - b. Upon subscribing to Online Transaction Facility, the AMC and / or Registrar shall dispatch a PIN in secure stationery within 10 working days to the User's address recorded with the AMC / Registrar entirely at the risk of the User. The User shall immediately notify the AMC, if the PIN is found to be tampered with. Upon such intimation, the AMC/ Registrar shall take necessary steps to deactivate that PIN and issue a new one upon receipt of request for regeneration of PIN. However, the AMC / Registrar shall not be liable for any loss caused to the User due to such tampering / misplacement of PIN.
  - c. User shall be solely responsible to ensure that the PIN is kept confidential and not revealed / disclosed to any third party, including any person claiming to represent the AMC, the Fund or Registrar and shall take all possible care to prevent discovery of the User name or PIN by any person. Any disclosure of PIN to any other person, for any reason whatsoever, including for the service of viewing a family portfolio, or disclosure to any Distributor(s) for conducting any transactions, shall be entirely at the risk of the User.
6. The User shall immediately communicate to the AMC in writing on becoming aware of any loss, misuse or wrongful disclosure to any third party of the PIN.
7. The AMC / Registrar shall not be liable for damage or loss arising out of the usage / unauthorized transactions conducted by using the PIN.
8. The User understands that the User's credit card/ bank account details are not stored on the AMC Website server, and accordingly Fund/AMC/Registrar are not responsible for the security and / or safety of the card number / card details / bank account details or for any transaction under the card/bank account.
9. The User shall be fully responsible for the transactions conducted by using Online Transaction Facility. The records of the AMC / Registrar for all the transactions shall be conclusive proof and binding for all purposes and may be used as evidence in any proceedings. In the event of any discrepancy, the User shall notify the AMC within ten days of the receipt of the record of the transactions by the User, failing which the transactions recorded shall be deemed to be final and accepted by the User.
10. WHO CAN OPERATE?
  - a. Unit holder(s) with registered email IDs only can avail of this Online Transaction Facility. Unit holder(s) shall ensure that the e-mail IDs mentioned in the PIN Application Form is/are the same as the e-mail IDs provided in the application form at the time of investing or online registration.
  - b. If the mode of holding is 'Single': this Online Transaction Facility will be available to the sole User.
  - c. If the mode of holding is 'Anyone or survivor' or 'Joint', the AMC shall send separate PINs to each Unit Holder under the folio. The Unit Holder(s) of such folios agree(s) and confirm(s) that the AMC / Registrar shall not be in a position to verify the User of the AMC Website and thereby not be responsible or shall not be liable for any transactions arising out of misuse of the PIN by any of the Joint Unit Holder(s). Any use of the PIN for any transaction conducted or executed by any of the Joint Unit Holder(s) under Online Transaction Facility shall be deemed to have been carried out jointly by all the Joint Unit Holder(s). The Joint Unit Holder(s) agree and confirm that the First Unit Holder has the full authority to act for and on behalf of all and each of the Joint Unit Holder(s) in all matters relating to Online Transaction Facility. Liability on all joint holding shall be joint and several and shall be binding on each Joint Unit Holder's legal heirs, successors, executors and assigns. The Joint Unit Holder(s) hereby agree and undertake to confirm and ratify all the acts done by the first Unit Holder or any other Joint Unit Holder in relation to Online Transaction Facility.
  - d. If the User is a minor, the parent / legal guardian shall be eligible to avail of this Online Transaction Facility till the minor attains majority. In such case, the personal details of the parent / legal guardian shall be submitted to the AMC / Registrar. The parent / legal guardian hereby agrees not to use Online Transaction Facility once the minor attains majority.
  - e. If the User is not an individual: The PIN shall be issued to the Authorized signatories as mentioned in the application form at the time of subscription of Units or subsequent authorised signatory list furnished from time to time with a request for PIN generation. The Non-Individual User agrees and confirms that the Fund / the AMC is not in a position to verify the User of the AMC Website and thereby not responsible or shall not be held liable for any transactions arising out of misuse of the PIN by any of the representatives of such Non-Individual User. Any use of the PIN for any transaction conducted or executed by any of the Non-Individual Users under Online Transaction Facility shall be deemed to have been carried out by the Non-Individual User. The Non-Individual User agrees and confirms that the said authorized person has the full authority to act for and on behalf of the Non-Individual User in all matters relating to Online Transaction Facility. Liability on all such Non-Individual User accounts shall be binding on each of such Non- Individual User's successors, executors and / or assigns. The Non-Individual User hereby agrees and undertakes to confirm and ratify all the acts done by the authorised person or any other person claiming to be authorized by the Non-Individual User in relation to the Online Transaction Facility.
11. Online Transaction Facility is NOT OFFERED to those categories of Unit holder(s) transacting with the AMC electronically, whether through a Power of Attorney or through arrangements via brokers / distributors or via a third party website, not being the AMC Website. The AMC reserves the right to reject any PIN Applications received from such User. Online Transaction Facility is intended only for the personal non-commercial use of the User. If any User chooses to access / use the Online Transaction Facility from locations outside India, he does so at his own initiative and risk, and shall be solely responsible for compliance with all applicable laws in force in the respective locations outside India / within India.
12. The AMC may, in its absolute discretion and in the interest of the User, request a fax confirmation, signed by the User, of the Electronic Instructions and any additional information the AMC may require. The AMC shall not be bound to act on Electronic Instructions received until such fax confirmation and additional information, in a form and manner acceptable to the AMC, is received from the User. However, the AMC shall have no obligation to check or verify the authenticity or accuracy of fax confirmations purporting to have been sent by the User and may act thereon as if the same had been duly given by the User.
13. Usage of, or subscription to, Online Transaction Facility shall be in addition to, and not in substitution of, the existing procedure for conducting the transactions, the services of which are available through Online Transaction Facility as well. The AMC shall not be responsible for any errors that may be committed by the User in the process of

