

# KEY INFORMATION MEMORANDUM (KIM) CUM APPLICATION FORM FOR EQUITY & HYBRID SCHEMES

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## BOI AXA Large & Mid Cap Equity Fund

(Formerly BOI AXA Equity Fund)

(An open ended equity scheme investing in both large cap and mid cap stocks)

## BOI AXA Tax Advantage Fund

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

## BOI AXA Manufacturing & Infrastructure Fund

(An open ended equity scheme investing in manufacturing and infrastructure sectors)

## BOI AXA Conservative Hybrid Fund

(Formerly BOI AXA Regular Return Fund)

(An open ended hybrid scheme investing predominantly in debt instruments)

## BOI AXA Equity Debt Rebalancer Fund

(An open ended dynamic asset allocation fund)

## BOI AXA Mid & Small Cap Equity & Debt Fund (Formerly BOI AXA Mid Cap Equity & Debt Fund)

(An open ended hybrid scheme investing predominantly in equity and equity related instruments)



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 LARGE &amp; MID CAP EQUITY FUND</b> (Formerly BOI AXA Equity Fund) (An open ended equity scheme investing in both large cap and mid cap stocks)</p> <p><b>THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:</b></p> <ul style="list-style-type: none"> <li>Long-term capital growth.</li> <li>Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.</li> </ul> <p>Investors understand that their principal will be at moderately high risk</p>	<p><b>BOI AXA TAX ADVANTAGE FUND</b> (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)</p> <p><b>THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:</b></p> <ul style="list-style-type: none"> <li>Long-term capital growth.</li> <li>Investment in equity and equity-related securities of companies across market capitalisations.</li> </ul> <p>Investors understand that their principal will be at moderately high risk</p>	<p><b>BOI AXA MANUFACTURING &amp; INFRASTRUCTURE FUND</b> (An open ended equity scheme investing in manufacturing and infrastructure sectors)</p> <p><b>THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:</b></p> <ul style="list-style-type: none"> <li>Long-term capital growth.</li> <li>Investment in equity and equity-related securities of companies (Scheme) engaged in manufacturing and infrastructure related sectors.</li> </ul> <p>Investors understand that their principal will be at high risk</p>
<p><b>BOI AXA CONSERVATIVE HYBRID FUND</b> (Formerly BOI AXA Regular Return Fund) (An open ended hybrid scheme investing predominantly in debt instruments)</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 and regular income.</li> <li>Investment in equity and equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).</li> </ul> <p>Investors understand that their principal will be at moderately risk</p>	<p><b>BOI AXA EQUITY DEBT REBALANCER FUND</b> (An Open Ended Dynamic Asset Allocation Fund)</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>Dynamic asset allocation between equity and fixed income based on equity market valuations</li> </ul> <p>Investors understand that their principal will be at moderately high risk</p>	<p><b>BOI AXA MID &amp; SMALL CAP EQUITY &amp; DEBT FUND</b> (Formerly BOI AXA Mid Cap Equity &amp; Debt Fund) (An open ended hybrid scheme investing predominantly in equity and equity related instruments)</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 and income distribution</li> <li>Equity fund investing in Mid &amp; Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.</li> </ul> <p>Investors understand that their principal will be at moderately high 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 LARGE & MID CAP EQUITY FUND (Formerly BOI AXA Equity Fund)	BOI AXA TAX ADVANTAGE FUND																											
Type of Scheme	An open ended equity scheme investing in both large cap and mid cap stocks	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit																											
Category of Schemes	Large & Mid Cap Fund	Equity Linked Saving Scheme																											
Scheme Characteristics	Minimum investment in equity & equity related instruments of large cap companies- 35% of total assets Minimum investment in equity & equity related instruments of mid cap stocks- 35% of total assets	Minimum investment in equity & equity related instruments - 80% of total assets (in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance)																											
Investment Objective	The Scheme seeks to generate income and long-term capital appreciation by investing through a diversified portfolio of predominantly large cap and mid cap equity and equity related securities including equity derivatives. The Scheme is in the nature of large and mid cap fund. The Scheme is not providing any assured or guaranteed returns	To generate long-term capital growth through a diversified portfolio of predominantly equity and equity-related securities across all market capitalizations. The Scheme is in the nature of diversified multi-cap fund. The Scheme is not providing any assured or guaranteed returns. There can be no assurance that the investment objectives of the Scheme will be realized.																											
