

# KEY INFORMATION MEMORANDUM (KIM) CUM APPLICATION FORM FOR DEBT SCHEMES

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## BOI AXA Liquid Fund

(An Open-Ended Liquid Scheme)

## BOI AXA Ultra Short Duration Fund

(Formerly BOI AXA Treasury Advantage Fund)

(An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months)

## BOI AXA Short Term Income Fund

(An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years)

## BOI AXA Credit Risk Fund

(Formerly BOI AXA Corporate Credit Spectrum Fund)

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).)



Mutual Fund

Continuous Offer of Units at Applicable NAV

<b>Mutual Fund :</b> <b>BOI AXA Mutual Fund</b> B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013	<b>Trustee :</b> <b>BOI AXA Trustee Services Pvt Ltd</b> B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013	<b>Investment Manager :</b> <b>BOI AXA Investment Managers Pvt Ltd</b> B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013	<b>Sponsors :</b> <b>Bank of India</b> Star House, C5, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051	<b>AXA Investment Managers</b> Coeur Défense-Tour B-La Défense 4 100 Esplanade du Général de Gaulle
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme(s)/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Documents and Statement of Additional Information available free of cost at any of the Investor Service Centers or distributors or from the website www.boiaxamf.com.

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

This KIM is dated April 11, 2018.

## PRODUCT LABEL

<p><b>BOI AXA LIQUID FUND</b> (An Open-Ended Liquid Scheme)</p> <p><b>THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:</b></p> <ul style="list-style-type: none"> <li>Income over short term.</li> <li>Investment in Debt and Money Market Instruments.</li> </ul> <p>Investors understand that their principal will be at low risk</p>	<p><b>BOI AXA ULTRA SHORT DURATION FUND (Formerly BOI AXA Treasury Advantage Fund)</b> (An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months)</p> <p><b>THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:</b></p> <ul style="list-style-type: none"> <li>Regular income over short to medium term</li> <li>Investment in Debt &amp; Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months</li> </ul> <p>Investors understand that their principal will be at moderately low risk</p>
<p><b>BOI AXA SHORT TERM INCOME FUND</b> (An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years)</p> <p><b>THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:</b></p> <ul style="list-style-type: none"> <li>Regular income over short to medium term.</li> <li>Investment in Debt &amp; Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years</li> </ul> <p>Investors understand that their principal will be at moderate risk</p>	<p><b>BOI AXA CREDIT RISK FUND (Formerly BOI AXA Corporate Credit Spectrum Fund)</b> An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)</p> <p><b>THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:</b></p> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.</li> </ul> <p>Investors understand that their principal will be at moderate risk</p>

\*Investor should consult their financial advisor if they are not clear about the suitability of the product.

Name(s) of the Scheme(s)	BOI AXA LIQUID FUND			BOI AXA ULTRA SHORT DURATION FUND (Formerly BOI AXA Treasury Advantage Fund)		
Type of Scheme	An Open - Ended Liquid Fund			An Open Ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months		
Category of Schemes	Liquid Fund			Ultra Short Duration Fund		
Scheme Characteristics	Investment in Debt and money market securities with maturity of upto 91 days only			Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months		
Investment Objective	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns. Further, there is also no assurance that the investment objective of the Schemes will be achieved.			The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns. Further, there is also no assurance that the investment objective of the Schemes will be achieved.		
Asset Allocation Pattern of the scheme	Type of Instruments	Normal Allocation (% of Net Assets)	Risk Profile (High/ Medium/ Low)	Type of Instruments	Normal Allocation (% of Net Assets)	Risk Profile (High/ Medium/ Low)
	Debt instruments (including Asset Backed Securities *), Money Market Instruments and floaters having a residual maturity of upto 91 days	0 - 100%	Low	Investment in Debt & Money Market instruments such that the Macaulay duration* of the portfolio is between 3 months and 6 months	0 to 100%	Low- Medium
Differentiation from existing product	BOI AXA Liquid Fund is an open ended liquid scheme which will invest in debt and money market instruments with a residual maturity up to 91 days.			BOI AXA Ultra Short Duration Fund is an open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio between 3 months and 6 months. The scheme will invest in 0 to 100 % of the portfolio in Money Market and Debt Instruments.		

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<b>Investment Strategy</b>	The scheme will seek to allocate Scheme corpus to acquire into shorter dated money market and debt instruments, within the Regulations. The Scheme will have an overall conservative approach to credit risk and high emphasis on liquidity. The actual percentage of investment in various money market and other fixed income securities will be decided taking into account the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other considerations in the economy and markets.	The scheme will seek to allocate Scheme corpus to acquire into shorter dated money market and debt instruments, within the Regulations. The Scheme will have an overall conservative approach to credit risk and high emphasis on liquidity. The actual percentage of investment in various money market and other fixed income securities will be decided taking into account the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other considerations in the economy and markets.																																																																																																	
<b>Risk Profile of the Scheme</b>	Please refer point "A" of section "Information Common for Schemes" in this KIM																																																																																																		
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<b>Plans and Options</b>	The Scheme shall offer two plans viz. <b>Regular Plan &amp; Direct Plan.</b> Both the above plans have a common portfolio. Under each of the Plans, following Options are available: (a) Growth Option for capital appreciation; (b) Dividend Re-investment Option. (Daily and Weekly frequency) ; (c) Dividend Transfer option (with Daily dividend frequency). (d) Unclaimed Dividend (up to 3 years) (e) Unclaimed Dividend (greater than 3 years) (f) Unclaimed Redemption (up to 3 years) (g) Unclaimed Redemption (greater than 3 years) <b>Note:</b> Direct Plan is for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan. Please refer SID for more information on Default plan and options.	The Scheme shall offer two plans viz. <b>Regular Plan &amp; Direct Plan.</b> Both the above plans have a common portfolio. Under each of the Plans, following Options are available: (a) Growth Option for capital appreciation; (b) Dividend Re-investment Option. (Daily and Weekly frequency). (c) Dividend Transfer option (with Daily dividend frequency) <b>Note:</b> Direct Plan is for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan. Please refer SID for more information on Default plan and options.																																																																																																	
<b>Applicable NAV for ongoing purchase and sale</b>	Please refer point "C" of "Information Common for Schemes" in this KIM																																																																																																		
<b>Minimum Application Amount/ Number of Units</b>	<b>For both the plans:</b> <table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> </tr> </thead> <tbody> <tr> <td>₹ 5,000 and in multiples of ₹ 1</td> <td>₹ 1,000 and in multiples of ₹ 1</td> </tr> </tbody> </table> <b>For Liq-uity Facility: Minimum Initial Application Amount- ₹ 1 Lac</b> <b>Units are of Face Value of ₹ 1,000/- each.</b> <b>Weekly STP</b> <table border="1"> <thead> <tr> <th>IN</th> <th>OUT</th> <th>Minimum Amount</th> <th>Day of Transfer</th> <th>Minimum Duration</th> </tr> </thead> <tbody> <tr> <td>No</td> <td>Yes</td> <td>₹ 1,000/- and in multiples of ₹ 100/- thereafter</td> <td>Any Day between Monday to Friday*</td> <td>6 weeks</td> </tr> </tbody> </table> * If such a day is a Holiday/Non-Business day, then the next Business Day. <b>SWP:</b> <table border="1"> <thead> <tr> <th>Minimum Balance in the Scheme</th> <th>Minimum Amount</th> <th>Withdrawal Frequency</th> <th>Minimum Duration Installment</th> </tr> </thead> <tbody> <tr> <td>N.A</td> <td>₹ 1,000/- and in multiples of ₹ 100/- thereafter</td> <td>Monthly, Quarterly Half Yearly &amp; Yearly</td> <td>Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1</td> </tr> </tbody> </table> <b>Minimum Redemption</b> The minimum amount for redemption shall be ₹ 1,000/- or equivalent Unit value, or entire account balance whichever is lower. For investors transacting through the Stock Exchange Facility (i.e. the facility for transacting (purchase/ redemption) in the Units of the Scheme through the stock exchange infrastructure, in terms of SEBI Circular No. SEBI / IMD / CIR No.11/183204/ 2009 dated November 13, 2009 and in accordance with the guidelines specified by the Exchange from time to time), the minimum quantity for redemption must be 100 Units or such other quantity as may be specified by the AMC/ Exchange from time to time. If the account balance is less than the minimum number of Units specified, further partial redemption will not be allowed and the entire balance will be redeemed in response to any redemption application received from the investor. Please note that dividend reinvestment options with daily, weekly and monthly will not be accepted through the stock exchange facility.	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<b>Despatch of Repurchase (Redemption) Request</b>	The Fund will endeavor to dispatch redemption proceeds within 2 Business Days from the acceptance of the Redemption request, but not later than 10 working days.	The Fund will endeavor to dispatch redemption proceeds within 3 Business Days from the acceptance of the Redemption request, but not later than 10 working days.																																																																																																	
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<b>Name of the Fund Manager/ Tenure &amp; Other schemes managed alongwith Tenure</b>	<b>Mr. Piyush Baranwal (Head - Fixed Income) Managing Since July 18, 2016</b> 1. BOI AXA Ultra Short Duration Fund ( Formerly BOI AXA Treasury Advantage Fund) w.e.f. July 18, 2016 2. BOI AXA Short Term Income Fund ( w.e.f. July 18, 2016) 3. BOI AXA Equity Debt Rebalancer Fund (Co- Fund Manager) w.e.f. December 1, 2017 4. BOI AXA Capital Protection Oriented Fund - Series 3 to Series 5 (for Debt portion)	<b>Mr. Piyush Baranwal (Head - Fixed Income) Managing Since July 18, 2016</b> 1. BOI AXA Liquid Fund (w.e.f. July 18, 2016) 2. BOI AXA Short Term Income Fund (w.e.f. July 18, 2016) 3. BOI AXA Equity Debt Rebalancer Fund (Co- Fund Manager) w.e.f. December 1, 2017 4. BOI AXA Capital Protection Oriented Fund - Series 3 to Series 5 (for Debt portion)																																																																																																	
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<b>Performance of the scheme</b>	Compounded Annualised Returns% - as on March 31, 2018 - Regular Plan <table border="1"> <thead> <tr> <th rowspan="2">Period</th> <th colspan="3">Returns (&gt; 1 year Annualized &amp; &lt; 1 Year Compounded Annualized)</th> <th colspan="3">Current Value of Standard Investment of ₹ 10000 in the</th> </tr> <tr> <th>Scheme (BOI AXA Liquid Fund - Regular Plan - Growth) ^</th> <th>Scheme Benchmark (CRISIL Liquid Fund Index)</th> <th>Additional Benchmark (CRISIL 91 Day T-Bill Index)</th> <th>Scheme (BOI AXA Liquid Fund - Regular Plan - Growth)</th> <th>Scheme Benchmark (CRISIL Liquid Fund Index)</th> <th>Additional Benchmark (CRISIL 91 Day T-Bill Index)</th> </tr> </thead> <tbody> <tr> <td>7 Days</td> <td>11.71%</td> <td>11.10%</td> <td>6.61%</td> <td colspan="3" rowspan="3">Not Applicable</td> </tr> <tr> <td>15 Days</td> <td>9.00%</td> <td>7.97%</td> <td>6.43%</td> </tr> <tr> <td>30 Days</td> <td>8.28%</td> <td>8.53%</td> <td>6.82%</td> </tr> <tr> <td>1 year</td> <td>6.81%</td> <td>6.84%</td> <td>6.39%</td> <td>10,681</td> <td>10,684</td> <td>10,639</td> </tr> <tr> <td>3 years</td> <td>7.40%</td> <td>7.33%</td> <td>6.96%</td> <td>12,391</td> <td>12,367</td> <td>12,240</td> </tr> <tr> <td>5 years</td> <td>8.10%</td> <td>8.08%</td> <td>7.66%</td> <td>14,775</td> <td>14,763</td> <td>14,477</td> </tr> <tr> <td>Since inception*</td> <td>7.36%</td> <td>7.57%</td> <td>6.64%</td> <td>19,929</td> <td>20,322</td> <td>18,669</td> </tr> </tbody> </table>	Period	Returns (> 1 year Annualized & < 1 Year Compounded Annualized)			Current Value of Standard Investment of ₹ 10000 in the			Scheme (BOI AXA Liquid Fund - Regular Plan - Growth) ^	Scheme Benchmark (CRISIL Liquid Fund Index)	Additional Benchmark (CRISIL 91 Day T-Bill Index)	Scheme (BOI AXA Liquid Fund - Regular Plan - Growth)	Scheme Benchmark (CRISIL Liquid Fund Index)	Additional Benchmark (CRISIL 91 Day T-Bill Index)	7 Days	11.71%	11.10%	6.61%	Not Applicable			15 Days	9.00%	7.97%	6.43%	30 Days	8.28%	8.53%	6.82%	1 year	6.81%	6.84%	6.39%	10,681	10,684	10,639	3 years	7.40%	7.33%	6.96%	12,391	12,367	12,240	5 years	8.10%	8.08%	7.66%	14,775	14,763	14,477	Since inception*	7.36%	7.57%	6.64%	19,929	20,322	18,669	Compounded Annualised Returns% - as on March 28, 2018 - Regular Plan <table border="1"> <thead> <tr> <th rowspan="2">Period</th> <th colspan="3">Returns (Compounded Annualized)</th> <th colspan="3">Current Value of Standard Investment of ₹ 10000 in the</th> </tr> <tr> <th>Scheme (BOI AXA Ultra Short Duration Fund - Regular Plan - Growth) ^</th> <th>Scheme Benchmark (CRISIL Liquid Fund Index)</th> <th>Additional Benchmark (CRISIL 91 Day T-Bill Index)</th> <th>Scheme (BOI AXA Ultra Short Duration Fund - Regular Plan - Growth)</th> <th>Scheme Benchmark (CRISIL Liquid Fund Index)</th> <th>Additional Benchmark (CRISIL 91 Day T-Bill Index)</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>7.52%</td> <td>6.79%</td> <td>6.33%</td> <td>10,746</td> <td>10,673</td> <td>10,628</td> </tr> <tr> <td>3 years</td> <td>8.50%</td> <td>7.33%</td> <td>6.97%</td> <td>12,766</td> <td>12,360</td> <td>12,234</td> </tr> <tr> <td>5 years</td> <td>8.78%</td> <td>8.09%</td> <td>7.66%</td> <td>15,237</td> <td>14,755</td> <td>14,470</td> </tr> <tr> <td>Since inception*</td> <td>7.94%</td> <td>7.57%</td> <td>6.64%</td> <td>20,992</td> <td>20,311</td> <td>18,659</td> </tr> </tbody> </table>	Period	Returns (Compounded Annualized)			Current Value of Standard Investment of ₹ 10000 in the			Scheme (BOI AXA Ultra Short Duration Fund - Regular Plan - Growth) ^	Scheme Benchmark (CRISIL Liquid Fund Index)	Additional Benchmark (CRISIL 91 Day T-Bill Index)	Scheme (BOI AXA Ultra Short Duration Fund - Regular Plan - Growth)	Scheme Benchmark (CRISIL Liquid Fund Index)	Additional Benchmark (CRISIL 91 Day T-Bill Index)	1 year	7.52%	6.79%	6.33%	10,746	10,673	10,628	3 years	8.50%	7.33%	6.97%	12,766	12,360	12,234	5 years	8.78%	8.09%	7.66%	15,237	14,755	14,470	Since inception*	7.94%	7.57%	6.64%	20,992	20,311	18,659
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Performance of the scheme	<p><b>Absolute Returns (%) for each financial year for the last 5 years ^</b></p> <table border="1"> <thead> <tr> <th>Financial Year ended</th> <th>BOI AXA Liquid Fund - Regular Plan</th> <th>BOI AXA Liquid Fund - Direct Plan</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>March 31, 2014</td> <td>9.4%</td> <td>9.5%</td> <td>9.5%</td> </tr> <tr> <td>March 31, 2015</td> <td>9.0%</td> <td>9.1%</td> <td>9.0%</td> </tr> <tr> <td>March 31, 2016</td> <td>8.12%</td> <td>8.23%</td> <td>8.04%</td> </tr> <tr> <td>March 31, 2017</td> <td>7.27%</td> <td>7.38%</td> <td>7.11%</td> </tr> <tr> <td>March 31, 2018</td> <td>6.81%</td> <td>6.91%</td> <td>6.84%</td> </tr> </tbody> </table> <p>Compounded Annualised Returns% - as on March 31, 2018 - Direct Plan</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (&gt; 1 year Annualized &amp; &lt; 1 Year Compounded Annualized)</th> <th>Current Value of Standard Investment of ₹ 10000 in the</th> </tr> <tr> <th>Period</th> <th>Scheme (BOI AXA Liquid Fund - Direct Plan - Growth) ^</th> <th>Scheme Benchmark (CRISIL Liquid Fund Index)</th> <th>Additional Benchmark (CRISIL 91 Day T-Bill Index)</th> <th>Scheme (BOI AXA Liquid Fund - Direct Plan - Growth)</th> <th>Scheme Benchmark (CRISIL Liquid Fund Index)</th> <th>Additional Benchmark (CRISIL 91 Day T-Bill Index)</th> </tr> </thead> <tbody> <tr> <td>7 Days</td> <td>11.80%</td> <td>11.10%</td> <td>6.61%</td> <td colspan="3">Not Applicable</td> </tr> <tr> <td>15 Days</td> <td>9.09%</td> <td>7.97%</td> <td>6.43%</td> <td colspan="3">Not Applicable</td> </tr> <tr> <td>30 Days</td> <td>8.37%</td> <td>8.53%</td> <td>6.82%</td> <td colspan="3">Not Applicable</td> </tr> <tr> <td>1 year</td> <td>6.91%</td> <td>6.84%</td> <td>6.39%</td> <td>10,691</td> <td>10,684</td> <td>10,639</td> </tr> <tr> <td>3 years</td> <td>7.51%</td> <td>7.33%</td> <td>6.96%</td> <td>12,427</td> <td>12,367</td> <td>12,240</td> </tr> <tr> <td>5 years</td> <td>8.21%</td> <td>8.08%</td> <td>7.66%</td> <td>14,850</td> <td>14,763</td> <td>14,477</td> </tr> <tr> <td>Since inception*</td> <td>8.23%</td> <td>8.08%</td> <td>7.69%</td> <td>15,152</td> <td>15,043</td> <td>14,755</td> </tr> </tbody> </table> <p>*Since inception returns taken from date of allotment - July 16, 2008 (Regular Plan) *For Direct Plan - 31.12.2012</p> <p><b>Note:</b> For the purpose of calculating the performance, the inception date is considered to be the date of release of first NAV of the Scheme. The "Returns" shown are for the Growth Options. Performance of the Dividend Plan for the investor would be net of the dividend distribution tax, as applicable. ^ Past performance may or may not be sustained in future.</p>	Financial Year ended	BOI AXA Liquid Fund - Regular Plan	BOI AXA Liquid Fund - Direct Plan	CRISIL Liquid Fund Index	March 31, 2014	9.4%	9.5%	9.5%	March 31, 2015	9.0%	9.1%	9.0%	March 31, 2016	8.12%	8.23%	8.04%	March 31, 2017	7.27%	7.38%	7.11%	March 31, 2018	6.81%	6.91%	6.84%	Period	Returns (> 1 year Annualized & < 1 Year Compounded Annualized)	Current Value of Standard Investment of ₹ 10000 in the	Period	Scheme (BOI AXA Liquid Fund - Direct Plan - Growth) ^	Scheme Benchmark (CRISIL Liquid Fund Index)	Additional Benchmark (CRISIL 91 Day T-Bill Index)	Scheme (BOI AXA Liquid Fund - Direct Plan - Growth)	Scheme Benchmark (CRISIL Liquid Fund Index)	Additional Benchmark (CRISIL 91 Day T-Bill Index)	7 Days	11.80%	11.10%	6.61%	Not Applicable			15 Days	9.09%	7.97%	6.43%	Not Applicable			30 Days	8.37%	8.53%	6.82%	Not Applicable			1 year	6.91%	6.84%	6.39%	10,691	10,684	10,639	3 years	7.51%	7.33%	6.96%	12,427	12,367	12,240	5 years	8.21%	8.08%	7.66%	14,850	14,763	14,477	Since inception*	8.23%	8.08%	7.69%	15,152	15,043	14,755	<p><b>Absolute Returns (%) for each financial year for the last 5 years ^</b></p> <table border="1"> <thead> <tr> <th>Financial Year ended</th> <th>BOI AXA Ultra Short Duration Fund - Regular Plan</th> <th>BOI AXA Ultra Short Duration Fund - Direct Plan</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>March 31, 2014</td> <td>9.4%</td> <td>9.8%</td> <td>9.5%</td> </tr> <tr> <td>March 31, 2015</td> <td>9.0%</td> <td>9.0%</td> <td>9.3%</td> </tr> <tr> <td>March 31, 2016</td> <td>8.71%</td> <td>8.97%</td> <td>8.04%</td> </tr> <tr> <td>March 31, 2017</td> <td>9.19%</td> <td>9.41%</td> <td>7.11%</td> </tr> <tr> <td>March 31, 2018</td> <td>7.58%</td> <td>7.73%</td> <td>6.84%</td> </tr> </tbody> </table> <p>Compounded Annualised Returns% - as on March 28, 2018 - Direct Plan</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (Compounded Annualized)</th> <th>Current Value of Standard Investment of ₹ 10000 in the</th> </tr> <tr> <th>Period</th> <th>Scheme (BOI AXA Ultra Short Duration Fund - Direct Plan - Growth) ^</th> <th>Scheme Benchmark (CRISIL Ultra Short Duration Fund Index)</th> <th>Additional Benchmark (CRISIL 91 Day T-Bill Index)</th> <th>Scheme (BOI AXA Ultra Short Duration Fund - Direct Plan - Growth)</th> <th>Scheme Benchmark (CRISIL Ultra Short Duration Fund Index)</th> <th>Additional Benchmark (CRISIL 91 Day T-Bill Index)</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>7.67%</td> <td>6.79%</td> <td>6.33%</td> <td>10,760</td> <td>10,673</td> <td>10,628</td> </tr> <tr> <td>3 years</td> <td>8.71%</td> <td>7.33%</td> <td>6.97%</td> <td>12,840</td> <td>12,360</td> <td>12,234</td> </tr> <tr> <td>5 years</td> <td>9.05%</td> <td>8.09%</td> <td>7.66%</td> <td>15,422</td> <td>14,755</td> <td>14,470</td> </tr> <tr> <td>Since inception*</td> <td>9.06%</td> <td>8.09%</td> <td>7.69%</td> <td>15,745</td> <td>15,025</td> <td>14,737</td> </tr> </tbody> </table> <p>*Since inception returns taken from date of allotment - July 16, 2008 (Regular Plan) *For Direct Plan - 03.01.2013</p> <p><b>Note:</b> For the purpose of calculating the performance, the inception date is considered to be the date of release of first NAV of the Scheme. 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Schemes Top 10 Portfolio Holdings	Please refer page no. 4 for information on "Schemes top 10 Holdings" in this KIM. Further please visit <a href="http://www.boiaxamf.com/investor-corner#t2">http://www.boiaxamf.com/investor-corner#t2</a> for details on monthly portfolio holding.																																																																																																																																																		
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Scheme Information as on March 31, 2018	Assets Under Management (as at March 31, 2018): ₹ 604.12 crores No. of Folios (as at March 31, 2018): 2,608	Assets Under Management (as at March 31, 2018): ₹ 1,015.69 crores No. of Folios (as at March 31, 2018): 3,274																																																																																																																																																	
Expenses of the Scheme	<p><b>Load Structure</b> Entry Load - Nil (Refer # below) Exit Load - Nil</p> <p><b>#Note:</b> 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.</p> <p><b>Recurring expenses</b> First ₹ 100 crores of the average daily net assets : 2.25% Next ₹ 300 crores of the average daily net assets : 2.00% Next ₹ 300 crores of the average daily net assets : 1.75% Balance : 1.50%</p> <p><b>Actual expenses for the previous financial year: (2017-18)</b> Regular Plan: 0.18% (Excluding GST on AMC Fees) Direct Plan: 0.10% (Excluding GST on AMC Fees) Unclaimed: 0.49% Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.</p> <p>Please refer point "E" of section "Information Common for Schemes" in this KIM</p>	<p><b>Load Structure</b> Entry Load - Nil (Refer # below) Exit Load - Nil</p> <p><b>#Note:</b> 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.</p> <p><b>Recurring expenses</b> First ₹ 100 crores of the average daily net assets : 2.25% Next ₹ 300 crores of the average daily net assets : 2.00% Next ₹ 300 crores of the average daily net assets : 1.75% Balance : 1.50%</p> <p><b>Actual expenses for the previous financial year: (2017-18)</b> Regular Plan: 0.56% (Excluding GST on AMC Fees) Direct Plan: 0.45% (Excluding GST on AMC Fees) Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.</p> <p>Please refer point "E" of section "Information Common for Schemes" in this KIM</p>																																																																																																																																																	