- conducting any transaction by using the Online Transaction Facility. The User shall make only one application for each transaction, either in physical or electronic form.
14. The User agrees that at present Online Transaction Facility is offered as a privileged service to the Users without any charge. However, the AMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However Users not consenting to the charge then, may opt out of the Online Transaction Facility.
  15. The User agrees that the use and storage of any information including without limitation, the PIN, account information, policy information, transaction activity, account balances and any other information available on the User's personal computer is at his / her own risk and is his / her sole responsibility.
  16. The User acknowledges that usage of Online Transaction Facility will be at his / her own risks. The risks would, among others include:
    - a. Internet frauds - The AMC Website / Internet per se is susceptible to number of frauds, misuse, hacking and other actions, which could affect instructions to the AMC. The AMC shall aim to provide security to prevent the same; there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect instructions to the AMC. The User is responsible to evaluate all the risks arising out of the same.
    - b. The technology for enabling the services offered by the AMC could be affected by virus or other malicious, destructive or corrupting code, harmful code, programme or macro. This could result in delays in the processing of instructions or failure in the processing of instructions and other such failures and inabilities. The User understands that the AMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by the AMC to honour any User's instruction for whatsoever reason. The User understands and accepts that the AMC shall not be responsible for any of the aforesaid risks. The User also accepts that the AMC shall disclaim all liability in respect of the said risks.
    - c. User agrees that the User is aware that transmission over internet is not a secure medium, may be inherently unreliable and subject to interruption or disruption and may be subject to inadvertent or deliberate breaches of customer's security and the AMC shall not be liable for any losses suffered by the User as a consequence thereof.
  17. In consideration of the AMC providing the User with the PIN for Online Transaction Facility, User agrees to indemnify and keep safe, harmless and indemnified the AMC, Fund, its agents, Registrar, AMC's constituent companies, Sponsor, Trustee, their officers, employees, successors and assigns from and against all liabilities, actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which the above specified persons may at any time incur, sustain, suffer or be put to directly or indirectly as a consequences of or arising out of the Users' use of the Online Transaction Facility and in particular:
    - a. Providing facility of carrying out transactions over the AMC Website or by reasons of Registrar in good faith taking or refusing to take any action on instruction received from the User
    - b. Fraud or dishonesty relating to any transaction by the User
    - c. Unauthorized access or use of Online Transaction Facility.
    - d. Non-compliance of the Terms and Conditions set out herein
    - e. Negligence or mistake or misconduct of the User
    - f. Any information given out by the software system being inaccurate / incorrect..
  18. In no event will the AMC / Registrar / the Fund / Trustee / Sponsor be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with the Online Transaction Facility or the access of the AMC Website or use thereof or inability to use, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if the AMC, or representatives thereof, are advised of the possibility of such damages, losses or expenses.
  19. The User shall give the AMC / Registrar ten (10) working days' notice in writing if the User wishes to terminate this Online Transaction Facility. The AMC can terminate the PIN without prior notice on the occurrence of any of the following events:
    - a. Non-compliance of the Terms and Conditions set out herein
    - b. Death, insolvency, bankruptcy or liquidation of the User
    - c. Any other cause arising out of operation of law
    - d. Closing of User's account
    - e. Receipt of a request for termination of Online Transaction Facility from any Unit Holder in case of folios having 'either or survivor' as mode of holding
    - f. Receipt of a request for termination of Online Transaction Facility from all Unit Holders in case of folios having 'Joint' as the mode of holding
    - g. The User goes into liquidation or dissolution or presents or is presented with a petition for or passed a resolution for winding up either compulsory or voluntary or makes any arrangement with its creditors or any assignment for the benefit of creditors, or if a receiver or manager of its business or undertaking is duly appointed, or if distress or execution shall be levied or threatened upon any of its property or if it suffers any similar action in consequence of debt.
    - h. Any other cause arising out of operation of law
    - i. Such other reasons as the AMC may deem fit.
  20. Unit holder(s) who wish to invest Rs. 50,000/- or more will be required to be KYC compliant and shall upload or provide KYC proof and confirm their KYC compliance, in the column provided overleaf, without which, the transaction would not be processed. The threshold limit for KYC compliance shall be subject to change from time to time. Visit the AMC Website for more details.
  21. The User authorises the AMC to provide to third parties such details relating to the User and / or the User's account as may be necessary in order to give effect to any electronic instructions of the User or in order to comply with the order of any court, government agency or lawful authority or in order to ensure compliance with any laws / regulations in any jurisdiction.