Asset Allocation Pattern of the scheme	The Asset Allocation pattern of the Scheme under normal circumstances would be as under. <table border="1"> <thead> <tr> <th>Instruments</th> <th>Indicative Allocation (% of Total Assets) Minimum - Maximum</th> <th>Risk Profile (High/ Medium/ Low)</th> </tr> </thead> <tbody> <tr> <td>Large Cap Equity* and equity related</td> <td>35% to 65%</td> <td>High</td> </tr> <tr> <td>Midcap Equity and equity related securities**</td> <td>35% to 65%</td> <td>High</td> </tr> <tr> <td>Small Cap Equity and equity related securities***</td> <td>0 to 30%</td> <td>High</td> </tr> <tr> <td>Debt &amp; Money Market Securities/ Instruments#</td> <td>0 to 30%</td> <td>Low to Medium</td> </tr> <tr> <td>Units of InvTs/REITs</td> <td>0 to 10%</td> <td>Medium to High</td> </tr> </tbody> </table> - Investments in derivative instruments shall not exceed 50% of net assets of the portfolio. # no investments will be made in securitized debt.	Instruments	Indicative Allocation (% of Total Assets) Minimum - Maximum	Risk Profile (High/ Medium/ Low)	Large Cap Equity* and equity related	35% to 65%	High	Midcap Equity and equity related securities**	35% to 65%	High	Small Cap Equity and equity related securities***	0 to 30%	High	Debt & Money Market Securities/ Instruments#	0 to 30%	Low to Medium	Units of InvTs/REITs	0 to 10%	Medium to High	The Asset Allocation pattern of the Scheme under normal circumstances would be as under. <table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Range of Allocation (% of Net Assets)</th> <th>Risk Profile (High/ Medium/ Low)</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related securities*</td> <td>80% - 100%</td> <td>High</td> </tr> <tr> <td>Debt &amp; money market securities/ instruments#</td> <td>0 - 20%</td> <td>Low to Medium</td> </tr> </tbody> </table> *Investment in derivatives instruments may be made only if permitted under ELSS Rules and SEBI Regulations. In such event, the investments in derivatives shall be up to 50% of the net assets of the Scheme. Subject to ELSS Rules and SEBI Regulations, investments in foreign securities shall not exceed 20% of net assets of the portfolio. # The Scheme will not make investments in securitized debt.	Types of Instruments	Range of Allocation (% of Net Assets)	Risk Profile (High/ Medium/ Low)	Equity and equity related securities*	80% - 100%	High	Debt & money market securities/ instruments#	0 - 20%	Low to Medium
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<b>Asset Allocation Pattern of the scheme</b>	*Large cap are defined as companies 1st -100th company in terms of full market capitalization **Mid caps are defined as companies 101st - 250th Company in terms of full market capitalization. ***Small cap are defined as 251st Company onwards in terms of full market capitalization.	The Fund Manager may also engage in Stock Lending only if permitted under and in line with the prevailing securities lending Regulations and ELSS Rules and not exceeding 20% of its net assets, and not more than 5% of the net assets would be deployed in stock lending to any single counter party																																																								
<b>Differentiation from other Schemes</b>	BOI AXA Large & Mid Cap Equity Fund is a diversified Large & Mid cap Fund. As a result the fund will invest in large cap and mid cap equity and equity related securities including equity derivatives.	BOI AXA Tax Advantage Fund is an Equity Linked Savings Scheme (ELSS) offering Tax Benefits under Section 80C of the Income Tax Act. The fund is in the nature of a diversified multi-cap fund.																																																								
<b>Who Should Invest in the Scheme:</b>	BOI AXA Large & Mid Cap Equity Fund is an open ended equity scheme investing predominantly in large cap and mid cap stocks. The scheme can also invest upto 30% of its portfolio in small cap stocks. Being a diversified fund, the scheme it would be less volatile as compared to a thematic or sectoral fund. However, equity shares with a mid or small market capitalisation are typically more volatile than as compared to shares having large market capitalizations. Hence, the performance of the fund could be more volatile as compared to a fund that invests only in companies with large market capitalizations. The fund is thus suited to investors with some prior experience in equity investing or even for first time equity investors who are aware of the risk associated with investing in equities, particularly with regard to mid and small capitalization companies.	BOI AXA Tax Advantage Fund is an ELSS and hence suited for investors who wish to avail of a deduction of income under Sec 80 C of Income Tax Act. BOI AXA Tax Advantage Fund being an ELSS has a 3 year lock-in period. The fund is suitable for investors with a long-term investment horizon. In terms of fund management, the 3 year lock-in period gives the fund manager the comfort of planning his investments with a long-term horizon.																																																								