Please also refer to "Tax treatment for the investors" and "Information Common for Scheme" on Page 6.

Name(s) of the Scheme(s)	BOI AXA SHORT TERM INCOME FUND	BOI AXA CREDIT RISK FUND (Formerly BOI AXA Corporate Credit Spectrum Fund)															
Type of Scheme	An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).															
Category of Schemes	Short Duration Fund	Credit Risk Fund															
Scheme Characteristics	Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years	Minimum investment in corporate bonds - 65% of total assets (only in AA* and below rated corporate bonds) * excludes AA+ rated corporate bonds															
Investment Objective	The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of debt and money market securities. However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.	The Scheme's investment objective is to generate capital appreciation over the long term by investing predominantly in corporate debt across the credit spectrum within the universe of investment grade rating. To achieve this objective, the Scheme will seek to make investments in rated, unrated instruments and structured obligations of public and private companies.															
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> <th>Risk Profile (High/ Medium/ Low)</th> </tr> </thead> <tbody> <tr> <td>Investment in Debt &amp; Money Market instruments such that the Macaulay duration* of the portfolio is between 1 year - 3 years</td> <td>0% to 100%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>*Macaulay Duration - Macaulay duration is the weighted-average term to maturity of the cash flows from a bond, where the weights are the present value of the cash flow divided by the price. Investments in Asset Backed Securities (Securitized debt) will not exceed 20% of the net assets as at the time of Purchase. Investment in debt derivatives instruments may be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing The Scheme can invest up to 20% of its net assets in Foreign Securities. The Scheme may also engage in Securities Lending. The Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets in securities lending to any single counterparty.</p>	Type of Instruments	Normal Allocation (% of Net Assets)	Risk Profile (High/ Medium/ Low)	Investment in Debt & Money Market instruments such that the Macaulay duration* of the portfolio is between 1 year - 3 years	0% to 100%	Low to Medium	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Indicative Allocation (% of total assets) (Minimum - Maximum)</th> <th>Risk Profile (High/ Medium/ Low)</th> </tr> </thead> <tbody> <tr> <td>Corporate Debt# (including securitized debt**)</td> <td>65% to 100%</td> <td>Medium to High</td> </tr> <tr> <td>Money market instruments</td> <td>0% to 35%</td> <td>Low</td> </tr> </tbody> </table> <p>#Minimum investment in corporate bonds - 65% of total assets (only in AA* and below rated corporate bonds) * excludes AA+ rated corporate bonds **Investments in securitized debt, will not exceed 50% of the net assets of the Scheme as at the time of Purchase <b>Corporate Debt includes:</b> 1. Non-convertible debentures; 2. Bonds; 3. Secured premium notes; 4. Zero interest bonds; 5. Deep discount bonds; 6. Floating rate bond / notes; 7. Securitized debt; 8. Pass through certificates; 9. Asset backed securities; 10. Mortgage backed securities; 11. Any other domestic fixed income securities including structured obligations etc <b>Money Market Instruments include:</b> 1. Commercial papers; 2. Commercial bills; 3. Collateralised Borrowing &amp; Lending Obligation (CBLO); 4. Certificate of deposit; 5. Usance bills; 6. Permitted securities under a repo / reverse repo agreement; 7. Treasury Bills; 8. Any other like instruments as may be permitted by RBI / SEBI for liquidity requirements from time to time. <b>Sectors in which the scheme shall not invest:</b> 1. Engage in stock lending and borrowing. 2. Short selling 3. Invest in dated Government Securities, and 4. Invest in State Development Loans.</p>	Type of Instruments	Indicative Allocation (% of total assets) (Minimum - Maximum)	Risk Profile (High/ Medium/ Low)	Corporate Debt# (including securitized debt**)	65% to 100%	Medium to High	Money market instruments	0% to 35%	Low
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Name(s) of the Scheme(s)	BOI AXA SHORT TERM INCOME FUND	BOI AXA CREDIT RISK FUND (Formerly BOI AXA Corporate Credit Spectrum Fund)																																
<b>Differentiation from existing product</b>	BOI AXA Short Term Income Fund is an open ended short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 1 year and 3 years.	BOI AXA Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).																																
<b>Investment Strategy</b>	<p>The scheme will seek to allocate Scheme corpus to acquire into shorter dated money market and debt instruments, within the Regulations. The Scheme will have an overall conservative approach to credit risk and high emphasis on liquidity.</p> <p>The actual percentage of investment in various money market and other fixed income securities will be decided taking into account the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other considerations in the economy and markets.</p>	<p>The Scheme will seek to make investments in rated, unrated instruments and structured obligations of public and private companies.</p> <p>The Scheme will also invest in the debt instruments where the fund manager believes that the capital structure needs or where broader market dislocation has created an opportunity to generate superior risk adjusted returns. The Scheme may also invest in debt instruments of companies requiring structured debt solutions where the fund manager believes investment in debt securities of such companies provides attractive opportunities and meets specific financing need of the issuer. Typically such transactions are privately originated investments that provide debt capital directly to companies in need of financing generally unobtainable through the broader capital markets.</p> <p>In this regard, the AMC may appoint a service provider to source such deals for the Fund that are in alignment with the investment objectives of the Fund. Such service provider may charge fees in accordance with the terms of the agreement entered into by it. However, the final decision-making power vests with the Fund Manager of the Fund and any decision in relation to the deals sourced by such service provider will be strictly in accordance with the process for investment decision as set out in this section hereinabove.</p>																																
<b>Risk Profile of the Scheme</b>	Please refer point "A" of section "Information Common for Schemes" in this KIM																																	
<b>Risk Management Strategies</b>	Please refer point "B" of section "Information Common for Schemes" in this KIM																																	
<b>Plans and Options</b>	<p>The Scheme shall offer two plans viz. <b>Regular Plan &amp; Direct Plan.</b></p> <p>Both the above plans have a common portfolio. Under each of the Plans, following Options are available:</p> <ul style="list-style-type: none"> <li>Growth Option for capital appreciation</li> <li>Dividend Re-investment Option for regular income - (with monthly and quarterly frequency of dividend re-investment)</li> <li>Dividend Pay-out Option for regular income (with monthly and quarterly frequency of dividend pay-out)</li> </ul> <p><b>Note:</b> Direct Plan is for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan. Please refer SID for more information on Default plan and options.</p>	<p>Plans / Options The Scheme offers following Plans:</p> <ol style="list-style-type: none"> <li>Direct Plan</li> <li>Regular Plan</li> </ol> <p>Both Plans have a common portfolio</p> <p><b>Note:</b> Direct Plan is for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan. Please refer SID for more information on Default plan.</p>																																
<b>Applicable NAV for ongoing purchase and sale</b>	Please refer point "C" of "Information Common for Schemes" in this KIM																																	
<b>Minimum Application Amount/ Number of Units</b>	<p>Applications under the Scheme for Purchases and Additional Purchases shall be made for minimum amount of and in multiples of:</p> <table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> </tr> </thead> <tbody> <tr> <td>₹ 5,000 and in multiples of ₹ 1</td> <td>₹ 1,000 and in multiples of ₹ 1</td> </tr> </tbody> </table> <p>Units are of Face Value of ₹ 10/- each.</p> <p><b>Investments through SIP/ STP</b></p> <table border="1"> <thead> <tr> <th></th> <th>Minimum Instalment Amount</th> <th>Minimum Duration</th> </tr> </thead> <tbody> <tr> <td>Monthly SIP/ STP</td> <td>₹ 1,000/- and in multiples of ₹ 100/- thereafter (eg: ₹ 1,100/-, 1,200/-, 1,300/- etc)</td> <td>6 months</td> </tr> </tbody> </table> <p><b>Weekly STP</b></p> <table border="1"> <thead> <tr> <th>IN</th> <th>OUT</th> <th>Minimum Amount</th> <th>Day of Transfer</th> <th>Minimum Duration</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>No</td> <td>₹ 1,000/- and in multiples of ₹ 100/- thereafter</td> <td>Any Day between Monday to Friday*</td> <td>6 weeks</td> </tr> </tbody> </table> <p>* If such a day is a Holiday/Non-Business day, then the next Business Day.</p> <p><b>SWP:</b></p> <table border="1"> <thead> <tr> <th>Minimum Balance in the Scheme</th> <th>Minimum Amount</th> <th>Withdrawal Frequency</th> <th>Minimum Duration Installment</th> </tr> </thead> <tbody> <tr> <td>₹ 25,000/-</td> <td>₹ 500/- and in multiples of ₹ 1/- thereafter</td> <td>Monthly, Quarterly Half Yearly &amp; Yearly</td> <td>Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1</td> </tr> </tbody> </table> <p><b>Minimum Redemption</b></p> <p>The minimum amount for redemption shall be ₹ 1,000/- or equivalent Unit value, or entire account balance whichever is lower.</p> <p>For investors transacting through the Stock Exchange Facility (i.e. the facility for transacting (purchase/ redemption) in the Units of the Scheme through the stock exchange infrastructure, in terms of SEBI Circular No. SEBI / IMD / CIR No.11/183204/ 2009 dated November 13, 2009 and in accordance with the guidelines specified by the Exchange from time to time), the minimum quantity for redemption must be 100 Units or such other quantity as may be specified by the AMC/ Exchange from time to time. If the account balance is less than the minimum number of Units specified, further partial redemption will not be allowed and the entire balance will be redeemed in response to any redemption application received from the investor. Please note that dividend reinvestment options with daily, weekly and monthly will not be accepted through the stock exchange facility.</p>	Purchase	Additional Purchase	₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1		Minimum Instalment Amount	Minimum Duration	Monthly SIP/ STP	₹ 1,000/- and in multiples of ₹ 100/- thereafter (eg: ₹ 1,100/-, 1,200/-, 1,300/- etc)	6 months	IN	OUT	Minimum Amount	Day of Transfer	Minimum Duration	Yes	No	₹ 1,000/- and in multiples of ₹ 100/- thereafter	Any Day between Monday to Friday*	6 weeks	Minimum Balance in the Scheme	Minimum Amount	Withdrawal Frequency	Minimum Duration Installment	₹ 25,000/-	₹ 500/- and in multiples of ₹ 1/- thereafter	Monthly, Quarterly Half Yearly & Yearly	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1	<p>Applications under the Scheme for both plans shall be made for minimum amount of and in multiples of:</p> <table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> </tr> </thead> <tbody> <tr> <td>₹ 5,000 and in multiples of ₹ 5,000</td> <td>₹ 5,000 and in multiples of ₹ 5,000</td> </tr> </tbody> </table> <p>Units are of Face Value of ₹ 10/- each.</p> <p><b>Minimum Redemption</b></p> <p>The minimum amount for redemption shall be ₹ 1,000/- or equivalent Unit value, or entire account balance whichever is lower.</p> <p>For investors transacting through the Stock Exchange Facility (i.e. the facility for transacting (purchase/ redemption) in the Units of the Scheme through the stock exchange infrastructure, in terms of SEBI Circular No. SEBI / IMD / CIR No.11/183204/ 2009 dated November 13, 2009 and in accordance with the guidelines specified by the Exchange from time to time), the minimum quantity for redemption must be 100 Units or such other quantity as may be specified by the AMC/ Exchange from time to time. If the account balance is less than the minimum number of Units specified, further partial redemption will not be allowed and the entire balance will be redeemed in response to any redemption application received from the investor. Please note that dividend reinvestment options with daily, weekly and monthly will not be accepted through the stock exchange facility.</p>	Purchase	Additional Purchase	₹ 5,000 and in multiples of ₹ 5,000	₹ 5,000 and in multiples of ₹ 5,000
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<b>Name of the Fund Manager/ Tenure &amp; Other schemes managed alongwith Tenure</b>	<p><b>Mr. Piyush Baranwal (Head - Fixed Income) Managing Since July 18, 2016</b></p> <ol style="list-style-type: none"> <li>BOI AXA Liquid Fund (w.e.f. July 18, 2016)</li> <li>BOI AXA Ultra Short Duration Fund (Formerly BOI AXA Treasury Advantage Fund) w.e.f. July 18, 2016</li> <li>BOI AXA Equity Debt Rebalancer Fund (Co- Fund Manager) w.e.f. December 1, 2017</li> <li>BOI AXA Capital Protection Oriented Fund - Series 3 to Series 5 (for Debt portion)</li> </ol>	<p><b>Mr. Alok Singh (Chief Investment Officer) Managing Since February 27, 2015</b></p> <ol style="list-style-type: none"> <li>BOI AXA Large &amp; Mid Cap Equity Fund (Formerly BOI AXA Equity Fund) w.e.f. February 16, 2017</li> <li>BOI AXA Conservative Hybrid Fund (Formerly BOI AXA Regular Return Fund) w.e.f. May 21, 2012</li> <li>BOI AXA Mid &amp; Small Cap Equity &amp; Debt Fund (Formerly BOI AXA Mid Cap Equity &amp; Debt Fund) w.e.f. February 16, 2017</li> <li>BOI AXA Manufacturing &amp; Infrastructure Fund w.e.f. February 16, 2017</li> </ol>																																
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Since inception*	9.21%	8.54%	7.10%	15,863	15,357	14,324																																																																																																																						
Period	Returns (Compounded Annualized)			Current Value of Standard Investment of ₹ 10000 in the																																																																																																																								
	Scheme (BOI AXA Credit Risk Fund - Direct Plan) ^	Scheme Benchmark (CRISIL Composite Bond Fund Index)	Additional Benchmark (N.A.)	Scheme (BOI AXA Credit Risk Fund - Direct Plan)	Scheme Benchmark (CRISIL Composite Bond Fund Index)	Additional Benchmark (N.A.)																																																																																																																						
1 year	9.03%	5.06%	NA	10,895	10,501	NA																																																																																																																						
3 years	10.01%	8.12%	NA	13,307	12,632	NA																																																																																																																						
5 years	NA	NA	NA	NA	NA	NA																																																																																																																						
Since inception*	9.95%	8.11%	NA	13,400	12,721	NA																																																																																																																						
Schemes Top 10 Portfolio Holdings	Please refer page no. 4 for information on "Schemes top 10 Holdings" in this KIM. Further please visit <a href="http://www.boiaxamf.com/investor-corner#t2">http://www.boiaxamf.com/investor-corner#t2</a> for details on monthly portfolio holding.																																																																																																																											
Scheme Portfolio turnover ratios as on March 31, 2018	2.69	1.34																																																																																																																										
Scheme Information as on March 31, 2018	Assets Under Management (as at March 31, 2018): ₹ 260.32 crores No. of Folios (as at March 31, 2018): 3,425	Assets Under Management (as at March 31, 2018): ₹ 1,539.21 crores No. of Folios (as at March 31, 2018): 2,336																																																																																																																										
Expenses of the Scheme	<p><b>Load Structure</b> Entry Load - Nil (Refer # below) Exit Load - Nil</p> <p><b>#Note:</b> 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.</p> <p><b>Recurring expenses</b> First ₹ 100 crores of the average daily net assets : 2.25% Next ₹ 300 crores of the average daily net assets : 2.00% Next ₹ 300 crores of the average daily net assets : 1.75% Balance : 1.50%</p> <p>Actual expenses for the previous financial year: (2017-18) Regular Plan - 1.22% (Excluding GST on AMC Fees) Direct Plan: 0.51% (Excluding GST on AMC Fees) Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan. Please refer point "E" of section "Information Common for Schemes" in this KIM</p>	<p><b>Load Structure</b> Entry Load - Nil (Refer # below) Exit Load - 4% if redeemed within 12 months from the date of allotment • 3% if redeemed after 12 months but within 24 months from the date of allotment • 2% if redeemed after 24 months but within 36 months from the date of allotment • Nil if redeemed after 36 months from the date of allotment</p> <p><b>#Note:</b> 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. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. Exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective scheme immediately, net of GST, if any</p> <p><b>Recurring expenses</b> First ₹ 100 crores of the average daily net assets : 2.25% Next ₹ 300 crores of the average daily net assets : 2.00% Next ₹ 300 crores of the average daily net assets : 1.75% Balance : 1.50%</p> <p>Actual expenses for the previous financial year: (2017-18) Regular Plan : 1.85% (Excluding GST on AMC Fees) Direct Plan: 1.75% (Excluding GST on AMC Fees) Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan. Please refer point "E" of section "Information Common for Schemes" in this KIM</p>																																																																																																																										