  22. The AMC will take best efforts to keep the AMC Website updated on a frequent basis so as to provide the most current information to User and shall further take best efforts to ensure that the information provided on the AMC Website is as accurate as possible and that the disruptions of services are minimal. However, the AMC makes no warranty, either expressed or implied or gives any guarantee, to the User concerning the uninterrupted availability of the AMC Website or the services or information on it.
  23. Words and expressions used and not defined herein, but defined in the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) of the relevant scheme, shall unless expressed otherwise herein, have the same meanings respectively assigned to them in that SID, SAI, KIM.
  24. The information and materials contained on the AMC Website, and the Online Transaction Facility interface, including text, graphics, links or other items - are provided "as is", "as available" basis. The AMC does not warrant the accuracy, adequacy or completeness of this information and materials and expressly disclaims liability for errors or omissions in this information and materials. No warranty of any kind, implied, express or statutory, including but not limited to the warranties of non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with the information and materials.
  25. Online Transaction Facility and the information contained herein are the property of the AMC or its licensors and are protected by the applicable copyright, patent, trademark or other intellectual property law. Except as expressly authorized herein, the User may not reproduce, transmit, license, sell, display, distribute, publish, broadcast, circulate, modify, disseminate, or commercially exploit such information in any manner (including electronic, print or other media now known or hereafter developed) without the prior written consent of the AMC.
  26. User shall not, during or in course of or for the purpose of or in relation to the usage of the Online Transaction Facility, except as permitted by the Terms and Conditions:
    - a. Reverse engineer, decompile, disassemble, copy, reproduce, distribute, modify, transmit, perform, publish or create derivative works from or in any way exploit any of the AMC Website / Online Transaction Facility in violation of the Terms and Conditions or the laws of any country.
    - b. Do any act of omission or commission that violates any intellectual property rights in the AMC Website.
    - c. Engage in any fraudulent, abusive, illegal or unlawful activity.
    - d. Use the AMC Website/ Online Transaction Facility to violate the security of AMC/Fund's/Registrar's computer or computer network, crack passwords or security encryption codes, transfer or store illegal material including threatening or obscene material or engage in any kind of illegal, unlawful or non-permitted activities.
  27. User is strictly prohibited from writing, posting or transmitting any unlawful, threatening, libellous, defamatory, obscene, scandalous, inflammatory, pornographic, profane or hate material or any material that could constitute or encourage conduct that would be considered a criminal offense, give rise to civil liability, or otherwise violate any law. AMC will fully cooperate with any law enforcement authorities or court order requesting or directing the AMC, Trustee / the Fund and/or the Registrar to disclose the identity or provide any information / details of anyone posting any such information or materials.
  28. These Terms and Conditions are subject to Securities and Exchange Board of India (Mutual Funds), Regulations, 1996 and circulars, guidelines / notification issued there under as amended from time to time and other laws, rules and regulations issued by the Government of India and / or Reserve Bank of India relating to mutual funds and provision of Online Transaction Facility.
  29. The Terms and Conditions as applicable to the AMC Website generally shall also apply for usage of Online Transaction Facility unless inconsistent with these Terms and Conditions apart from the Terms and Conditions mentioned in SID and SAI.
  30. These Terms and Conditions will be governed by Indian laws and the Courts in Mumbai shall alone have jurisdiction. In case of dispute, the matter will be settled by arbitration as per the rules of Indian Arbitration and Conciliation Act, 1996. The Chief Executive Officer of the AMC or his nominee will be the sole arbitrator and the place of arbitration will be Mumbai.
  31. The User undertakes to comply with all applicable laws and statutory requirements and agrees to be bound by and to diligently follow and ensure compliance with the applicable rules, regulations and processes of the AMC.
  32. Nothing specified in these Terms and Conditions and the AMC Website shall be considered as solicitation to buy or an offer to sell or market or a recommendation for, a security, or any other product or service, to any person in any jurisdiction where such solicitation, offer, recommendation, purchase or sale would be unlawful under the laws of that jurisdiction. The AMC Website may be used by any person from location outside India for information purposes only, or where AMC/Fund provides any transaction services or any other informational services, for such services only. The Online Transaction Facility should not be used by any person located in a non-Indian jurisdiction, if access to or usage of the AMC Website or availing any services under the same is not lawful in any such jurisdiction or in India.
  33. The User agrees to abide by the AMC's Terms and Conditions and rules in force and the changes in Terms and Conditions from time to time relating to Online Transaction Facility. The AMC reserves the right to change the Terms and Conditions at any time, without notice and the revised Terms and Conditions shall be binding on the User. By using or accessing the Online Transaction Facility on the AMC Website, the User accepts and agrees to be bound by the revised Terms and Conditions.
  34. For any clarifications, the investor is requested to call the dedicated Customer Engagement Center at 1800 103 2263 (toll free) or alternatively at 020 401 12300 or send an e-mail at service@bhartiataxa-im.com.