<b>Investment Strategy</b>	Under normal market conditions, the Scheme would invest predominantly in a diversified portfolio constituting equity and equity related instruments of companies that the Fund Manager believes have sustainable business models, and potential for capital appreciation. The Scheme would follow an actively managed approach allowing it the flexibility to pursue opportunities across the entire market capitalization spectrum, from smaller companies to well-established large-cap companies, without having any bias in favour of sectoral allocations or market capitalization. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style.	Under normal market conditions, the Scheme would invest predominantly in a diversified portfolio constituting equity and equity related instruments of companies that the Fund Manager believes have sustainable business models, and potential for capital appreciation.  The Scheme would follow an actively managed approach allowing it the flexibility to pursue opportunities across the entire market capitalization spectrum, from smaller companies to well-established large-cap companies, without having any bias in favour of sectoral allocations or market capitalization. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style.																																																								
<b>Risk Profile of the Scheme</b>	Please refer point "A" of "Information Common for Schemes" in this KIM	Scheme specific Risk Factors are summarized below:  1. By virtue of requirements under the Equity Linked Savings Scheme, 2005 issued by Department of Economic Affairs, Ministry of Finance, Government of India vide Notification no 226/2005 dated November 13, 2005 and amended vide notification dated December 13, 2005 (ELSS Rules), Units issued under the Scheme cannot be redeemed until the expiry of three years from the date of their allotment. Consequently, the ability of an investor to redeem the investments or realise returns on investments in the Scheme is restricted for the first three years. Redemption prior to the expiry of the aforesaid three year period is permissible, subject to the ELSS Rules only in the event of the death of a Unit holder who is an Assessee, subject to the Units having been held for a period of at least one year from the date of allotment.  2. BOI AXA Tax Advantage Fund has been framed in accordance with the ELSS Rules and other prevailing laws. The tax benefits described in this document are as available under the prevailing taxation laws including the ELSS Rules, which or whose interpretation may change from time to time. As is the case with any investment, there can be no guarantee that the current tax position or the tax position prevailing at the time of an investment in the Scheme will not undergo change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her / their own professional tax advisor.  For further details on risk factors, please refer point "A" of "Information Common for Schemes" of 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: • Growth Option • Regular Dividend Option and Quarterly Dividend Option - offering Dividend Re-investment and Dividend Pay-out facilities Note: 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: • Growth Option for capital appreciation • Dividend Option offering Dividend Pay-out facility Note: 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.																																																								
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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.	Purchase	Additional Purchase	₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1		Minimum Installment 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	₹ 10,000/-	₹ 1,000/- and in multiples of ₹ 100/- thereafter	Monthly, Quarterly Half Yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1	<b>For both the plans:</b> <table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> </tr> </thead> <tbody> <tr> <td>₹ 500 and in multiples of ₹ 1</td> <td>₹ 500 and in multiples of ₹ 1</td> </tr> </tbody> </table> Units are of Face Value of ₹ 10/- each. <b>Investments through SIP / STP</b> <table border="1"> <thead> <tr> <th></th> <th>Minimum Installment Amount</th> <th>Minimum Duration</th> </tr> </thead> <tbody> <tr> <td>Monthly SIP/STP</td> <td>₹ 500/- and in multiples of ₹ 1/- thereafter</td> <td>6 months</td> </tr> </tbody> </table> <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>Yes</td> <td>No</td> <td>₹ 500/- and in multiples of ₹ 1/- 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>₹ 10,000/-</td> <td>₹ 500/- and in multiples of ₹ 1/- thereafter</td> <td>Monthly, Quarterly Half Yearly &amp; Annually</td> <td>Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1</td> </tr> </tbody> </table> <b>Minimum Redemption</b> ₹ 500/- (or equivalent Unit value), or account balance, whichever is lower. <b>**STP and SWP facility will be available only after 3 years of lock-in period from the date of allotment.</b> 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 50 Units or such other quantity as may be specified by the AMC/ Exchange from time to time. 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<b>Despatch of Repurchase (Redemption) Request</b>	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.	Within 10 working days of the receipt of the redemption request at the authorised centre of BOI AXA Mutual Fund. (Redemptions are subject to lock-in period of 3 years from the date of respective allotment).																																																								
<b>Benchmark Index</b>	BSE 200 Total Return Index (TRI) (w.e.f. April 11, 2018)	BSE 500 Total Return Index (TRI) (w.e.f. April 11, 2018)																																																								