Please also refer to "Tax treatment for the investors" and "Information Common for Scheme" on Page 6.

# Schemes Top 10 Portfolio Holdings

## BOI AXA Liquid Fund - Top Ten Holdings as on March 31, 2018

Issuer	% to NAV	Sector ^	Weightage %
Housing Development Finance Corporation Limited	19.05%	Financial Services	68.73%
IL&FS Financial Services Limited	16.29%	Construction	20.42%
Shriram Transport Finance Company Limited	15.52%	Services	4.09%
Shapoorji Pallonji and Company Pvt Limited	12.28%	Cash & Equivalents	2.67%
Bandhan Bank Limited	8.28%	Sovereign	2.46%
Ujjivan Small Finance Bank Limited	8.28%	Industrial Manufacturing	1.63%
S.D. Corporation Pvt Limited	8.14%	<b>Total</b>	<b>100.00%</b>
Sterling and Wilson Pvt Limited	4.09%		
Government of India	2.46%		
Forbes & Company Limited	1.63%		

## BOI AXA Ultra Short Duration Fund - Top Ten Holdings as on March 31, 2018

Issuer	% to NAV	Sector ^	Weightage %
Reliance Jio Infocomm Limited	8.82%	Financial Services	57.43%
Dewan Housing Finance Corporation Limited	7.61%	Construction	11.10%
Kotak Mahindra Bank Limited	7.28%	Telecom	8.82%
Piramal Enterprises Limited	6.89%	Pharma	6.89%
Wadhwan Global Capital Pvt Limited	6.79%	Services	6.86%
Shapoorji Pallonji and Company Pvt Limited	6.25%	Cash & Equivalents	5.73%
ICICI Bank Limited	4.87%	Consumer Goods	3.17%
S.D. Corporation Pvt Limited	4.85%	<b>Total</b>	<b>100.00%</b>
Cox & Kings Limited	4.43%		
Cholamandalam Investment and Finance Company Limited	4.42%		

## BOI AXA Short Term Income Fund - Top Ten Holdings as on March 31, 2018

Issuer	% to NAV	Sector ^	Weightage %
Sintex-BAPL Limited	13.37%	Financial Services	57.81%
Cox & Kings Limited	11.52%	Industrial Manufacturing	13.37%
Dewan Housing Finance Corporation Limited	11.40%	Services	11.52%
Axis Bank Limited	9.51%	Pharma	6.14%
Power Finance Corporation Limited	7.83%	Sovereign	4.38%
Aadhar Housing Finance Limited	7.61%	Cash & Equivalents	3.48%
Piramal Finance Limited	6.15%	Consumer Goods	3.30%
Piramal Enterprises Limited	6.14%	<b>Total</b>	<b>100.00%</b>
ICICI Bank Limited	5.71%		
Yes Bank Limited	4.89%		

## BOI AXA Credit Risk Fund - Top Ten Holdings as on March 31, 2018

Issuer	% to NAV	Sector ^	Weightage %
Sintex-BAPL Limited	9.28%	Financial Services	38.87%
Karuna Healthcare Private Limited	8.98%	Healthcare Services	13.71%
Dewan Housing Finance Corporation Limited	7.48%	Services	12.97%
ECL Finance Limited	6.04%	Industrial Manufacturing	11.58%
Accelerating Education and Development Private. Limited	5.70%	Consumer Goods	10.62%
Punjab National Bank	5.01%	Cash & Equivalents	7.21%
Northern Arc Capital Limited	4.87%	Pharma	2.94%
Halcyon Finance and Capital Advisors pvt Limited	4.73%	IT	1.54%
Coffee Day Natural Resources Private Limited	4.33%	Cement & Cement Products	0.56%
Kwality Limited	4.00%	<b>Total</b>	<b>100.00%</b>

^ Industry Classification as recommended by AMFI. Further please visit <http://www.boiaxamf.com/investor-corner#t2> for details on monthly portfolio holding.

## Tax treatment for the Investors (Unitholders)

### Tax rates for equity-oriented fund<sup>1</sup> under Income Tax Act, 1961 (Amended by Finance Act, 2018):

Particulars	Resident Investor	Mutual Fund
Dividend	Nil <sup>2</sup>	Nil <sup>3</sup>
Long-term capital gains <sup>4</sup>	10% <sup>5</sup>	Nil <sup>3</sup>
Short-term capital gains <sup>5</sup>	15%	Nil <sup>3</sup>
Business income	Normal rate of taxes applicable to investor	Nil <sup>3</sup>

- The schemes will attract securities transaction tax (STT) at applicable rates.
- Under section 10(35) of the Income-tax Act, 1961 ('Act')
- Under section 10(23D) of the Act. Further, income distributed by an equity oriented fund is chargeable to income distribution tax under section 115R of the Act.
- Units of mutual fund are treated as a long-term capital asset if they are held for a period of more than 12 months preceding the date of transfer.
- Units of mutual fund are treated as a short-term capital asset if they are held for a period of 12 months or less preceding the date of transfer.
- Tax at the rate of 10% shall be levied only where long term capital gains exceeding INR 100,000 on sale of units of equity oriented fund on recognized stock exchange on which STT is chargeable

### Tax rates for schemes other than equity-oriented fund under Income Tax Act, 1961 (Amended by Finance Act, 2018):

Particulars	Resident Investor	Mutual Fund
Dividend	Nil <sup>1</sup>	Nil <sup>2</sup>
Long-term capital gains <sup>3</sup>	20% (with indexation benefit)	Nil <sup>2</sup>
Short-term capital gains <sup>4</sup>	Normal rate of taxes applicable to investor	Nil <sup>2</sup>
Business income	Normal rate of taxes applicable to investor	Nil <sup>2</sup>

- Under section 10(35) of the Act.
- Under section 10(23D) of the Act. However, income distributed by a mutual fund would be chargeable to income distribution tax under section 115R of the Act.
- Units of a mutual fund are treated as a long-term capital asset if they are held for a period of more than 36 months preceding the date of transfer.

- Units of a mutual fund are treated as a short-term capital asset if they are held for a period 36 months or less preceding the date of transfer.

#### General Notes:

- The tax rate would be increased by a surcharge of:
  - 7% - in case of domestic corporate unit holders, where the total income exceeds ₹ 10,000,000 but does not exceed ₹ 100,000,000
  - 12% in case of domestic corporate unit holders where the total income exceeds ₹ 100,000,000
  - 12%- in case of firms/co-operative society where the total income exceeds ₹ 10,000,000
  - 10%- in case of individuals, HUF, AOP and BOI where the total income exceeds ₹ 5,000,000 but does not exceed ₹ 10,000,000
  - 15%- in case of individuals, HUF, AOP and BOI where the total income exceeds ₹ 10,000,000

Further, an additional tax of 4% by way of Health and Education Cess would be charged on amount of tax inclusive of surcharge for all unit holders.
- An equity oriented fund has been defined as:
  - In case where the fund invests a minimum of 90% of the total proceeds in units of another fund, which is traded on recognized stock exchange, and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognized stock exchange; and
  - In any other case, a minimum of 65 per cent of the total proceeds of such fund is invested in the equity shares of domestic companies listed on a recognized stock exchange.

- 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.
- Dividend Stripping: The loss due to sale of units in the schemes (where dividend is tax free) will not be available for set off to the extent of tax free dividend declared; if units are (A) bought within three months prior to the record date fixed for dividend declaration; and (B) sold within nine months after the record date fixed for dividend declaration

The above is intended as a general guide only and does not necessarily describe the tax consequences for all types of investors in the Scheme and no reliance, therefore, should be placed upon them. Each investor is advised to consult his or her own tax consultant with respect to the specific tax implications.



# Information Common for Schemes

## A. Risk Profile of the Schemes

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Documents (SID) of the respective schemes carefully for details on risk factors before investment.

**Scheme Specific Risk Factors for BOI AXA Liquid Fund, BOI AXA Ultra Short Duration Fund and BOI AXA Short Term Income Fund are summarized below:**

1. 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.
2. The liquidity of investments made in the Schemes may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Schemes to make intended securities purchases, due to settlement problems, could cause the Schemes to miss certain investment opportunities. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, could result, at times, in potential losses to the Schemes, should there be a subsequent decline in the value of the securities held in the Scheme's portfolio.
3. Fixed Income securities can either be listed on any exchange or be unlisted. It has been seen over the years that the price discovery in case of listed securities is much quicker and transparent. Moreover, securities that are listed on the stock exchange carry lower liquidity risk, but the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Now-a-days money market securities are fairly liquid, but lack a well-developed transparent secondary market, which may restrict the selling ability of the Schemes and may lead to the Schemes incurring losses till the security is finally sold. This holds true when the Schemes are looking to purchase securities as well. Corporate debt market transactions in the primary and secondary market is an over the telephone market, which leads to poor price discovery and transparency. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.
4. The NAV of the Scheme's Units, to the extent the Scheme is invested in coupon bearing fixed income securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income securities can be expected to decline. In case of floating rate securities it depends upon the frequency of the coupon reset.
5. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. 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 their target date of divestment.
6. Investment decisions made by the Investment Manager may not always be profitable.
7. Different types of securities in which the Scheme would invest as given in the SID 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.
8. Interest Rate Risk: As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long term securities generally fluctuate more in response to interest rate changes than of shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the NAV.

In the case of floating rate instruments, an additional risk could rise because of the changes in the spreads of floating rate instruments. With the increase in the spread of floating rate instruments the prices can fall and with the contraction in the spreads of the floating rate instruments the prices can rise, other parameters being unchanged. Moreover, floating rate instruments which have periodical interest rate reset carry lower interest rate risk compared to a fixed rate debt instrument. However, in a falling interest rate scenario the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments.

9. Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the quoted bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of these investments. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The length of time for settlement may affect the Scheme in the event (a) it has to meet an inordinately large number of redemption or (b) of restructuring of the Scheme's investment portfolio. Securities that are unlisted also carry a higher liquidity risk compared to listed securities.
10. Credit Risk: Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). However, even if no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. However, corporate debt carries a higher risk and trade at a level higher than corresponding G-secs.
11. Re-investment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are re-invested. The additional income from re-investment is the "interest on interest" component. The risk would arise if the above cash flows would have to be re-invested at lower interest rates than originally assumed as per the calculation of the YTM.
12. Repurchase Risk: The Scheme is open-ended. To provide liquidity to the investors, the Fund proposes to provide repurchase facility in the Scheme on every Business Day.

Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. Different types of securities in which the Scheme is invested carry different levels and types of risk. The credit risk in respect of Scheme assets portfolio thus may go up or down basis its investment pattern.

### For BOI AXA Credit Risk Fund:

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

#### (i) Standard Risk Factors

- (a) Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- (b) As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of the investment in the Scheme may go up or down. As with any investment in securities, the NAV of the Units under the Scheme can go up or down, depending on the factors and forces affecting the markets.
- (c) Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- (d) BOI AXA Credit Risk Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- (e) The Sponsor is not responsible or liable for any loss or shortfall in Scheme's corpus arising or resulting from the operation of the Scheme, beyond the initial contribution of Rs. 1,00,000/- (Rupees One Lakh only) made by it to the Fund at the time of setting up the Mutual Fund. The Associates of the Sponsor are not responsible or liable for any loss or shortfall resulting from the operation of the Scheme.
- (f) The present Scheme is not a guaranteed or assured return scheme and investors in the Scheme are not being offered any guaranteed / assured return.

#### (ii) Scheme Specific Risk Factors & Special Considerations

##### (a) Risk associated with investments in Bonds / Fixed Income Instruments:

1. **Credit Risk:** Credit risk may arise due to downgrades of, delays or defaults by the issuer.
- **Delay in payment or Default risk** refers to the risk that an issuer of a fixed income security may delay or default in payment (i.e., will be unable to make timely principal and/or interest payments on the security). Such non-payment or delay in payment will likely result in a reduction in the value of the debt investment experiencing non-payment/delay and resultant reduction of income to the Scheme. It may further result in expensive cost recoveries for the Scheme.