Date:

**SIGNATURE(S)**

Sole/1 <sup>st</sup> applicant/Guardian/Authorised Signatory/POA	2 <sup>nd</sup> applicant/Guardian/Authorised Signatory/POA	3 <sup>rd</sup> applicant/Guardian/Authorised Signatory/POA
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## FOR ONGOING TRANSACTIONS

## Bharti AXA Investment Managers' Branches -

## Investor Service Centers (ISC)

· **Ahmedabad** : 401-402, 4th Floor, 3rd EYE, Panchvati Cross Road, C.G. Road, Ahmedabad - 380006. · **Bangalore** : N 307, 3rd Floor, Manipal Centre, 47 Dickenson Road, 78th Municipal Division, Bangalore - 560042. · **Baroda** : 39 to 45, 2nd Floor, Trident, Near Race course circle Baroda - 390 007. · **Bhubaneswar** : No.760, Second Floor of 'M. J. Plaza', Cuttack Puri Road, Bhubaneswar - 751 009. · **Chandigarh** : SCO- 350-351-352, 1st Floor, Sector 34-A, Chandigarh - 160 017. · **Chennai** : 2nd Floor, Metro Plaza, 162, Anna Salai, Opp Spencer Plaza, Chennai - 600 002. · **Cochin** : 1st Floor, Gauri Narayan, Near Shenoy Theatre & Jayalakshmi Silks, M. G. Road, Cochin - 682 015. · **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** : Unit no. 207, 2nd Floor, Corporate House, Next to Devi Ahilya Vidyalaya Campus, RNT Marg, Indore - 452 001. · **Jaipur** : 16/301, Sangam Tower, 190 Church Road, M. I. Road, Jaipur - 302 015. · **Kanpur** : 1st Floor, Padam Tower, Civil Lines, (Stock Exchange Building) Kanpur - 208 001. · **Kolkatta** : No. 3rd Floor, Unit No. 3W, The Millenium, 235/2A, A J C Bose Road, Kolkatta - 700 020. · **Lucknow** : Ground Floor, Plot no TC-57/V, Shalimar Tower, Vibhuti Khand, Gomti Nagar, Lucknow - 226 016. · **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** : 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 - 800 001. · **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.