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<b>Name of the Fund Manager/ Tenure &amp; Other schemes managed alongwith Tenure</b>	<b>Mr Alok Singh (Chief Investment Officer) Managing Since - February 16, 2017</b> 1. BOI AXA Conservative Hybrid Fund (Formerly BOI AXA Regular Return Fund) w.e.f. May 21, 2012 2. BOI AXA Credit Risk Fund (Formerly BOI AXA Corporate Credit Spectrum Fund) w.e.f. February 27, 2015 3. BOI AXA Mid & Small Cap Equity & Debt Fund (Formerly BOI AXA Mid Cap Equity & Debt Fund) w.e.f. February 16, 2017 4. BOI AXA Manufacturing & Infrastructure Fund w.e.f. February 16, 2017	<b>Mr Saurabh Kataria (Senior Fund Manager) Managing Since - June 29, 2013</b> 1. BOI AXA Equity Debt Rebalancer Fund (For Equity Portion) w.e.f. September 11, 2014 2. BOI AXA Capital Protection Oriented Fund - Series 2 to 5 (Equity Portion) 3. BOI AXA Midcap Tax Fund - Series 1 w.e.f. April 2, 2018																																																																																																																																																																				
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<b>Expenses of the Scheme</b>	<p>Load Structure For continuous offer: Entry Load : Nil (Refer # below) Exit Load : 1% if redeemed within 1 year from the date of allotment #Note: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Units issued on re-investment of dividends shall not be subject to Entry Loads. Investments through SIP/STP/SWP/Liq-uity facility and redemptions of any such investments will attract Exit Loads as applicable.</p> <table border="1"> <thead> <tr> <th>Recurring Expenses</th> <th>Weekly average Net Assets</th> <th>First ₹ 100 crores</th> <th>Next ₹ 300 crores</th> <th>Next ₹ 300 crores</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td></td> <td>Maximum as % of weekly average net assets</td> <td>2.50%</td> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> </tr> </tbody> </table> <p>Actual expenses for the previous financial year: (2017-18) Regular Plan : 2.96% (Excluding GST on AMC Fees) Direct Plan: 1.88% (Excluding GST on AMC Fees) Eco Plan: 2.24% (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>	Recurring Expenses	Weekly average Net Assets	First ₹ 100 crores	Next ₹ 300 crores	Next ₹ 300 crores	Balance		Maximum as % of weekly average net assets	2.50%	2.25%	2.00%	1.75%	<p>Load Structure For continuous offer: Entry Load : Nil (Refer # below) Exit Load : Nil #Note: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Investments through SIP/STP/SWP and redemptions of any such investments will attract Exit Loads as applicable.</p> <table border="1"> <thead> <tr> <th>Recurring Expenses</th> <th>Weekly average Net Assets</th> <th>First ₹ 100 crores</th> <th>Next ₹ 300 crores</th> <th>Next ₹ 300 crores</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td></td> <td>Maximum as % of weekly average net assets</td> <td>2.50%</td> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> </tr> </tbody> </table> <p>Actual expenses for the previous financial year: (2017-18) Regular Plan : 2.93% (Excluding GST on AMC Fees) Direct Plan: 1.75% (Excluding GST on AMC Fees) Eco Plan: 2.19% (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>	Recurring Expenses	Weekly average Net Assets	First ₹ 100 crores	Next ₹ 300 crores	Next ₹ 300 crores	Balance		Maximum as % of weekly average net assets	2.50%	2.25%	2.00%	1.75%																																																																																																																																												
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Name(s) of the Scheme(s)	BOI AXA MANUFACTURING & INFRASTRUCTURE FUND	BOI AXA CONSERVATIVE HYBRID FUND (Formerly BOI AXA Regular Return Fund)																		
Type of Scheme	An open ended equity scheme investing in manufacturing and infrastructure sectors	An open ended hybrid scheme investing predominantly in debt instruments																		
Category of Schemes	Sectoral	Conservative Hybrid Fund																		
Scheme Characteristics	Minimum investment in equity & equity related instruments in manufacturing and infrastructure sectors - 80% of total assets	Investment in equity & equity related instruments- between 10% and 25% of total assets; Investment in Debt instruments- between 75% and 90% of total assets																		
Investment Objective	The Scheme seeks to generate long term capital appreciation through a portfolio of predominantly equity and equity related securities of companies engaged in manufacturing and infrastructure related sectors. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme is not providing any assured or guaranteed returns.	The Scheme seeks to generate regular income through investments in fixed income securities and also to generate long term capital appreciation by investing a portion in equity and equity related instruments 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																		