# Information Common for Schemes

- **Downgrade risk** refers to the decline in the perceived credit-worthiness of the issuer which may be due to micro-economic factors such as financial soundness and ability of the borrower as also macro-economic factors such as industry performance, industry competitiveness, input costs, trade barriers, etc. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. As a result of a downgrade, the price of a security may decline because the credit rating of an issuer goes down. Downgrade risk can be even more pronounced in the event of credit rating downgrade from investment grade to junk, as there can be a large price decline and significant liquidity shock, as many institutions are not allowed to own instruments below investment-grade. The credit risk in respect of Scheme assets portfolio thus may go up or down basis its investment pattern.

Although the Scheme may invest in investments that the Fund Manager believes are secured by specific collateral the value of which may exceed the principal amount of the investments at the time of initial investment, there can be no assurance that the liquidation of any such collateral would satisfy the borrower's obligation in the event of non-payment of scheduled interest or principal payments with respect to such investment or that such collateral could be readily liquidated. In addition, in the event of bankruptcy of a borrower, the Scheme could experience delays or limitations with respect to its ability to realize the benefits of the collateral securing an investment. Under certain circumstances, collateral securing an investment may be released without the consent of the Scheme.

Moreover, the Scheme's investments in secured debt may be unperfected for a variety of reasons, including the failure to make required filings by lenders and, as a result, the Scheme may not have priority over other creditors as anticipated. The Scheme will also invest in high-yield securities and other unsecured investments, each of which involves a higher degree of risk than secured debt investments. Furthermore, the Scheme's right to payment and its security interests, if any, may be subordinated to the payment rights and security interests of senior lenders. Certain of these investments may have an interest-only payment schedule, with the principal amount remaining outstanding and at risk until the maturity of the investment. In this case, a company's ability to repay the principal of an investment may be dependent upon a liquidity event or the long-term success of the company, the occurrence of which may be uncertain.

2. **Securities with moderate credit rating and unrated securities:** A security with a credit rating of BBB and above is considered to be investment grade. However, instruments with a BBB rating are considered to have only a moderate degree of safety regarding timely servicing of financial obligations. Such instruments carry moderate credit risk. The Scheme may invest in securities with moderate credit rating or unrated debt securities and instruments. Such securities and instruments are generally not exchange-traded and, as a result, trade in the over-the-counter ("OTC") marketplace, which is less transparent than the exchange traded marketplace. The market values of certain of these lower-rated and unrated debt investments tend to reflect individual corporate developments to a greater extent and tend to be more sensitive to economic conditions than those of higher-rated investments, which react primarily to fluctuations in the general level of interest rates. Companies that issue such securities are often not highly rated and may not have available to them more traditional methods of financing. Major economic recessions may disrupt severely the market for such securities and may have an adverse impact on the value of such securities and the ability of the issuers of such securities to repay principal and interest thereon, thereby increasing the incidence of default of such securities. Adverse publicity and investor perceptions, whether or not based on fundamental analysis, may also decrease the value and liquidity of these debt securities.

3. **Valuation Risk associated with investing in unrated securities:** The scheme plans to invest up to 25% of its NAV in unrated debt securities. Unrated securities carry additional risks related to valuation due to lack of any market benchmark / standards on valuations. Hence, such unrated securities will be valued based on SEBI / AMFI valuation guidelines.

4. **Potential Lack of Investment Opportunities:** The Scheme's success will depend, in part, on the ability of the Investment Manager to identify and select appropriate investment opportunities, as well as the Scheme's ability to acquire these investments. In both cases, the Scheme will compete with a broad spectrum of investors and sources of finance, including other private investment vehicles, as well as the public debt markets, individuals, banks and other financial institutions, business development companies, strategic industry acquirers, hedge funds and other institutional investors, many of which have substantially greater financial resources and are more well-known than the Fund. Over the past several years, a number of private investment vehicles, in particular, have been formed to participate in the corporate Debt markets and many such existing entities have grown in size. Additional entities with similar investment objectives may also be formed in the future by unrelated parties. It is possible that competition for appropriate investment opportunities may increase, thus reducing the number of investment opportunities available to the Scheme. These competing investors may make competing offers for investment opportunities identified by the Investment Manager. In addition, such competition may mean that the prices and terms on which investments may be made may be less beneficial to the Scheme than would otherwise have been the case.

There can be no assurance that the Fund Manager will be able to locate and complete investments which satisfy the Scheme's objectives or realize upon their values or that the Scheme will be able to fully invest the Unit Capital. The Scheme may incur significant expenses identifying, investigating and attempting to make potential investments that are ultimately not consummated. Moreover, the Investment Manager's belief regarding the availability of investment opportunities for the Scheme over the next several years are based in part on assumptions regarding the amount of bank finance that will be available over this time period, the Scheme's ability to participate in such investments and other market, economic and related assumptions, some or all of which may not materialize as expected.

5. **Borrower Fraud; Breach of Covenant:** The Scheme will seek to obtain structural, covenant and other contractual protections with respect to the terms of its investments as determined appropriate under the circumstances. There can be no assurance that such attempts to provide downside protection with respect to investments will achieve their desired effect. Of paramount concern in acquiring the investment contemplated by the Scheme is the possibility of material misrepresentation or omission on the part of Issuer Company or other credit support providers or breach of covenants by such parties. Such inaccuracy or incompleteness or breach of covenants may adversely affect the valuation of the collateral underlying the investments or the ability of the Scheme to perfect or effectuate a lien on the collateral securing the investment or otherwise realize on the investment. The Scheme will rely upon the accuracy and completeness of representations made by borrowers to the extent reasonable, but cannot guarantee such accuracy or completeness. The scheme may subject to the approval of the trustees allow breach of covenants to continue, give up certain covenants, seek and obtain other protections in case of covenant breaches, etc.

6. **Legal / Enforcement Risk:** In case of default in any of its portfolio investments, the Scheme may engage with various agencies / law firms in order to initiate remedial action including litigation to recover the proceeds from its investments and such enforcement of securities including liquidation of underlying assets may take a long period of time, may be expensive and may not lead to recovery of all outstanding amounts.

7. **Re-investment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are re-invested. The additional income from re-investment is the "interest on interest" component. The risk would arise if the above cash flows would have to be re-invested at lower interest rates.

8. **Supplemental Agreements:** The Fund may enter into agreements with various third parties such as but not limited to law firms, consulting firms, accounting firms, merchant banking firms, private equity funds, rating agencies, etc. for research, deal sourcing, credit evaluation, due diligence and valuation services. The fund will exercise reasonable care and diligence in the selection of such third parties. Some of such third parties may in their professional capacities also be associated with or provide services to any of the issuers/ arrangers of securities/instruments the Scheme invests in or to investors investing in the Scheme, and may receive fees from such issuers/arrangers/investors. While the fund manager would reach his own judgment / decision based on the information provided by the external agencies, there can be no guarantee regarding the accuracy, completeness, timeliness or correct sequencing of the information made available by such third parties, nor can there be a guarantee that investment decisions made by the fund manager based on this information or otherwise, will ultimately turn out to be profitable.

Pursuant to the above, the Fund has appointed a merchant banker (service provider) for research, deal sourcing, credit evaluation, due diligence, investment monitoring and valuation services in terms of a services agreement. Such arrangements might result in dependence of the Fund on the service provider. Such relationship may pose business continuity risks in the event of termination of the arrangement between the parties and may impinge on the smooth operation of business of the Fund.

9. **Counterparty Risk:** For deals executed in the secondary market, certain investments of the Scheme will be exposed to the credit risk of the counterparties (dealers, brokers and exchanges) through which the Fund deals. In the case of a bankruptcy of any such counterparty or other party, the Scheme might recover, even in respect of property specifically traceable to the Scheme, only a pro rata share of all property available for distribution to

all of the counterparty's customers and counterparties. Such an amount may be less than the amounts owed to the Scheme. Certain counterparties may have general custody of, or title to, the Scheme's assets. The failure of any such counterparty may result in adverse consequences to the Scheme.

10. **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the quoted bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of these investments. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The length of time for settlement may affect the Scheme in the event: (a) it has to meet an inordinately large number of redemption, or (b) of restructuring of the Scheme's investment portfolio. Securities that are unlisted also carry a higher liquidity risk compared to listed securities.

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. 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 their target date of divestment.

Investment in the Scheme requires a long-term commitment, with no certainty of return. Many of the Scheme's investments are expected to be illiquid and there can be no assurance that the Scheme will be able to generate returns for investors, that the returns will be commensurate with the risks of investing in the type of transactions and issuers described herein or that the Investment Manager's methodology for evaluating risk-adjusted return profiles for investments will achieve the Scheme's objectives. In some cases, the Scheme may be legally, contractually or otherwise prohibited from selling certain investments for a period of time or may otherwise be restricted from disposing of them and illiquidity may also result from the absence of an established market for certain investments. The realizable value of an illiquid investment at any given time may be less than its intrinsic value. In addition, certain types of investments made by the Scheme may require a substantial length of time to liquidate. As a result, the Scheme may be unable to realize its investment objectives by sale or other disposition at attractive prices or may otherwise be unable to complete any exit strategy.

An investment in the Scheme is suitable only for long-term, sophisticated investors. Investors must understand and accept the extent of the Scheme's exposure to the underlying credit risks and lack of liquidity of its investments.

11. **Price volatility:** 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.

12. **Trading volumes and settlement periods:** The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and low return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the securities held in the Scheme's portfolio.

13. **Interest Rate Risk:** As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long term securities generally fluctuate more in response to interest rate changes than of shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the NAV.

In the case of floating rate instruments, an additional risk could arise because of the changes in the spread of floating rate instruments. With the increase in the spread of floating rate instruments the prices can fall and with the contraction in the spreads of the floating rate instruments the prices can rise, other parameters being unchanged. Moreover, floating rate instruments which have periodical interest rate reset carry lower interest rate risk compared to a fixed rate debt instrument. However, in a falling interest rate scenario the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments.

14. **Risk of Losses:** An investment in the Scheme involves various risks, including the possibility of partial or total loss of the invested capital, and prospective Investors should not subscribe unless they can readily bear the consequences of such losses. The value of the Scheme's investments may in certain cases fluctuate, and a variety of other factors that are difficult to predict, such as domestic or international economic and political developments, may significantly affect value of the Scheme's investments.

15. Investment decisions made by the Investment Manager may not always be profitable.

16. **Prepayment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

17. **Others:** Different types of securities in which the Scheme would invest as given in the SID 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 AARated.

(b) **Risks relating to external factors:**

1. **Material Changes in Legislation / New Legislation:** Changes in laws and regulations or to the regulatory or enforcement environment in India may have an adverse effect on the value of the Scheme's assets or on the collateral available for the investments made out by the Scheme or on the Scheme's business in general.

2. **Economic Risks:** The Scheme's performance and the quality and growth of its assets are necessarily dependent on the health of the Indian economy as well as on global economic conditions. An economic slowdown could adversely affect the Scheme's business, including the Scheme's ability to grow its asset portfolio, to maintain the quality of its assets and to implement its strategy. The Indian economy could be adversely affected by a variety of domestic as well as global factors.

The Scheme's positions in liquid investments in particular will be vulnerable to market fluctuations and the risks inherent in investments in financial markets. Public markets can be volatile and market prices of investments can change substantially. Fluctuations in the market prices of debt and equity investments and interest rates may have a substantial negative impact on the Scheme's investments and investment opportunities and accordingly may have a material adverse effect on the Scheme's investment objectives and the rate of return on invested capital. Instability in the debt and equity markets may also increase the risks inherent in the Scheme's investments. The performance of the Scheme will therefore depend in part on the ability of the Fund Manager to anticipate and respond to such market volatility and to utilize appropriate strategies to maximize returns, while attempting to reduce the associated risks to investment capital.

3. **Political Instability:** Political instability could arise due to several reasons. Any political instability in India could impact the Scheme's business. The role of the Indian Central and State Governments in the Indian economy has remained significant over the years. There can be no assurance that these governments' liberalization policies will continue in the future. The rate of economic liberalization could change and specific laws and policies affecting financial services companies, foreign investment, currency exchange rates and other matters affecting investments in Indian companies could change as well. A significant change in India's economic liberalization and deregulation policies could disrupt business and have an adverse effect on economic conditions in India, thus affecting the Scheme's business.

4. **Force Majeure:** India has experienced natural calamities such as earthquakes, floods, droughts and a tsunami in recent years. India has also experienced pandemics, including the outbreak of avian flu and swine flu. The extent and severity of these natural disasters and pandemics determine their impact on the economy and in turn their effect on the financial services sector. Prolonged spells of abnormal rainfall and other natural calamities could also have an adverse impact on the economy which in turn could adversely affect the Scheme's results and operations.

5. **India's Sovereign Rating:** Any adverse revisions to India's credit ratings for domestic and international debt by international rating agencies may adversely impact domestic market liquidity conditions, which may affect the Scheme's performance.

(c) **Risks relating to taxation:**

**Tax Risks:** Investors are subject to a number of risks related to tax matters. In particular, the tax laws relevant to the Scheme are subject to change, and tax liabilities could be incurred by investors as a result of such changes. Prospective Investors are strongly urged to consult their tax advisors with specific reference to their own situations. For further details please refer to the Section of this SID titled "Tax Considerations".

(d) **Risk factors associated with investing in Securitised Debt:**

The Scheme may invest in securitized debt / asset-backed securities. These are securities backed by mortgages, including trade claims, installment sale contracts, credit card receivables or other assets and which

include collateralized debt obligations as described below. Asset-backed securities are "pass-through" securities, meaning that principal and interest payments, net of expenses, made by the borrower on the underlying assets are passed through to the Scheme. The value of asset-backed securities like the traditional fixed income securities, typically increases when interest rates fall and decreases when interest rates rise. However, asset-backed securities differ from traditional fixed income securities because of their potential for prepayment. The price paid by the Scheme for such securities, the yield the Scheme expects to receive from such securities and the average life of such securities are based on a number of factors, including the anticipated rate of prepayment of the underlying assets.

The Risks involved in Securitised papers / Pass Through Certificates (PTCs) described below are the principal ones and does not represent that the statement of risks set out hereunder is exhaustive.

- **Limited Liquidity & Price Risk:** There is no assurance that a deep secondary market will develop for the PTCs. This could limit the ability of the investor to resell them.
- **Limited Recourse, Delinquency and Credit Risk:** Investors in securitized debt take a direct exposure on the performance of the underlying collateral and have limited or no recourse to the originator. Hence, investors seek additional comfort in form of credit enhancement, which refers to an attempt to buffer investors against losses on the assets collateralizing their investment. Credit enhancements are often essential to secure a higher level of credit rating and for low cost funding. The credit enhancement stipulated represents a limited loss cover to investors. PTCs represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the issuer, the seller, the originator, or the parent or any affiliate of the seller, issuer and originator. No financial recourse is available to the PTC holders against the investors' representative. Delinquencies and credit losses may cause depletion of the amount available under the credit enhancement and thereby the investor payouts to the PTC holders may get affected if the amount available in the credit enhancement facility is not enough to cover the shortfall. On persistent default of an obligor to repay his obligation, the servicer may repossess and sell the asset. However, many factors may affect, delay or prevent the repossession of such asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which the asset may be sold may be lower than the amount due from that obligor.
- **Risks due to possible prepayments and charge offs:** In the event of prepayments, investors may be exposed to changes in tenor and yield. Also, any charge offs would result in the reduction in the tenor of the PTCs.
- **Bankruptcy of the Swap Bank:** If the Swap Bank, becomes subject to bankruptcy proceedings then an Investor could experience losses or delays in the payments due under the Interest Rate Swap Agreement.
- **Risk of Co-mingling:** With respect to the PTCs, the servicer will deposit all payments received from the obligors into the collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the loan agreements may not be segregated from other funds of originator. If originator in its capacity as servicer fails to remit such funds due to investors, the investors may be exposed to a potential loss.

For further risk factors, please refer to the respective Scheme Information Document.

**B. Risk Management Strategies**

Risk Management is integral to the portfolio management process and endeavours to monitor and align the financial risk profile of the actual scheme portfolio with the stated investment objective of the scheme and, as such, the financial risks associated with that investment objective.

Various financial risks are applicable to the schemes, as given above and also the Risk Factors section as detailed in the respective Scheme Information Documents. These financial risks are measured and monitored on a regular basis, with a view to managing these within levels, which, under normal market conditions, the Fund views as being consistent with the investment objective of the scheme.

Risk	Risk Monitoring / Management Strategy
<b>For Fixed Income Investments</b>	
<b>Interest Rate Risk</b>	Interest rate sensitivity parameters such as interest rate duration and average maturity – for individual instruments as well as portfolio aggregates – are used to monitor interest rate risk. These metrics are maintained within levels which, under normal market conditions, the Fund views as being consistent with the investment objective of the scheme
<b>Credit Risk</b>	Internal Credit Analysis is undertaken for non-sovereign issuers whose fixed income securities are invested in by the fund. In addition to internal analysis, process also includes obtaining information from one or several external credit rating agencies e.g., CRISIL, ICRA, CARE and Fitch.
<b>Liquidity Risk</b>	Managed by maintaining a portion of the portfolio in cash, cash equivalents, money market instruments and sovereign instruments which reduce the overall portfolio liquidity risk.