## Kavy Computershare Private Limited Locations -

## Investor Service Centers (ISC)

**Ahmedabad** - 201, Shail Buildings, Opp. Madhusudhan House, Off C G Road, Near Navrangpura Telephone Exchange, Ahmedabad - 380006. **Asansol** - 18, G T Road, 1st Floor, Asansol - 713301. **Bangalore** - No.51/25, 1st Floor Surya Building Ratna Avenue, Richmond Road, Bangalore - 560025. **Baroda** - Piccadilly, Office No.5, 1st Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007. **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, 1st Floor, Above HDFC Bank, Sector 35B Chandigarh - 160022. **Chennai** - Flat No. F11, 1st Floor, Akshya Plaza, Opp Chief City Metropolitan Court No.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, 1st Floor, Chinthamani Nagar Opp. IOB, NSR Road, Saibaba Colony, Coimbatore - 641011. **Dehradun** - Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248001. **Gorakhpur** - Above V.I.P. House Adjacent A.D. Girls Inter College, Bank Road, Gorakpur - 273001. **Guwahati** - 54 Sagarika Bhawan, RG Baruah Road (AIDC Bus Stop), Guwahati - 781024. **Gwalior** - Shindi Ki Chawani, Nadi Gate Pul, MIB Road, Gwalior - 474001. **Hubli** - Giriraja House No.451/B, Ward No.1 Club Road Hubli - 580029. **Hyderabad** - 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500034. **Indore** - Lg-3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp. Bombay Hospital, Scheme No.54 Indore - 452010. **Jabalpur** - 43, Naya Bazar Opp Shyam Talkies, Jabalpur. **Jaipur** - S-16 A, 3rd Floor Land Mark, Opp. Jaipur Club, Mahavir Marg, C- Scheme Jaipur - 302001. **Jamshedpur** - Kanchan Tower, 3rd Floor, Chhaganlal Dayalji and Sons 3-S B Shop Area, (Near Traffic Signal) Main Road, Bistupur, Jamshedpur - 831001. **Jodhpur** - 203, Modi Arcade, Chupasni Road Jodhpur - 342001. **Kanpur** - 15/46, Opp. Muir Mills, Civil Lines, Kanpur - 208001. **Kolhapur** - Omkar Plaza, 1st Floor, Unit-F2 & F4, Rajaram Road, Next To ICICI Bank, Kolhapur - 416008. **Kolkata** - 16, Jatin Bagchi Road, Kolkata - 700 029. **Lucknow** - Usha Sadan, 24 Prem Nagar, Ashok Marg, Lucknow-226001. **Ludhiana** - Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001. **Mumbai** - Das Chambers, Ground Floor, Opp BSE & next to Corporation Bank, Dalal Street, Fort, Mumbai - 400023. **Nagpur** - 1st Floor, Sadoday Arcade, WHC Road, Above Top N Town, Dharampeth, Nagpur - 440001. **Nasik** - S-12, 2nd Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. **New Delhi** - 2E / 23, Jhandewalan Extn. New Delhi - 110055. **Noida** - 307, Jaipuria Plaza, D-68A, 2nd Floor Opp. Delhi Public School, Sector-26, Noida - 201301. **Panjim** - No.7&8, El Dorado Plaza, Heliodoro Salgado Road, Panjim, Goa - 403001. **Patna** - 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema, Exhibition Road, Patna - 800001. **Pune** - Srinath Plaza, C-Wing, Office No.58&59, 3rd Floor, Dyaneshwar Paduka Chowk, Survey 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 - 492001. **Rajkot** - 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp. Ramkrishna Ashram Rajkot - 360001. **Shillong** - Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 739001. **Surat** - G-16 Empire State Building, Near Udhna Darwaja, Ring Road Surat - 395009. **Varanasi** - D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. **Visakhapatnam** - 47-14-5/1, Eswar Paradise, Dwaraka Nagar Main Road, Visakhapatnam - 530016.



## Investment Managers

### 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

• Website : [www.bharti-axa-im.com](http://www.bharti-axa-im.com) • Email : [service@bharti-axa-im.com](mailto:service@bharti-axa-im.com)

EQUITY-KIM/050809

Sponsor	Trustee	Investment Manager
<b>AXA Investment Managers</b> Coeur Défense - Tour B - La Défense 4 100 Esplanade du Général de Gaulle 92400 Courbevoie France	<b>Bharti AXA Trustee Services Private Limited</b> 51, 5th Floor, Kalpataru Synergy, Vakola, Santacruz (East), Mumbai 400055	<b>Bharti AXA Investment Managers Private Limited</b> 51, 5th Floor, Kalpataru Synergy, Vakola, Santacruz (East), Mumbai 400055
Custodian	Registrar & Transfer Agent	Auditors for the Fund
<b>Citibank NA</b> Ramnord House, 77, Dr AB Road, Worli, Mumbai 400018	<b>Karvy Computershare Private Limited</b> Karvy Registry House, # 8-2-596, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034	<b>M/s BSR &amp; Co</b> KPMG House, Kamala Mills Compound, 448, Senapati Bapat Marg, Lower Parel, Mumbai 400 013