Asset Allocation Pattern of the scheme	<p>The Asset Allocation pattern of the Scheme under normal circumstances would be as under.</p> <table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Range of Allocation (% of Net Assets)</th> <th>Risk Profile (High/ Medium/ Low)</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related securities of companies engaged in manufacturing and infrastructure related sectors</td> <td>80% to 100%</td> <td>High</td> </tr> <tr> <td>Debt &amp; money market securities/ instruments #</td> <td>0 to 20%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p># No investments will be made in securitized debt. The Scheme may engage in stock lending subject to the limit mentioned in SID.</p>	Types of Instruments	Range of Allocation (% of Net Assets)	Risk Profile (High/ Medium/ Low)	Equity and equity related securities of companies engaged in manufacturing and infrastructure related sectors	80% to 100%	High	Debt & money market securities/ instruments #	0 to 20%	Low to Medium	<table border="1"> <thead> <tr> <th>Instruments</th> <th>Indicative Allocation (% of total assets) (Minimum-Maximum)</th> <th>Risk Profile (High/ Medium/ Low)</th> </tr> </thead> <tbody> <tr> <td>Money market securities and debt securities including government securities, corporate debt, securitized debt*, and other debt instruments</td> <td>75% to 90%</td> <td>Low to Medium</td> </tr> <tr> <td>Equity and equity related securities#</td> <td>10% to 25%</td> <td>Medium to High</td> </tr> </tbody> </table> <p>*Investments in Asset Backed Securities (Securitized debt) will not exceed 20% of the net assets as at the time of purchase. Investment in derivatives instruments may be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes. The Scheme may engage in stock lending not exceeding 20% of its net assets, and not more than 5% of the net assets would be deployed in stock lending to any single counter party. #Equity and equity related securities include:  <ul style="list-style-type: none"> <li>Convertible bonds and debentures and warrants carrying the right to obtain equity shares,</li> <li>ADRs / GDRs issued by Indian companies and foreign equities or similar comparable instruments,</li> <li>Derivative instruments like options and futures on equity securities/ indices,</li> <li>Such other instruments as may be permitted under the regulations from time to time.</li> </ul> </p>	Instruments	Indicative Allocation (% of total assets) (Minimum-Maximum)	Risk Profile (High/ Medium/ Low)	Money market securities and debt securities including government securities, corporate debt, securitized debt*, and other debt instruments	75% to 90%	Low to Medium	Equity and equity related securities#	10% to 25%	Medium to High
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Differentiation from other Schemes	BOI AXA Manufacturing & Infrastructure Fund (BAMIF) is a manufacturing and infrastructure sector fund. As a result the Scheme will invest only in equity and equity related securities of companies engaged in manufacturing and infrastructure related sectors, and will not invest in companies belonging to other sectors.	BOI AXA Conservative Hybrid Fund is An open ended hybrid scheme investing predominantly in debt instruments. It is a hybrid product which can invest in both Fixed Income and Equity instruments. The fund can invest 75 to 90% in Debt and Money Market Instruments and 10 to 25% in Equity and equity related securities.																		
Who Should Invest in the Scheme:	BOI AXA Manufacturing & Infrastructure Fund is a manufacturing and infrastructure sector fund. Unlike a fully diversified equity fund, the portfolio concentration of this Scheme would be higher and hence the fund is expected to be more volatile. However, over a long term, the Scheme will benefit by the sustained focus on manufacturing and infrastructure development in India. The Scheme would be more suitable for investors who are desirous of increasing their exposure to manufacturing and infrastructure sector in their personal equity portfolio. Thus, this Scheme could act as a "top up" over existing investments of such investors in diversified equity funds. However, for a first time investor, it might still be advisable to initially start his investment with a diversified equity fund.	The scheme allocates 10 to 25% in equity and equity related securities and the remaining in debt and money market securities. Since a major portion of the fund is invested in fixed income securities, the fund will be less volatile than a pure equity fund while offering more volatility as compared to a pure debt fund. Hence, it is suited to investors looking for a hybrid fund with a relatively small allocation to equities.																		