**C. Applicable Net Asset Value (NAV)**

**For BOIAXA Liquid Fund:**

(i) **Subscriptions/Purchases including Switch - ins:**

The Cut-off time for the Scheme is 2 pm and the Applicable NAV will be as under:

- where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day of receipt of application;
- where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the next business day; and
- irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

For allotment of units in respect of purchase in to the scheme, it shall be ensured that:

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

For allotment of units in respect of switch-in to the scheme from other schemes, it shall be ensured that:

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

ii) **Redemptions including Switch - outs:**

- In respect of valid applications received upto 3.00 p.m. - the closing NAV of the day immediately preceding the next Business Day; and
- In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable

**For Schemes other than BOIAXA Liquid Fund**

The Cut-off time for the Scheme is 3 pm and the Applicable NAV will be as under:

**For Purchase/ switch-in:**

- In respect of valid Purchase applications (along with necessary documents) of investment amount less than ₹ 2 lacs accepted at an Official Point of acceptance along with a local cheque or demand draft payable at par at the place where it is received up to 3 pm on a Business Day, the closing NAV of the day of receipt of application will be applicable;
- In respect of valid Purchase applications (along with necessary documents) of investment amount equal to or more than ₹ 2 lacs accepted at an Official Point of acceptance along with a local cheque or demand draft payable at par at the place where it is received up to 3 pm on a Business Day, and the funds are available for utilization before the cut-off time without availing any credit facility, whether intraday or otherwise, the closing NAV of the day of receipt of application will be applicable;
- In respect of valid Purchase applications (along with necessary documents) of investment amount less than ₹ 2 lacs accepted at an Official Point of Acceptance along with a local cheque or demand draft payable at par at the place where it is received after 3 pm on a Business Day, the closing NAV of the next Business Day will be applicable,
- In respect of valid Purchase applications (along with necessary documents) of investment amount equal to or more than ₹ 2 lacs accepted at an Official Point of Acceptance along with a local cheque or demand draft payable at par at the place where it is received after 3 pm on a Business Day, and the funds are available for utilization on the same day without availing any credit facility, whether intra-day or otherwise, the closing NAV of the next Business Day will be applicable, and
- Irrespective of the time of receipt of application of investment amount equal to or more than ₹ 2 lacs, where the funds are not available for utilization before the cutoff time without availing any credit facility, whether intra-day or otherwise, the closing NAV of the day on which the funds are available for utilization will be applicable.



For allotment of units, it shall be ensured that:

- a) For all valid applications of investment amount less than ₹ 2 lacs the application is received before the applicable cut-off time;
- b) For all valid applications of investment amount equal to or more than ₹ 2 lacs
  - the application is received before the applicable cut-off time,
  - Funds for the entire amount of subscription/purchase as per the application/switch-in request are credited to the bank account of the Scheme before the cut-off time,
  - The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.

#### For Redemption/Switch out/STP:

- a) In respect of valid applications accepted at an Official Point of Acceptance up to 3.00 p.m. on a Business Day, the closing NAV of the same day will be applicable; and  
In respect of valid applications accepted at an Official Point of Acceptance after 3.00 p.m., the closing NAV of the next Business Day will be applicable.

Further, with respect to investors who transact through the stock exchange, a confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining Applicable NAV for the Scheme and cut off timing for the transactions.

#### D. Dividend Policy

Depending on the respective Plans and Options of the Scheme, the Scheme will endeavor to declare dividends at such intervals 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. No separate notice of declaration of dividend will be issued for Dividend Options providing dividend declaration frequency of upto a month.

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.

#### E. Recurring Expenses

In addition to the recurring expenses specified for the Scheme(s), the following expenses/ GST may also be charged under the Scheme(s)-

- (a) Expenses in respect of inflows from beyond top 30 cities - a maximum charge of 0.30% on the daily net assets computed as per the guidelines issued by SEBI for meeting distribution expenses incurred for bringing inflows from such cities;
- (b) Expenses not exceeding 0.20% p.a. of daily net assets towards different heads mentioned under Regulation 52 (2) and (4) of SEBI (MF) Regulations respectively except where exit load is not levied / not applicable to the scheme;
- (c) GST on Investment Management and Advisory Fees.

#### F. 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:

1. Broker code, if already printed on the application form, should be crossed-out / struck-off and investor should counter sign besides the same.
2. 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.
3. Such applications should be lodged at ISCs as listed in AMC Website.

Direct Applications will attract Exit Load as applicable.

Direct Applications will also attract an Exit Load like any Redemption. No Exit Loads will be charged in case of switches made between different Options of a Plan in a Scheme.

Units issued on re-investment of dividends shall not be subject to Entry and Exit Loads.

#### G. Daily Net Asset Value (NAV) Publication

##### BOIAXA Liquid Fund:

The NAV of the scheme will be computed for all Calendar Days and will be released for publication on all Business Days in 2 newspapers. NAV can also be viewed on [www.boiaxafund.com](http://www.boiaxafund.com) and [www.amfiindia.com](http://www.amfiindia.com).

##### BOIAXA Ultra Short Duration Fund, BOIAXA Short Term Income Fund and BOIAXA Credit Risk Fund::

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.boiaxafund.com](http://www.boiaxafund.com) and [www.amfiindia.com](http://www.amfiindia.com).

#### H. 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. N. Chandrasekaran  
Head - Customer Service & VP - Operations  
BOIAXA Investment Managers Private Limited  
B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg,  
Lower Parel, Mumbai - 400 013, India.  
Email: [service@boiaxa-im.com](mailto:service@boiaxa-im.com)  
Customer Engagement Centers:  
Tollfree Number: 1800 103 2263 / 1800 266 2676  
Alternate Number : 020 - 40112300 / 020 - 66854100

#### I. Unitholder's Information

##### Account Statement:

- An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number.
- Thereafter, a Consolidated Account Statement (CAS), generated based on PAN, containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by mail/email.
- In case of a specific request received from the Unit holders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request by mail/email.
- The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. The Mutual Fund/AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.
- A CAS that is sent for half yearly (September/ March) provides holding at the end of the six months, across all schemes of all mutual funds, to all investors who is holding units at the end of the period. The statement also includes the commission paid, if any during that period and the average total expense ratio against each scheme invested.
- The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose email address is available, unless a specific request is made to receive in physical form.
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

##### Monthly Portfolio Disclosure

The monthly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the website viz. [www.boiaxafund.com](http://www.boiaxafund.com) on or before the tenth day of succeeding month.

##### Half yearly Disclosures, Portfolio

The Fund shall before the expiry of one month from the close of each half-year (March 31st and September 30th) publish a complete statement of Scheme portfolio, in the prescribed format, in one national English daily newspaper circulating in the whole of India, and in the language of the region where the Head office of the Mutual Fund is situated. Scheme portfolio details shall also be hosted on the website of the Mutual Fund namely, [www.boiaxafund.com](http://www.boiaxafund.com) and on the website of AMFI namely, [www.amfiindia.com](http://www.amfiindia.com).

##### Half Yearly Results

The mutual fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website namely, [www.boiaxafund.com](http://www.boiaxafund.com) and an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

The Unaudited Financial Results shall also be hosted on the website of AMFI namely, [www.amfiindia.com](http://www.amfiindia.com).

##### Annual Report

An annual report of the Scheme will be prepared as at the end of each financial year (March 31) and copies of the report or an abridged summary thereof will be mailed to all Unit Holders as soon as possible but not later than 4 (Four) months from the closure of the relevant financial year.

Annual report will be available for inspection at the registered office of the Mutual Fund and a copy thereof on request to the Unit Holders on payment of a nominal fee. In case of Unit Holders whose email addresses are available to the Mutual Fund, the AMC shall send the annual report of the Scheme only by email. In case of the investors who wish to receive the annual report in physical form they should indicate the same to the AMC.

In case of unitholders whose email addresses are not available with the Mutual Fund, the AMCs shall communicate to the unitholders to obtain their email addresses for registration of the same in their database.

The AMC shall display the link of the scheme annual report or abridged summary prominently on its website and make the physical copies available to the investors at its registered office at all times.

## INSTRUCTIONS FOR COMPLETING APPLICATION FORM

### 1. GENERAL INSTRUCTIONS

- i) The application form is for all investors and should be completed in English in BLOCK Letters.
- ii) **Direct Investments**  
Investors applying under Direct Plan must mention "Direct" in ARN No. column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- iii) The signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the constitution of India. Thumb Impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF. In case of HUF investments done through Power of Attorney, all the members of the HUF will have to sign the Power of Attorney.
- iv) The application form number, the scheme name and the name of the applicant should be mentioned on the reverse of the instrument that accompanies the application.
- v) The Application completed in all respects along with the cheque / demand draft must be submitted to the nearest Investor Service Centre. Applications incomplete in any respect or not accompanied by a cheque or demand draft for the amount payable are liable to be rejected and the money paid, if any, will be refunded without interest.
- vi) No receipt will be issued for the application money. The Investor Service Centers will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application.

### 1 (a) TRANSACTION CHARGES

In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time BOI AXA Asset Management Pvt Ltd ("the AMC")/ BOI AXA Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges). The Distributor may opt to receive Transaction Charges based on the type of product.

Transaction Charge of ₹ 150/- (for a first time investor across mutual funds) or ₹ 100/- (for investor other than first time mutual fund investor) per purchase / subscription of ₹ 10,000/- and above will be deducted from the purchase / subscription amount and paid to the Distributor. The balance amount shall be invested.

#### Transaction Charges shall not be deducted for:

- (a) where the Distributor of the investor has not opted to receive any Transaction Charges for your Scheme type
- (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than ₹ 10,000/-;

- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers / Dividend Reinvestment, etc.; and
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. BOI AXA AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/ PEKRN at the First/ Sole Applicant/ Guardian level. If the PAN/ PEKRN details are available, then the First/ Sole Applicant/ Guardian will be treated as existing investor (i.e. ₹ 100/- will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. ₹ 150/- for first time investors or ₹ 100/- for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

### (b) EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUN) :

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and AMFI Guidelines on implementation of EUN, it is mandatory to state the Employee Unique Identification Number (EUN) of the distributor/employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. The mentioning of the EUN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person. Hence, if your investments are routed through a distributor please ensure that the EUN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUN box may be left blank. In this case, you are required to mandatorily tick against the confirmation/declaration, appearing below the Distributor column along with signatures of all the applicants.

### 2. APPLICANT(S) INFORMATION

#### a) Existing Unitholders

Investors already having an account in any of the BOI AXA schemes should provide their Folio Number and the First Applicant Name and proceed to step 9.

#### b) New Applicant

1. Name and address must be given in full (P.O. Box Address is not sufficient).
2. Name of guardian must be mentioned if the investments are being made on behalf of a minor. Date of Birth is mandatory in case of minor. Investments of the existing minor investor on minor attaining majority: Upon attaining majority, a minor has to write to the fund, giving his specimen signature duly authenticated by his banker as well his new bank mandate, PAN details, in order to facilitate the Fund to update its records and permit the erstwhile minor to operate the account in his own right.

3. Guardian in the folio(s) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
4. The information on the relationship/status of the guardian as father, mother or legal guardian will be mandatory.
5. In case of court appointed legal guardian- a notarised photo copy of the court order should be submitted alongwith the application.
6. Date of birth of the minor along with photocopies of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
  - i) Birth certificate of the minor, or
  - ii) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  - iii) Passport of the minor, or
  - iv) Any other suitable proof evidencing the date of birth of the minor.

7. In case of an application under Power of Attorney or by a limited company, body corporate, registered society, trust or partnership, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association/ bye-laws must be lodged along with the application form.

**Power of Attorney (POA):** In case an investor has issued Power of Attorney (POA) for making investments, switches, redemptions etc. under his folio, both the signature of the investor and the POA holder have to be clearly captured in the POA document to be accepted as a valid document. At the time of making redemption / switches the fund would not be in a position to process the transaction unless, POA holder's signature is available in the POA or proof of identity alongwith signature is produced along with the POA.

8. **PAN is mandatory:** As per SEBI Circular MRD/Dop/Cir/-05/2007 dated May 10, 2007 Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, w.e.f. August 13, 2007. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. Accordingly, any application not accompanied with the PAN is liable to be rejected.

**Micro SIP:** A Micro SIP is a Systematic Investment Plan, where the aggregate of SIP installments in a rolling 12 month-period or in a financial year i.e. April-March does not exceed ₹ 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 to avail the Micro SIP facility. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed ₹ 50,000/- per year. Barring investors availing the Micro SIP facility, other investors are supposed to furnish a certified copy of the PAN card with the application form.

Eligible 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 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.

\*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 BOI AXA Mutual Fund for verifying that they are residents of State of Sikkim.

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

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

Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website [www.boiaxamf.com](http://www.boiaxamf.com) for further details.

#### 9. Aadhaar Details:

Ministry of Finance (Dept. of Revenue) in consultation of RBI came up with Notification G.S.R. 538 (E), dated 1st June, 2017, carried out amendments to prevention of Money Laundering (Maintenance of Records) Rules, 2005.

The purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws / rules / regulations and provision of the said data is mandatory as per applicable laws / rules / regulations. Post obtaining the Aadhaar number, we shall authenticate the same in accordance with the Aadhaar Act, 2016. We shall receive your demographic information which shall be used only to comply with applicable laws / rules / regulations.

10. Applicants should indicate their status by ticking the appropriate box.

Applications without a tick in the 'Status' box will be considered as investment by "Others". Those who select the status as "Others", they should specify their status in the space provided."

11. The information and opinion contained in this document do not constitute a distribution, an offer to buy or sell or the solicitation of any offer to buy or sell any securities or financial instruments for persons belonging to United States of America ("US"), Canada and in Countries which are non-compliant with FATF Agreements to or for the benefit of United States persons (being persons resident in the US, corporations, partnerships or other entities created or organised in or under the laws of the US or any person falling within the definition of the term "US Person" under the US Securities Act of 1933, as amended) and persons of Canada and of Countries which are non-compliant with FATF Agreements; (collectively called 'Restricted Persons'). The term "U.S. Person" shall mean any person that is a "United States Person" within the meaning of Regulation under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislation, rules, regulations etc. as may be in force from time to time. In no event shall members of the BOI AXA Group and / or their directors, officers and employees be liable for any special direct, indirect, special, incidental or consequential damages arising out of the use of

information / opinion herein. Hence, the units of the schemes can be purchased by persons other than 'U.S. Person', residents in Canada and in Countries which are non-compliant with FATF Agreements.

- c) **In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)\* status mentioned under section 4 & 5 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.**

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

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

#### 3. BANK DETAILS

The first Unit-holder should provide the name of the bank, branch, complete address of the branch, account type and account number, which is mandatory as per Securities Exchange Board of India circular I/AMRP/MF/CIR/07/826/98 dated April 15, 1998. Applications without this information will be deemed to be incomplete. Please quote 9 Digit MICR Code No. of your Bank and Branch corresponding to Bank Account details. (This number appears on every leaf of your cheque book after your cheque number) and IFSC code for electronic payments.

Please attach a blank "cancelled" Cheque or a clear photocopy of a cheque issued by your bank verifying of the Code Number. The AMC reserves the right to make dividend/ redemption payments through ECS/NFT/RTGS where details are available.

Please note for unit holder opting to invest in demat, please ensure that the bank account linked with the demat account is mentioned in the application form.

Change of Bank Mandate: With effect from October 25, 2011, the request for change of bank (COB) shall be submitted along with the original cancelled cheque of the new bank with the investor name mentioned on the cheque or copy of the bank statement/ pass book duly attested by the new Bank, evidencing the name and bank account details of the investor.

Photocopy of any of the above stated document of the old bank account with first unitholder name and bank account number printed on the face of the cheque shall also be required. In case, old bank account is already closed, a duly signed and stamped original letter from old bank on the letter head of bank, confirming the closure of said account shall be required.

#### 4. MODE OF PAYMENT

- a) The cheque should be drawn in favour of "Full name of the Scheme" and crossed "Account Payee Only". The cheque/ demand draft should be payable at the centre where the application is lodged. The cheque/ demand draft should be drawn on any bank which is situated at and is a member/sub-member of the Bankers' Clearing House. Cheques/demand drafts drawn on a bank not participating in the Clearing House will not be accepted.

- b) If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

- c) Separate Cheque/Draft is required for each plan/option invested.

- d) Only CTS 2010 standard cheques would be accepted as per RBI circular with effect from August 1, 2013.

- e) NRI/FII/PIO Investors

1. Repatriation basis: Payments by NRIs/FIIs/Persons of Indian Origin residing abroad, may be made either by way of Indian Rupee drafts or cheques by means of

(i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/FCNR account payable at par and payable at the cities where the Customer Service Centres are located.

In case of Indian Rupee drafts purchased through NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed. In case the debit certificate is not provided, the AMC reserves the right to reject the application of the NRI investors.

2. Non Repatriation basis: NRIs or Persons of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centres are located.

3. FIRC certificate: In case of investments by Non Resident Indians (NRIs), if FIRC certificate was not submitted, Karvy/AMC will not provide FIRC outward letters to banks.

#### 4. Dividend Transfer Facility

Under the Dividend Pay-out Option, the Unitholders can choose to transfer the amount of dividend receivable by them into any of the open ended schemes 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 scheme of the Fund at the applicable NAV of such other scheme. However, if the Unitholder does not have holding in such target scheme, the transfer will be carried out only if the amount of dividend to be transferred meets the minimum application amount requirement of the target scheme.

- f. Bank charges for outstanding demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstanding 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.

#### 5. REDEMPTION/ DIVIDEND REMITTANCE

The Fund reserves the right to issue a payment instrument in place of this direct credit facility, and will not be responsible for any delay on the part of the bank for executing the direct credit. The AMC may alter the list of the banks participating in direct credit arrangement from time to time / withdraw direct credit facility from the banks, based on its experience of dealing with any of these banks or add / withdraw the name of the bank with which the direct credit facility arrangements can be introduced/ discontinued, as the case may be.

#### 6. NOMINATION

- a. Filling the nomination details with full address is mandatory for individuals applying for / holding units on their own behalf singly and optional for joint holding. Nonindividuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family (HUF), holder of Power of Attorney cannot nominate. All joint holders will sign the nomination form. Nomination is not allowed in case the first applicant is a minor. Nomination form cannot be signed by Power of Attorney (PoA) holders.

- b. Even those investors who do not wish to nominate must tick confirming their non-intention to nominate.

- c. All payments and settlements made to such nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/ Trustees.
- d. A minor can be nominated and in that event, the name, relationship and address of the guardian of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- e. 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 controls in force, from time to time.
- f. Nomination in respect of the units stands withdrawn upon the transfer of units.
- g. Every new nomination for a folio/account will overwrite the existing nomination.
- h. Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.
- i. The cancellation of nomination can be made only by those individuals who hold units on their own behalf, singly or jointly and who made the original nomination and the request has to be signed by all the holders.
- j. On cancellation of the nomination, the nomination shall stand withdrawn and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- k. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

#### l. Transmission Facility

Person(s) claiming transmission of units in his/their name(s) are required to submit prescribed documents, the details of which can be referred on the Fund's website ([www.boiaxamf.com](http://www.boiaxamf.com)) or obtained from Registrar of the Fund. Required documents would inter alia include request letter, attested/notarized copy of death certificate of deceased unit holder, KYC acknowledgement of remaining unit holders, if not given, or of Nominee/claimant, indemnity bond if the value of units involved is equal to or exceeds ₹ 200,000 (or such other amount the AMC/ Trustee may decide from time to time).

Transmissions will be effected only upon receipt of all required documents.

#### 7. E-MAIL COMMUNICATION:

Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. When an investor has communicated his / her e-mail address and provided consent for sending communication only through email, the Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor. Account statements will be sent via email, by default, to investors who have provided their email ID, unless specified otherwise. It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email.

#### 8. INVESTMENT/SUBSCRIPTION MADE THROUGH THIRD PARTY CHEQUE(S) WILL NOT BE ACCEPTED.

Third party cheque(s) for this purpose are defined as: (i) Investment made through instruments issued from an account other than that of the beneficiary investor, ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made.

Third party cheque(s) for investment/subsorption shall be accepted, only in exceptional circumstances, as detailed below:

- 1) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP instalment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
- 2) Custodian on behalf of a Foreign Portfolio Investor (FPI) or a client.
- 3) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription, through Payroll deductions. Asset management companies should exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.

The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

- 1) Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment.
- 2) Obtaining necessary declaration from the Investor/unitholder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary.
- 3) Verifying the source of funds to ensure that funds have come from the drawer's account only.

In case of investment/subscriptions made via Pay Order, Demand Draft, Banker's cheque, RTGS, NEFT, ECS, bank transfer, net banking etc. Following additional checks shall be carried out:

- 1) If the investment/subsorption is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of ₹ 50,000/- or more. Such pre-funded instrument issued against cash payment of less than ₹ 50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
- 2) If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder. Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received in an account not belonging to the first unit holder of the mutual fund.

In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts

shall be treated as 1st party payments. Refer Third Party Payment Declaration form available on [www.boiaxamf.com](http://www.boiaxamf.com) or at any of the AMC's branch offices.

#### 9. KNOW YOUR CUSTOMER (KYC) COMPLIANCE:

##### a. KYC registered under KYC Registration Agency (KRA):

###### Units held in account statement (non-demat) form

It is mandatory for the Investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ SIP Shield Dividend Transfer Plan (DTP). 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.

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.boiaxamf.com](http://www.boiaxamf.com). Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from KRAs using the PAN at the time of investment.

Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.

###### Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website [www.boiaxamf.com](http://www.boiaxamf.com)

##### b. Central KYC Records Registry (CKYCR):

The Government of India vide their Gazette Notification No. S.O.3183(E) dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money-Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/ investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self certified copy of the investor's PAN card and update/upload the same in CKYCR.

In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

**The address, email id and contact details will be taken from KYC/ CKYC records.**

**For further details, please refer to the Section on "Prevention of Money Laundering and Know Your Client ("KYC") requirements" in the Statement of Additional Information (SAI).**

#### 10. DEMAT/NON-DEMAT MODE:

Option to hold Units in dematerialized (demat) form Investors have the option to hold the units in demat form. Please tick the relevant option of Yes/No for opting/not opting units in demat form. If no option is exercised, "No" will be the default option. Unitholders must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and shall be liable to be rejected. The application form should mandatorily accompany the latest Client investor master/ Demat account statement. Demat option will not be available for Daily/Weekly/Fortnightly dividend options.

- 1) Investors can hold units in Dematerialized (Demat)/Non-Demat mode. In case the investor has not provided his / her Demat account details or the details of DP ID / BO ID provided by the investor is incorrect, or Demat account is not activated or not in an active status, the units would be allotted in Non-Demat mode. 2) Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in non-Demat mode. 3) Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period. 4) The units will be allotted based on the applicable NAV as per the SID and will be credited to investor's Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday.

The investors shall note that for holding the units in demat form, the provisions laid in the Scheme Information Document (SID) of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s).

Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

#### 11. PLEDGE/LIEN :

In case investor creates pledge / lien on their units in favour of any financial institution or lender, the details of the same shall be provided to BOIAXA Investment Managers or Karvy within two days of creations of such pledge/lien. The redemption proceeds/dividend payment will be on hold till proper details are made available.

#### 12. MULTIPLE BANK ACCOUNTS

The unit holder/ investor can register multiple bank account details under its existing folio by submitting separate form. Multiple Bank Accounts Registration forms are available in [www.boiaxamf.com](http://www.boiaxamf.com) or any of our AMC's branch offices.



**13. APPLICATIONS FOR PURCHASE / REDEMPTION OF UNITS THROUGH STOCK EXCHANGE FACILITY**

The Fund currently provides a facility for transacting through Stock Exchange infrastructure through the Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund Units ("Facility"). Following terms and conditions shall apply for transacting through the Stock Exchange Facility:

- This Facility is provided in terms of SEBI Circular No. SEBI/IMD/CIR No.11/183204/ 2009 dated November 13, 2009 through Eligible Stock Brokers.
- Eligible Stock Brokers refers to the registered stock brokers of the Stock Exchange providing the Facility who possess necessary AMFI certification. Such brokers are considered as Official Points of Acceptance as per SEBI Circular No. SEBI/IMD/CIR No.11 /78450/06 dated October 11, 2006. Such Brokers would issue a time stamped confirmation slip for the transaction entered into the system, which shall be considered for Applicability of NAV.
- Existing and New investors can transact through the Facility. For availing the Facility, this Application Form must be submitted to your Eligible Broker.
- The Facility currently permits only purchase/redemption of Units. Switching is currently not permitted.
- Investors / Unit holders should note that the Units of the Scheme are not listed on Stock Exchanges and the Facility is only to enable purchase / redemption of Units.
- Units can be held by investors in physical mode (i.e. through Account Statement) or dematerialized (demat) mode.  
Separate folios will be allotted for Units held in physical mode and demat mode.
- Investors intending to deal through the Facility in dematerialized mode (i.e. holding Units in electronic form in a depository account) should have a demat account with a Depository Participant (DP). For such investors, the KYC performed by DP in terms of SEBI Circular No. MRD/DoP/Dep/Cir-29/2004 dated August 24, 2004 shall be considered compliance with applicable requirements specified in this regard in terms of SEBI Circular ISD/AML/CIR-1/2008 dated December 19, 2008.
- Investors who hold Units in demat mode can only transact through the Stock Exchange Facility. In case investors wish to transact through any other mode, they would be able to do so after rematerializing their Units by making an application to their DP.
- For further details, please refer to the Scheme Information Document / related Addenda (no.1/2010 dated January 19, 2010) or visit the website www.boiaxamf.com. You may also contact your Distributor / broker or any of our Investor Service Centres.

**14. Details under FATCA & CRS:**

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities /appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Please note that we do not accept investments from Citizen or Resident of US/Canada.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

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

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

<sup>5</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

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

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

**Note: However investments from USA/ Canada citizens/ residents not accepted.**

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

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

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

**15. Ultimate Beneficial Owners(s)**

Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'.

Please contact the nearest Investor Service Centre (ISC) of BOI AXA Mutual Fund or log on to Investor Corner' section on our website www.boiaxamf.com for the Declaration Form.

- Investor may also invest through online transaction facility available at www.boiaxamf.com or through SMS facility. In order to avail SMS facility, the investors of BOI AXA Mutual Fund should submit SMS transactions registration form at the nearest investor service center.

**17. Ready Reckoner for the Plans and Options offered under various Schemes**

Scheme Name	Plan	Option	Default Option	Dividend Frequency	Sub-Options	Default Sub-Option	Minimum Investment Amt	Additional Purchase Amt
BOI AXA Liquid Fund	Regular Plan, Direct Plan	Growth Dividend	Growth	Daily Weekly	Dividend Reinvestment	Dividend Reinvestment	₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1
BOI AXA Ultra Short Duration Fund (Formerly BOI AXA Treasury Advantage Fund)								
BOI AXA Short Term Income Fund		Monthly Dividend Reinvestment	Monthly Quarterly	Dividend Reinvestment, Dividend Payout				
BOI AXA Credit Risk Fund (Formerly BOI AXA Corporate Credit Spectrum Fund)		NA	NA	NA	NA	NA	₹ 5,000 and in multiples of ₹ 5,000	₹ 5,000 and in multiples of ₹ 5,000



**6 ADDITIONAL KYC DETAILS (Mandatory) (Refer Instruction No. 2(c))**

Occupation details for	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
Private Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 <sup>st</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 <sup>nd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 <sup>rd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proprietorship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Others (Please specify)					Authorised Signatory/ Partners/ Directors/ Others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Non-Individual Investors involved/ providing any of the mentioned services**

Foreign Exchange / Money Changer Services     Gaming / Gambling / Lottery / Casino Services  
 Money Lending / Pawning     None of the above

Gross Annual Income Range (in Rs.)	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Gross Annual Income Range (in Rs.)	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	> 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year)

\_\_\_\_\_ as on DD MM YYYY

**EMAIL COMMUNICATION INFORMATION (Refer Instruction No. 7)**

I/We wish to receive the following document(s) physically in lieu of Email.   
  Account Statement     News Letter     Annual Report     Other Statutory Information

**7 FATCA & CRS INFORMATION (for Individual including Sole Proprietor) (Self Certification) (Refer Instruction No. 14)**

The below information is required for all applicant(s)/ guardian

Address Type:  Residential or Business     Residential     Business     Registered Office (for address mentioned in form/existing address appearing in Folio)

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Is the applicant(s)/ guardian's Country of Birth/ Citizenship/ Nationality/ Tax Residency other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide the following information [mandatory]	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide the following information [mandatory]	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide the following information [mandatory]
Place/ City of Birth			
Country of Birth			
Country of Tax Residency			
Tax Payer Ref. ID No ^			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

^ In case Tax Identification Number is not available, kindly provide its functional equivalent.

**8 BANK ACCOUNT DETAILS - Mandatory (Payout Bank - If left blank, application will be rejected) (Refer Instruction No. 3)**

Name of the Bank															
Account Number						A/C Type (Please ✓)	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR	<input type="checkbox"/> Others			
Branch Address															
City						State						PIN Code			
MICR Code						(Please enter the 9 digit number that appears after your cheque number)									
IFSC Code (RTGS/NEFT)						(11 Character code appearing on your cheque leaf)									

Cancelled copy of a cheque required in case of investments not through cheque

**FOR MORE INFORMATION**

**BOI AXA Mutual Fund**

Add: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

Call us at (Toll Free) **1800-103-2263 & 1800-266-2676**   
 Alternate Number **020-4011 2300 & 020-6685 4100**   
 Email us at **service@boiexamf.com**   
 Website **www.boiexamf.com**

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**9 SCHEME AND PAYMENT DETAILS (Payment through Cash/Non-MICR Cheques/Outstation Cheques not accepted) (Refer Instruction No.4 & 8)**

Scheme Name																				
Plan											Option									
Sub Option											Dividend Frequency									
Investment Amount (₹)											DD Charges if any (₹)									
Cheque/ DD No.											Drawn Bank									
Account Type*	<input type="checkbox"/> S/B	<input type="checkbox"/> NRE*	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR*	*Kindly provide photocopy of the payment instrument or Foreign Inward remittance Certificate (FIRC) evidencing source of funds														
Please (✓)	<input type="checkbox"/> RTGS	<input type="checkbox"/> Fund Transfer	<input type="checkbox"/> Letter dated	D	D	M	M	Y	Y	Bank A/c No.										

**REDEMPTION / DIVIDEND REMITTANCE (Refer Instruction No. 5)**

Electronic Payment (It is the responsibility of the Investor to ensure the correctness of the IFSC code/ MICR code for Electronic Payout at recipient/destination branch corresponding to the Bank details.)

Cheque Payment

**10 DEMAT ACCOUNT DETAILS – (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant) (If Demat Account details are provided below units will be allotted by default in electronic mode only) (Refer Instruction No. 10)**

National Securities Depository Limited (NSDL)	DP Name																				
	DP ID No.	I	N														Beneficiary Account No.				
Central Depository Services (India) Limited (CDSL)	DP Name																				
	Target ID No.																				

**11 NOMINATION DETAILS for Individuals [Minor / HUF / POA Holder / Non Individuals cannot Nominate] (Refer Instruction No. 6)**

[Please (✓) and sign]  I/We do not wish to Nominate

\_\_\_\_\_  
Sole/1<sup>st</sup> Applicant/Guardian

\_\_\_\_\_  
2<sup>nd</sup> Applicant

\_\_\_\_\_  
3<sup>rd</sup> Applicant

**OR**

I/We wish to nominate as under:

Name and Address of Nominee(s)	Relationship with Applicant	Date of Birth	Name and Address of Guardian	Signature of Nominee (Optional)/ Guardian of Nominee (Mandatory)	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%)
		(to be furnished in case the Nominee is a minor)			
Nominee 1					
Nominee 2					
Nominee 3					

**12 DECLARATION**

I/We have read and understood the contents of the Scheme Information Document and Statement of Additional Information of BOI 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 BOI AXA Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/BOI AXA Mutual Fund 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.

I/We are aware that the information provided/collected in this application form is necessary in relation to operation of my/our investment account. I/We hereby give consent for sharing my/our data/information with any third party as may be required by BOI AXA Mutual Fund for the purpose of providing services to me/us or for opening, continuing and operating my/our investment account/folio.

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 by the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

I/We request BOI AXA Mutual Fund to update my/our following details for the above Folios. I/we authorize BOI AXA Mutual Fund, BOI AXA Investment Managers Pvt. Ltd./ Registrars to refer these details to any of the appropriate authorities including Unique Identification Authority of India (UIDAI)/ KYC Registration Agency/Authentication Agencies etc. and also authorize such agencies / service providers including UIDAI to share the data as per their records, for verification purpose. In case of any correction/change in name/address/mobile number/date of birth etc. recorded with UIDAI, please update the change with UIDAI's Aadhaar Self Service Update Portal, currently, <https://ssup.uidai.gov.in/web/guest/update> and also with BOI AXA MF.

I/we authorize BOI AXA Mutual Fund, BOI AXA Investment Managers Pvt. Ltd./ Registrars to refer these details to any of the appropriate authorities including Unique Identification Authority of India (UIDAI)/KYC Registration Agency/Authentication Agencies etc. and also authorize such agencies / service providers including UIDAI to share the data as per their records, for verification purpose.

I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/ AMC/ ITS DISTRIBUTOR FOR THIS INVESTMENT.

**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.

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

**SIGN HERE**

(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft / Payment Instrument.)

**SIGNATURE(S)**

First/ Sole Applicant/ Guardian/ PoA/ Authorised Signatory	
Second Applicant/ Authorised Signatory	
Third Applicant/ Authorised Signatory	

**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/Authorized signatory/ Notary Public).**

Document Checklist	Individual	Company	Society	Partnership Firms	Investment through POA	Trusts	NRI	FII	HUF	AOP & BOI	Demat Holder
PAN Card [Micro investments, Investor(s) from Sikkim, government officials specifically exempt] & KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Resolution/ Authorisation to invest		✓	✓	✓		✓		✓		✓	
List of authorised signatories with specimen signatures		✓	✓	✓	✓	✓		✓		✓	
Memorandum & Articles of Association		✓									
Trust Deed						✓					
Bye-laws			✓								
Partnership Deed				✓							
Notorised POA (signed by investor and POA Holder)					✓						
Bank Account Proof (Latest available)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Demat Statement (Latest available)											✓
Client Master Statement (Latest available)											✓
HUF Deed									✓		
Overseas Auditor's Certificate & SEBI Regn. Certificate								✓			
UBO		✓	✓	✓		✓	✓	✓	✓	✓	
FATCA & CRS	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Aadhaar Card Number	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### Investor Service Centres

#### FOR ONGOING TRANSACTION

##### BOI AXA Mutual Fund Branches - Investor Service Centers (ISC)

• **Ahmedabad** - Shop No.-: 405, 4th Floor, Zodiac Plaza, H. L. College Road, Navrangpura, Ahmedabad - 380 009. • **Bangalore** - 957, Regus Business Centre, Bangalore Pvt. Ltd., Level 9, Raheja Towers, 26 - 27, Mahatma Gandhi Road, Bangalore - 560 001. • **Bhopal** - F. F. 16, Part B, Mansarover Complex, Near Habibganj Railway Station, Bhopal - 462 016. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 203, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad** - Cabin No. 23, Apeejay Business Centre, Tresorie, The Park, 22 Rajbhavan Road, Somajiguda, Hyderabad - 500 082. • **Jaipur** - Office no. 154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - Cabin 06, Block - A, 8th Floor, Apeejay House, 15 Park Street, Kolkata - 700 016. • **Lucknow** - Office No-504, 5th Floor, Sriram Tower, 13 Ashok Marg, Hazratganj, Lucknow - 226 001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - Room No. 610, Avanta Business Center, 4th Floor, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Pune** - Apeejay Business Centre, 1st Floor, Pride House, S.No. 108/7, Shivajinagar, University Road, Pune - 411 016. • **Vadodara** - 118, 1st Floor, Siddharth Complex, R C Dutt Road, Alkapuri, Vadodara - 390 005.