Investment Strategy	Under normal market conditions, BOI AXA Manufacturing & Infrastructure Fund would invest predominantly in a diversified portfolio constituting equity and equity related instruments of companies engaged in manufacturing and infrastructure and related sectors. The Fund would follow an actively managed approach allowing it the flexibility to pursue opportunities across the entire market capitalization spectrum, from smaller companies to well-established large-cap companies, within the pre-defined sectors. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. The Fund Manager would follow a top down approach to shortlist stocks for portfolio construction in line with the process outlined below. Under the top down process the Fund Manager would look at the global and Indian economy and the domestic policy environment and stock valuations. This would result in identification of themes within the manufacturing and infrastructure sectors, which have a potential to outperform. The final stock selection process would be a bottom-up process wherein stocks from the short listed themes would be picked up based on valuations. Under normal market conditions and depending on the Fund Manager's views, the assets of the Scheme would be invested across stocks that conform to the manufacturing and infrastructure theme.	In order to achieve the objective of the scheme, a substantial portion of the net assets of the scheme will be invested in Debt and Money market instruments. The Scheme also seeks to generate long term capital appreciation by investing upto 10% to 25% of the net assets in equity and equity related securities. The funds would be managed keeping in view the Scheme objectives.																		
Risk Profile of the Scheme	<p>Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> <li>The investments under the Scheme would predominantly be in equity and equity related securities of companies engaged in manufacturing and infrastructure related sectors, and hence will be affected by risks associated with such companies. Manufacturing and Infrastructure sectors are sensitive to government policy. If the government policy ceases to be favorable towards the sectors, they may under perform. Further, amongst the manufacturing and infrastructure sectors covered under the Scheme, majority of the equity/ equity oriented investments could be under a single sector/industry. Hence, if the said sector/industry does not perform positively as expected by the Fund Manager of the Scheme, the Scheme's performance may be adversely affected due to a risk associated with non diversification and could thus affect the value of investments.</li> <li>Given that the Scheme seeks to invest in equity/ equity related securities of the Companies engaged in the manufacturing and infrastructure sectors and that the investment concentration may be high in certain companies belonging to the said sectors, the volatility and/or performance of the said sectors and/or of the scrips belonging to these sector can have a material adverse bearing on the performance of the Scheme.</li> </ol> <p>For further details on risk factors, please refer point "A" of "Information Common for Schemes" of this KIM.</p>	<p>Equity and equity related securities are volatile and carry risk of price fluctuations on an ongoing basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment. For further details on risk factors, please refer point "A" of "Information Common for Schemes" of this KIM.</p>																		
Risk Management Strategies	Please refer point "B" of "Information Common for Schemes" in this KIM																			
Plans and Options	<p>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:</p> <ul style="list-style-type: none"> <li>Growth Option for capital appreciation</li> <li>Quarterly Dividend Option offering Dividend Re-investment and Dividend Pay-out facilities</li> <li>Regular Dividend Option offering Dividend Re-investment and Dividend Pay-out facilities</li> </ul> <p>Note: 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>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:</p> <ul style="list-style-type: none"> <li>Growth Option for capital appreciation</li> <li>Dividend Reinvestment Option (with Monthly, Quarterly and Annual frequency)</li> <li>Dividend Pay-out Option for regular income (with Monthly, Quarterly and Annual frequency)</li> </ul> <p>Please refer SID for more information on Default plan and options.</p>																		
Applicable NAV for ongoing purchase and sale	Please refer point "C" of "Information Common for Schemes" in this KIM																			