##### Karvy Computershare Private Limited Locations - Investor Service Centers (ISC)

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: 201/202, Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad - 380 006. • **Akola**: Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444 004. • **Allahabad**: Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211 001. • **Ambala**: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133 001. • **Amritsar**: 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar - 143 001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Andheri**: 6 & 7, 131 Andheri Industrial Estate, Veera Desai Road, Andheri (West), Mumbai - 400 053. • **Asansol**: 114/71, G T Road, Bhanga Panchil, Near Nokia Care, Asansol - 713 303. • **Aurangabad**: Ramkunji Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431 005. • **Bangalore**: 59, Skanda Puttanna Road, Basavanagudi, Bangalore - 560 004. • **Baroda**: 203, Corner Point, Jetalpur Road, Baroda - 390 007. • **Belgaum**: CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590 001. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812 001. • **Bhavnagar**: Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar - 364 002. • **Bhopal**: Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal - 462 011. • **Bhubaneswar**: A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur**: Shop No - 225, 226 & 227, 2nd Floor, Narayan Plaza, Link Road, Bilaspur - 495 001. • **Bokaro**: B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827 004. • **Borivali**: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Calicut**: 2nd Floor, Soubhagya Shopping Complex, Arayidathpalam, Mavor Road, Calicut - 673 004. • **Chandigarh**: SCO- 2423-2424, Above Mirchi Restaurent, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160 022. • **Chembur**: Shop No 4, Ground Floor, Shram Safiya Bldg, N G Acharya Marg, Chembur, Mumbai - 400 071. • **Chennai**: F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai - 600 002. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Dalhousie**: 2nd Floor, Room No-226, R N Mukherjee Road, Kolkata - 700 001. • **Dehradun**: Kaulagarh Road, Near Sirmaur Margabowe, Reliance Webworld, Dehradun - 248 001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Erode**: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad**: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121001.

• **Gandhinagar**: 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar - 382 011. • **Ghaziabad**: 1st Floor C-7, Lohia Nagar, Ghaziabad - 201 001. • **Gorakhpur**: Above V.I.P. House Adjacent, A.D. Girls College, Bank Road, Gorakhpur - 273 001. • **Gurgaon**: Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122 001. • **Guwahati**: 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781 007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • **Hubli**: CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580 029. • **Hyderabad**: KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Hyderabad (Gachibowli)**: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Indore**: 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452 001. • **Jabalpur**: Grover Chamber, 43 Naya Bazar, Malviya Chowk, Opp Shyam Market, Jabalpur - 482 002. • **Jaipur**: S16/A, Illrd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, Jaipur - 302 001. • **Jalandhar**: 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144 001. • **Jammu**: Gupta's Tower, 2nd Floor, CB-12, Rail Head Complex, Jammu - 180 012. • **Jamshedpur**: 2nd Floor, RR Square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road, Bistupur, Jamshedpur - 831 001. • **Jodhpur**: 203, Modi Arcade, Chopasni Road, Jodhpur - 342 001. • **Kanpur**: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208 001. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: Apeejay House (Beside Park Hotel), C Block, 3rd Floor, 15 Park Street, Kolkata - 700 016. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226 001. • **Ludhiana**: SCO - 136, 1st Floor, Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141 001. • **Madurai**: Rakesh Towers, 30-C, 1st Floor, Bye Pass Road, Opp Nagappa Motors, Madurai - 625 010. • **Margao**: 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403 601. • **Meerut**: 1st Floor, Medi Centre, Opp. ICICI Bank, Hapur Road, Near Bachha Park, Meerut - 250 002. • **Moradabad**: Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244 001. • **Mumbai**: 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400 001. • **Muzaffarpur**: First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842 001. • **Nagpur**: Plot No 2/1, House No 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewelers, Dharampeth, Nagpur - 440 010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp. Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201 301. • **Panipat**: JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat - 132 103. • **Panjim**: Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim - 403 001. • **Patna**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800 001. • **Pune**: Mozaic Bldg, CTS No.1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411 004. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadin Chowk, Jail Road, Raipur - 492 001. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834 001. • **Rourkela**: 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourkela - 769 012. • **Secunderabad**: Crystal Plaza, 2nd Floor, Manday Lane, Near Sunshine Hospital, P G Road, Secunderabad - 500 003. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Solapur**: Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur - 413 004. • **Surat**: G-5, Empire State Building, Nr Udhna Darwaja, Ring Road, Surat - 395 002. • **T Nagar**: G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017. • **Thane**: 101, Yaswanth Tower, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Naupada, Thane (West), Mumbai - 400 602. • **Udaipur**: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: 101 Aashita Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain - 456 010. • **Varanasi**: D-64/132, 1st Floor, Anant Complex, Sigra, Varanashi - 221 010. • **Vashi**: Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai - 400 705. • **Vijayawada**: 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. • **Vile Parle**: 104, Sangam Arcade, V P Road, Opp: Railway Station, Above Axis Bank Atm, Vile Parle (West), Mumbai - 400 056. • **Visakhapatnam**: Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530 016.

AMC Website: [www.boiaxamf.com](http://www.boiaxamf.com) is also an Investor Service Centre (for online transactions) for individual investors only.

Note:

- Investors desiring to purchase/ redeem Units in the Schemes through the Stock Exchange Facility may do so through Eligible Stock Brokers. Eligible Stock Brokers are considered as Official Points of Acceptance for transactions through Stock Exchange Facility.
- Investors who are holding Units in Demat mode may transact only through the Stock Exchange Facility. Further, such Unit holders must submit their nonfinancial requests such as change in bank mandate, address, etc only to their Depository Participants.

# FOR NON-INDIVIDUALS - SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA, CRS & ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION FORM



Name of the entity

Type of address given at KRA  Residential or Business  Residential  Business  Registered Office  
\*Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes\*

Folio Number  /  /

PAN  Date of incorporation

City of incorporation  Country of incorporation

Entity Constitution Type (Please tick as appropriate)  Partnership Firm  HUF  Private Limited Company  Public Limited Company  Society  AOP/BOI  Trust  Liquidator  
 Limited Liability Partnership  Artificial Juridical Person  Others  specify

**Please tick the applicable tax resident declaration:**

**1. Is "Entity" a tax resident of any country other than India**  Yes  No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number*	Identification Type (TIN or Other, please specify)

\*In case Tax Identification Number is not available, kindly provide its functional equivalent\$.  
 In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

**In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here**

## ADDITIONAL KYC INFORMATION

Gross Annual Income (Rs.)  Below 1 Lac  1 - 5 Lacs  5 - 10 Lacs  10 - 25 Lacs  >25 Lacs - 1 Crore  >1 Crore

**OR**

Net-worth (Mandatory for Non-Individuals) ₹  as on           (Not older than 1 year)

Politically Exposed Person (PEP) Status\* (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors)  PEP  Related to PEP  Not Applicable

Is the entity involved in any of the mentioned services:  Foreign exchange/ Money changer  Gaming/ Gambling/ Lottery (Casinos, betting syndicates)  
 Money lending/ Pawning  Not applicable

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

## FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

### PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, Financial institution<sup>6</sup>

**OR**

Direct reporting NFE<sup>7</sup>   
(please tick as appropriate)

GIIN

**Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

GIIN not available (please tick as applicable)  Applied for  Not required to apply for - please specify 2 digits sub-category<sup>10</sup>    Not obtained - Non-participating FI

### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company <sup>1</sup> (that is, a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2	Is the Entity a related entity <sup>2</sup> of a publicly traded company (a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company <b>or</b> <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/>
3	Is the Entity an active <sup>3</sup> NFE	Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> (Mention code-refer 2c of Part D)
4	Is the Entity a passive <sup>4</sup> NFE	Yes <input type="checkbox"/> Nature of Business <input type="text"/>

<sup>1</sup> Refer 2a of Part C | <sup>2</sup> Refer 2b of Part C | <sup>3</sup> Refer 2c of Part C | <sup>4</sup> Refer 3(ii) of Part C | <sup>6</sup> Refer 1 of Part C | <sup>7</sup> Refer 3(vii) of Part C | <sup>10</sup> Refer 1A of Part C



**UBO Declaration** (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Category (Please tick applicable category)  Unlisted Company  Partnership Firm  Limited Liability Partnership Company  Unincorporated association / body of individuals  Private Trust  
 Public Charitable Trust  Religious Trust  Others

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).  
 (Please attach additional sheets if necessary)

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of part C)

Details	UBO1	UBO2	UBO3
Name			
PAN			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
Tax ID No <sup>‡</sup>			
Tax ID Type			
Address	_____ _____ Zip <input type="text"/> State _____ Country _____	_____ _____ Zip <input type="text"/> State _____ Country _____	_____ _____ Zip <input type="text"/> State _____ Country _____
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business
City of Birth			
Country of birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____
Nationality			
Father's Name			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Percentage of Holding (%) ^			

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

\* To include US, where controlling person is a US citizen or green card holder

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

^ Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

^ Refer 3(iii) of Part C | ^ Refer 3(iv) (A) of Part C

**FATCA - CRS Terms and Conditions**

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

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

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**CERTIFICATION**

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

Name

Designation

Signatures	Signatures	Signatures
------------	------------	------------

Date

Place

## PART C FATCA Instructions & Definitions

### 1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
  - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or
    - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

#### FI not required to apply for GIIN:

##### A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

### 2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

#### a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

#### b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

### c. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ol style="list-style-type: none"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ol>

### 3. Other definitions

#### (i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

#### (ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
  - (ii) an investment entity defined in clause (b) of these instructions
  - (iii) a withholding foreign partnership or withholding foreign trust;
- (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

#### (iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,

## PART D FATCA Instructions & Definitions (Contd.)

- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

### (iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settl or, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;  
or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institutions shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

### (A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

### (v) Specified U.S. person – A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

### (vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

### (vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

### (viii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

## FOR MORE INFORMATION

### BOI AXA Mutual Fund

Add: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

Call us at (Toll Free)  
1800-103-2263 & 1800-266-2676

Alternate Number  
020-4011 2300 & 020-6685 4100

Email us at  
service@boiexamf.com

Website  
www.boiexamf.com



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



## 1 DISTRIBUTOR INFORMATION FOR OFFICE USE ONLY

Distributor ARN	Sub-Agent Code/ Bank Branch Code	Sub Agent ARN Code	EUIN No.	CO Code	MO Code	Sales Code	Date/Time of Receipt
146822							

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

Sole/1 <sup>st</sup> applicant/Guardian/Authorised Signatory/POA	2 <sup>nd</sup> applicant/Authorised Signatory	3 <sup>rd</sup> applicant/Authorised Signatory
--	--	--

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) (Please ✓)

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

FIRST NAME  MIDDLE NAME  LAST NAME

Documents Enclosed<sup>^</sup>  Micro SIP  PAN Proof  KYC<sup>~</sup> PAN\*

Name of Guardian/Contact Person<sup>f</sup> Relationship with MINOR  Guardian's Date of Birth  DDMMYYYY

FIRST NAME  MIDDLE NAME  LAST NAME

Documents Enclosed<sup>^</sup>  Micro SIP  PAN Proof  KYC<sup>~</sup> PAN\*

<sup>f</sup>Please mention the contact person in case of Non-individual <sup>~</sup>KYC - Mandatory for investments of ₹ 50,000/- and above, for certain category of investors, mandatory irrespective of transaction value (Refer Instruction No. 8) <sup>^</sup>For Micro SIP refer Point No. 5 and 8

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

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

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

Micro SIP (Refer Instruction No. 5) SUB OPTIONS\*:  DIVIDEND FREQUENCY\*:

Investment Amount (₹) (in figures)  Investment Period (in months)  From  DDMMYY To  DDMMYY

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

Bank A/c No.  Frequency (Please ✓)  MONTHLY\* (\*Minimum 6 months)

Drawn on Bank  Branch

Cheque Dates From  DDMMYY To  DDMMYY Cheque Nos. From  To

Account Type (Please ✓)  SAVINGS  CURRENT  OTHERS (please specify)

## 5 SYSTEMATIC WITHDRAWAL PLAN (SWP)

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

SUB OPTIONS\*:  DIVIDEND FREQUENCY\*:

Withdrawal Option (Please ✓)  FIXED or  APPRECIATION WITHDRAWAL Amount (₹) (in figures)

Total Amount of SWP (₹) (in figures)  Fixed Withdrawal Frequency (Please ✓)  MONTHLY  QUARTERLY  HALF YEARLY  ANNUALLY

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

## 6 SYSTEMATIC TRANSFER PLAN (STP)

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

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

Amount per Transfer (₹)  Transfer Period From  DDMMYY To  DDMMYY

Transfer Frequency (Please ✓)  MONTHLY Dates  1st  7th\*  10th  15th  20th  25th (\*Default date is 7th)  WEEKLY (Monday to Friday)\* Day of Transfer (\*Default day is Wednesday)

Total Amount of Transfer (₹) (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 BOI 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 BOI AXA Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/BOI 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.

Applicable to citizen of USA/ Canada: I/We hereby confirm that I/We am/are not restricted persons resident in Canada or in Countries which are non-compliant with FATF Agreements or in the United States of America (USA), or corporations, or partnerships or any other entity created or organised in or under the laws of USA or any person/entity falling within the definition of the term 'US Person' under the US Securities Act of 1933, (as amended). I/We hereby confirm that I/We are not giving a false confirmation and/or disguising my/our country of residence. I/We confirm that BOI AXA Investment Managers Pvt. Ltd. is relying upon this confirmation and in no event shall members of the BOI AXA Group and /or their directors, officers and employees be liable for any direct, indirect, special, incidental or consequential damages arising out of false confirmation/information.

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/Authorised Signatory  3<sup>rd</sup> applicant/Authorised Signatory

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



## ACKNOWLEDGEMENT SLIP

To be filled in by the Investor

Folio No. / Application No.

(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 ₹   
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 Product only, need to fill up this Special Product Form. New investors who wish to enrol for the Special Product should fill up Special Product Form in addition to the Common Application Form. However, in line with SEBI and AMFI guidelines the requirement of documents for submission of documents for subscription/ transaction is modified from time to time. Therefore, for such additional requirements the investor is required to refer the "Instruction for Completing the Application Form" (as provided in the main application form) and submit such additional documentation for the same.
- In case of renewal of SIP-PDC/ SWP/ STP this form should be submitted at least 7 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 7 working days prior to the due date of next SIP / SWP / STP to any of the offices of BOI 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 / 7th / 10th / 15th / 20th / 25th of every month (or next business day, if 1st / 7th / 10th / 15th / 20th / 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.
- Investors availing the Micro SIP facility shall be exempted from submission of requirement of PAN. 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 ₹ 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 ₹ 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:  
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 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.
- Submission of KYC acknowledgement is not mandatory in case of investments as Micro SIPs. However, for such cases the proof of identification and proof of address (as specified in the above documents list) (if the proof of identification also includes address the separate address proof is not necessary) may be submitted along with the application as part of the regulatory requirement. Such documentary proofs should be self attested or attested by the distributor/ any competent authority. However, in case the Micro SIP investor has a PAN, then it is mandatory that he/she submit the KYC acknowledgement issued by KRA.  
Investments by investors residing in the State of Sikkim are not required to provide KYC acknowledgement. However, in such cases, investor require to submit proof of identification and proof of address (as per specified documents list mentioned above) (if proof of identification also includes address, a separate address proof is not necessary). Proof of address should contain address in the State of Sikkim and the address mentioned in the application form should be the same. Such documentary proofs should be self-attested or attested by the distributor/ any competent authority.
- 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 BOI AXA Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of BOI AXA Mutual Fund ([www.boiaxamf.com](http://www.boiaxamf.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 with extension of Folio No./ PAN No./ Name of the first Holder (For SIP-PDC).
- The first investment cheque while applying for Monthly SIP can be either equal to or greater than the subsequent Monthly SIP installment amounts. The subsequent Monthly SIP installment 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 BOI AIM branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
- Options available under SWP:  
A) Fixed withdrawal: Investors can withdraw fixed amount as indicated in the ready reckoner below & the dates applicable for the same are 1st / 7th / 10th / 15th / 20th / 25th.  
B) Appreciation SWP: Appreciation of above ₹ 500/- can be withdrawn at monthly, quarterly, half yearly and annually frequency & the dates applicable for the same are 1st / 7th / 10th / 15th / 20th / 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.
- In case Day of Transfer has not been indicated under STP- Weekly frequency, Wednesday shall be treated as Default day.

**Ready Reckoner for Special Product**

Schemes	SIP				STP				SWP					
	Available	Minimum Amount	SIP Frequency	Minimum Duration	Available	Minimum Amount	STP Frequency	Minimum Duration	Available	Minimum Amount	Withdrawal Frequency	Minimum Duration Installment		
					IN	OUT								
BOI AXA Short Term Income Fund		₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly	6 Months			₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 6 Weeks		Minimum balance in a scheme for SWP should be ₹ 25,000	₹ 500 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 2
BOI AXA Liquid Fund			Not Applicable				₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 6 Weeks			₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 2
BOI AXA Ultra Short Duration Fund (Formerly BOI AXA Treasury Advantage Fund)		₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly	6 Months			₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 6 Weeks			₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 2
BOI AXA Credit Risk Fund (Formerly BOI AXA Corporate Credit Spectrum Fund)								Not Applicable						

FI-KIM/02042018

**FOR MORE INFORMATION  
BOI AXA Mutual Fund**

Add: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

Call us at (Toll Free)  
**1800-103-2263 & 1800-266-2676**

Alternate Number  
**020-4011 2300 & 020-6685 4100**

Email us at  
**service@boiaxamf.com**

Website  
**www.boiaxamf.com**





Certified that the signature of account holder and the details of Bank Account mentioned in Debit Mandate form for NACH/ Direct Debit are correct as per our records.

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

## TERMS AND CONDITIONS

- Existing investors seeking for Systematic Investment only, need to fill up this Systematic Investment Form. New investors who wish to enroll for the Systematic Investment should fill up SIP Form in addition to the Common Application Form, with or without the initial investment amount i.e. the first installment can be without the cheque. However in lines with SEBI and AMFI guidelines the requirement of submission of documents for subscription/transaction is modified from time to time. Therefore, for such additional requirements the investor is required to refer the "Instruction For Completing the Application Form" (as provided in the main application form) and submit such additional documentation for the same.
- The cheque may be drawn in favour of "Full name of the Scheme" followed by the name of the sole or 1st joint holder/ his PAN/folio number. For e.g. "XYZ Scheme A/c – Sole / First Investor name" or "XYZ Scheme A/c -Permanent Account Number" or "XYZ Scheme A/c -Folio Number".
- If the investment is without a first investment cheque then the cancelled cheque copy is mandatory for submission and, if such cancelled cheque is without any name a bankers attestation is required on the SIP form.
- Please check the Scheme Information Document & the Statement of Additional Information for SIP facility in respective scheme.
- Monthly SIP facility is available only on specific dates of the month viz - 1st or 7th or 10th or 15th or 20th or 25th & minimum Duration is 6 months 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 calendar days between first and second SIP installment. 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 (where the investment is made by 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 first investment cheque while applying for Monthly SIP can be either equal to or greater than the subsequent Monthly SIP installment amounts. The subsequent Monthly SIP installment amounts however should remain the same as per the scheme specific information document and all the postdated cheques issued.
- If two consecutive SIP's fail, the SIP will automatically stand terminated and a communication to the effect will be sent to the investor.
- The investor has the right to discontinue SIP at any time he/she so desires by sending a written request, at least 7 working days prior to the due date of next SIP for Monthly SIP, to any of the offices of BOI AXA Mutual Fund or its Investor Service Centres.
- Investors availing the Micro SIP facility shall be exempted from submission of requirement of PAN. 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 ₹ 50,000/- per year. 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 ₹ 50,000/- per year.
- Investor will not hold BOI 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.
- BOI 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.
- BOI 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 prior to the due date.
- SIP TOP UP Facility:
  - Top Up facility will be available only for valid new registration(s) under SIP or renewal of SIP
  - The minimum SIP Top-up amount is ₹ 500 and in multiples of ₹ 500
  - Top Up can be done on a half yearly / annual basis;
  - If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
  - This facility is available only for Monthly SIP.
  - SIP Top-up facility shall be available for SIP Investments through NACH / Direct Debit Facility/ Standing Instruction only.
  - Top Up Facility will not be available for investments under SIP where the auto debit period has not been indicated by the investor at the time of investments.
  - All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.

## OTHER TERMS & CONDITIONS

- This facility is available presently only for Systematic Investment Plan.
- NACH debit facility is offered at various banks. For a detailed list of banks please refer the website [www.npci.org.in](http://www.npci.org.in)
- This facility is offered only to the investors having bank accounts with above mentioned Banks.  
Above list is subject to modification/update at any time in future at the sole discretion of BOI AXA Investment Managers Pvt Ltd, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
- By signing the NACH mandate form the investor agrees to abide by the terms and conditions of NACH facility through NPCI ([www.npci.org.in](http://www.npci.org.in)).
- New/Existing investors who wish to enroll for SIP through NACH should fill the SIP Application Form and the Registration cum Mandate Form for NACH.
- New Investors should mandatorily give a cheque for the first transaction.
  - First SIP Cheque should be dated current day. All subsequent installments through NACH to be either 1st/7th/10th/15th/20th/25th of the month.
  - The Registration cum Mandate Form for NACH should be submitted at least 30 Calendar days prior to next sip cycle date through NACH.
  - \*Unique Mandate Registration Number (UMRN) is auto generated by NPCI during the mandate creation for the first time. Investors, who do not have the UMRN, please leave it blank. UMRN would be linked to the folio and maximum length is 20 characters comprising of Alpha Numeric Character allotted by NPCI.
  - Investors who already have UMRN registered under the folio can fill up the SIP Registration cum Mandate Form for NACH and should be submitted at least 30 Calendar days before the date of the first debit through NACH.
- Please provide the cancelled cheque leaf of the Bank A/c no. for which NACH facility is registered.
- Investors need to mandatorily fill the SIP Registration Cum Mandate form for NACH for any amendment and cancellation quoting their UMRN by giving 7 working days prior notice to any of the investor service centre.
- Investor can choose to discontinue the SIP facility under folio without cancelling the UMRN by giving 7 working days prior notice to any of the Investor Service Centre. Investor can choose to register any future SIP by simply filling up the Registration cum mandate form for NACH quoting their UMRN.
- Please enter IFSC Code (maximum length-11 Alpha Numeric Characters) and MICR Code (maximum length – 9 Numeric Characters) of investor bank.
- In case of existing investor, if application is received without existing UMRN then the first UMRN registered in the folio would be considered

## FOR MORE INFORMATION

### BOI AXA Mutual Fund

Add: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

Call us at (Toll Free)

1800-103-2263 & 1800-266-2676

Alternate Number

020-4011 2300 & 020-6685 4100

Email us at

[service@boiexamf.com](mailto:service@boiexamf.com)

Website

[www.boiexamf.com](http://www.boiexamf.com)



**General Instructions**

1. This Transaction Form would help you make purchases in our various schemes, switch or redeem your existing investments.
2. Please read the Scheme Information Document of the respective schemes carefully before investing.
3. Please strike off any sections that are not relevant / applicable. Please counter-sign in accordance with your mode of holding against any corrections that you make in the Transaction Form.
4. Know Your Customer (KYC) Compliance: attested / certified copy of 'Know Your Customer' Acknowledgement ("KYC Acknowledgement") issued by CDSL Ventures Limited (CVL)/ NSDL for all fresh investment transactions, including additional purchases, switches and transactions under fresh SIP/STP / Liq-uity facilities registered from above date, irrespective of the value of such transactions.
5. Non-Individual Investors: Please intimate us of any change in your list of signatories immediately after the change giving us a certified copy of the Board Resolution and List of Authorised Signatories.
6. Please refer the 'Guidance Notes' below. This should help you fill in the necessary details correctly and completely.
7. Section 9 and Section 10 of this Transaction form would help you to make changes to your existing Profile details in each Folios. New Applicants would need to fill in the Common Application Form, which is available on the AMC Website.
8. Duly filled in Transaction form should be submitted to your nearest Investor Service Center of BOI AXA Mutual Fund or Karvy Computershare Pvt. Ltd.
9. If you have more than one transaction to fulfill, please use separate form for each transaction.
10. Third party cheques shall not be accepted.

**GUIDANCE NOTES TO HELP YOU FILL IN THE TRANSACTION SLIP.****Section 1 - DISTRIBUTOR INFORMATION**

- In case the subscription amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from your subscription amount and paid directly to the distributor. Units will be issued against the balance amount invested.
- Any addition or cancellation of the Distributor Information should be countersigned by the investor else the same is liable to be rejected.

**Section 2 - UNIT HOLDERS DETAILS**

- Please furnish the name of the sole / first Unit Holder and the existing Folio Number.

**Section 3 - ADDITIONAL PURCHASE REQUEST**

- Please specify the scheme details, your investment amount and your investment cheque details.
- Your Investment cheque should be drawn in favour of the Scheme name in which you propose to invest.
- If you are an NRI Investor please indicate source of funds for investment.
- The following mode of payments is not valid and applications accompanied by such payments is liable to be rejected:
  - I. Outstation cheques
  - II. Third Party Cheques.
  - III. Cash / Money Order / Postal Order
  - IV. Post-dated cheques
  - V. Multiple cheques for investments in one scheme or single cheque for investments in multiple schemes.

**Section 4 - SWITCH REQUEST**

- Please specify the source and target Scheme - Plan ( Option) for the switch.
- Please specify the amount / number of units you wish to switch. If you wish to switch all units, please tick against the box provided for the purpose.
- If the balance in the Scheme - Plan (Option) after taking into account the switch is below the minimum switch size (either in amount or in units whichever is less), the entire balance would be switched to the target scheme.
- If your switch request specifies both amount and units for switch, the latter would be processed.

**Section 5 - REDEMPTION REQUEST**

- Please specify the scheme/plan/option details and the amount / number of units you wish to redeem. If you wish to redeem all units, please tick against the box provided for the purpose.

- If the balance in the Scheme - Plan (Option) after taking into account the redemption is below the minimum redemption size (either in amount or in units whichever is less), the entire balance would be redeemed and paid out.
- If your redemption request specifies both amount and units for redemption, the latter would be processed.
- Redemption payout would be made only to the Sole / First Unit holder favouring the bank account appearing in our records.
- Redemption payouts would be made through Demand Draft, Direct Credit with specific banks and RTGS / NEFT mode of payment.
- You are requested to furnish a copy of cheque leaf so that your bank account details can be validated at our end.
- Please note that pending verification of your bank details, your redemption proceeds / dividend would compulsorily be credited to old bank account / cheque issued in absence of relevant details.

**Section 6 - CHANGE OF CONTACT DETAILS**

- Investors are requested to provide the change in Contact Details by filling up this Transaction Form.
- Investors are requested to provide one Mobile Number across all Folios.

**Section 7 - NOMINATION**

- The nomination 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. If the units are held jointly, all joint holders will sign the nomination form.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- The cancellation of nomination 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, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee."
- If the sum of the percentage entered in the nomination is less than 100% then this application will be rejected.
- If the nomination percentage is not mentioned, equal weightage would be given to each nominee.
- A Power of Attorney Holder (PoA) and a guardian investing in mutual fund units on behalf of a minor cannot nominate.

**Section 8 - DECLARATION AND SIGNATURES**

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

TEAR HERE

**FOR MORE INFORMATION****BOI AXA Mutual Fund**

Add: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

Call us at (Toll Free)  
1800-103-2263 & 1800-266-2676Alternate Number  
020-4011 2300 & 020-6685 4100Email us at  
service@boiexamf.comWebsite  
www.boiexamf.com



**Know Your Client (KYC)  
Application Form (For Individuals only)**

(Please fill the form in English and in BLOCK Letters)  
Fields marked with "\*" are mandatory fields

**CKYC & KRA KYC Form**

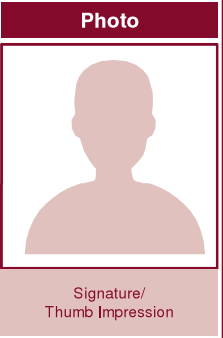
Application  New  
 Type\*  Update KYC Number\*   
 KYC Type\*  Normal (PAN is mandatory)  PAN Exempt Investors (Refer instruction K)



**1. Identity Details** (Please refer instruction A at the end)

PAN\*  Please enclose a duly attested copy of your PAN Card

	Prefix	First Name	Middle Name	Last Name
Name* (same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any*)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender*	<input type="checkbox"/> M- Male <input type="checkbox"/> F- Female <input type="checkbox"/> T-Transgender			
Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others			
Citizenship*	<input type="checkbox"/> IN- Indian <input type="checkbox"/> Others – Country _____ Country Code <input type="text"/>			
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin			
Occupation Type*	<input type="checkbox"/> S-Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> O-Others <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> B-Business <input type="checkbox"/> X-Not Categorized			



**2. Proof of Identity (PoI)\*** (for PAN exempt Investor) (Please refer instruction C & K at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

<input type="checkbox"/> A- Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> B- Voter ID Card	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> D- Driving Licence	<input type="text"/>	Identification Number	<input type="text"/>
<input type="checkbox"/> E- Aadhaar Card	<input type="text"/>		
<input type="checkbox"/> F- NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Z- Others (any document notified by the central government)	<input type="text"/>		

**3. Proof of Address (PoA)\***

3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

**Address**

Line 1\*

Line 2\*

Line 3\*  City / Town / Village\*

District\*  Zip / Post Code\*  State/UT Code  as per Indian Motor Vehicle Act, 1988

State/UT\*  Country\*  Country Code  as per ISO 3166

Address Type\*  Residential / Business     Residential     Business     Registered Office     Unspecified

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Proof of Address\*

<input type="checkbox"/> Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> Voter ID Card	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> Driving Licence	<input type="text"/>	Identification Number	<input type="text"/>
<input type="checkbox"/> Aadhaar Card	<input type="text"/>		
<input type="checkbox"/> NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Others (any document notified by the central government)	<input type="text"/>		

3.2 Correspondence / Local Address Details\* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1', Submit relevant documentary proof)

Line 1\*

Line 2\*

Line 3\*  City / Town / Village\*

District\*  Zip / Post Code\*  State/UT Code  as per Indian Motor Vehicle Act, 1988

State/UT\*  Country\*  Country Code  as per ISO 3166

**4. Contact Details** (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Email ID   
Mobile - Tel. (Off) - Tel. (Res) -

**5. FATCA/CRS Information** (Tick if Applicable)  Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)

Additional Details Required\* (Mandatory only if above option (5) is ticked)  
Country of Jurisdiction of Residence\*  Country Code of Jurisdiction of Residence  as per ISO 3166  
Tax Identification Number or equivalent (If issued by jurisdiction)\*   
Place / City of Birth\*  Country of Birth\*  Country Code  as per ISO 3166  
Address  
Line 1\*   
Line 2   
Line 3  City / Town / Village\*   
District\*  Zip / Post Code\*  State/UT Code  as per Indian Motor Vehicle Act, 1988  
State/UT\*  Country\*  Country Code  as per ISO 3166

**6. Details of Related Person** (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

Related Person  Deletion of Related Person KYC Number of Related Person (if available\*)   
Related Person Type\*  Guardian of Minor  Assignee  Authorized Representative  
Name\* Prefix  First Name  Middle Name  Last Name   
(If KYC number and name are provided, below details of section 6 are optional)

Proof of Identity [Pol] of Related Person\* (Please see instruction (H) at the end)

(Certified copy of any one of the following Proof of Identity[Pol] needs to be submitted)

A- Passport Number  Passport Expiry Date   
 B- Voter ID Card   
 C- PAN Card   
 D- Driving Licence  Driving Licence Expiry Date   
 E- Aadhaar Card   
 F- NREGA Job Card   
 Z- Others (any document notified by the central government)  Identification Number

**7. Remarks (If any)**

**8. Applicant Declaration**

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.  
I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: -- Place:

[Signature / Thumb Impression]  
Signature / Thumb Impression of Applicant

**9. Attestation / For Office Use Only**

**Documents Received**  Certified Copies

**KYC Verification Carried Out by (Refer Instruction I)**

Date   
Emp. Name   
Emp. Code   
Emp. Designation   
[Employee Signature]

**Institution Details**

Name   
Code   
Emp. Branch   
[Institution Stamp]

**In-Person Verification (IPV) Carried Out by (Refer Instruction J)**

Date   
Emp. Name   
Emp. Code   
Emp. Designation   
[Employee Signature]

**Institution Details**

Name   
Code   
Emp. Branch   
[Institution Stamp]

## Instructions/Guidelines for filling Individual KYC Application Form

### General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.

### A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

### B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)

### C. Clarification / Guidelines on filling 'Proof of Identity [Pol]' section, For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
3. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

### D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

### E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

### F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

### G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

### H. Clarification / Guidelines on filling 'Related Person details – Proof of Identity [Pol] of Related Person' section

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

### I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

### J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

### K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.



## List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

## List of ISO 3166 Two-Digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire   Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion   Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao   Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy   Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

# Supplementary CKYC Form

(To be additionally filled by customers using old KYC form)



## Know Your Client (KYC) Application Form

### For Individuals Only

(Please fill the form in English and in BLOCK Letters)

Fields marked with \* are mandatory fields

KYC Type:  Normal (PAN is mandatory)

PAN Exempt Investors

### 1. Identity Details (Please refer instruction A at the end)

PAN  Please enclose a duly attested copy of your PAN Card

	Prefix	First Name	Middle Name	Last Name
Name* (same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any*)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential Status\*  Resident Individual  Non Resident Indian  
 Foreign National  Person of Indian Origin

Occupation Type\*  S-Service  Private Sector  Public Sector  Government Sector  
 O-Others  Professional  Self Employed  Retired  Housewife  Student  
 B-Business  X-Not Categorized

### 2. FATCA/CRS Information (Tick if Applicable) Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)

Additional Details Required\* (Mandatory only if above option is ticked)

Country of Jurisdiction of Residence\*  Country Code of Jurisdiction of Residence  as per ISO 3166

Tax Identification Number or equivalent (If issued by jurisdiction)\*

Place / City of Birth\*  Country of Birth\*  Country Code  as per ISO 3166

Address Line 1\*   
 Line 2   
 Line 3  City / Town / Village\*

District\*  Zip / Post Code\*  State/UT Code  as per Indian Motor Vehicle Act, 1988

State/UT\*  Country\*  Country Code  as per ISO 3166

### 3. Details of Related Person (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

Related Person  Deletion of Related Person KYC Number of Related Person (if available\*)

Related Person Type\*  Guardian of Minor  Assignee  Authorized Representative

Name\*

(If KYC number and name are provided, below details of section 6 are optional)

### Proof of Identity [PoI] of Related Person\* (Please see instruction (H) at the end)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

A- Passport Number  Passport Expiry Date

B- Voter ID Card

C- PAN Card

D- Driving Licence  Driving Licence Expiry Date

E- Aadhaar Card

F- NREGA Job Card

Z- Others (any document notified by the central government)  Identification Number

### 4. Remarks (If any)

<input type="text"/>
----------------------

### 5. Applicant Declaration

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

Date:  Place:

## Instructions/Guidelines for filling Individual KYC Application Form

### General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCI Card and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.

### A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

### B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)