Name(s) of the Scheme(s)	BOI AXA MANUFACTURING & INFRASTRUCTURE FUND	BOI AXA CONSERVATIVE HYBRID FUND (Formerly BOI AXA Regular Return Fund)																																																																																																																																																																																																																				
<b>Minimum Application / Redemptions</b>	<p><b>For both the plans:</b></p> <table border="1"> <tr> <td><b>Purchase</b></td> <td><b>Additional Purchase</b></td> </tr> <tr> <td>₹ 5,000 and in multiples of ₹ 1</td> <td>₹ 1,000 and in multiples of ₹ 1</td> </tr> </table> <p>Units are of Face Value of ₹ 10/- each</p> <p><b>Investments through SIP / STP</b></p> <table border="1"> <tr> <td></td> <td><b>Minimum Instalment Amount</b></td> <td><b>Minimum Duration</b></td> </tr> <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> </table> <p><b>Weekly STP:</b></p> <table border="1"> <tr> <td><b>IN</b></td> <td><b>OUT</b></td> <td><b>Minimum Amount</b></td> <td><b>Day of Transfer</b></td> <td><b>Minimum Duration</b></td> </tr> <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> </table> <p>* If such a day is a Holiday/Non-Business day, then the next Business Day. Minimum investment amount criteria does not apply for investments made in the Scheme through Liq-uity facility.</p> <p><b>SWP:</b></p> <table border="1"> <tr> <td><b>Minimum Balance in the Scheme</b></td> <td><b>Minimum Amount</b></td> <td><b>Withdrawal Frequency</b></td> <td><b>Minimum Duration Instalment</b></td> </tr> <tr> <td>₹ 10,000/-</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> <td>Monthly, Quarterly Half Yearly &amp; Annually</td> <td>Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1</td> </tr> </table> <p><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.</p>	<b>Purchase</b>	<b>Additional Purchase</b>	₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1		<b>Minimum Instalment Amount</b>	<b>Minimum Duration</b>	Monthly SIP/STP	₹ 1,000/- and in multiples of ₹ 100/- thereafter (eg: ₹ 1,100/-, 1,200/-, 1,300/- etc)	6 months	<b>IN</b>	<b>OUT</b>	<b>Minimum Amount</b>	<b>Day of Transfer</b>	<b>Minimum Duration</b>	Yes	No	₹ 1,000/- and in multiples of ₹ 100/- thereafter	Any Day between Monday to Friday*	6 weeks	<b>Minimum Balance in the Scheme</b>	<b>Minimum Amount</b>	<b>Withdrawal Frequency</b>	<b>Minimum Duration Instalment</b>	₹ 10,000/-	₹ 1,000/- and in multiples of ₹ 1/- thereafter	Monthly, Quarterly Half Yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1	<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"> <tr> <td><b>Purchase</b></td> <td><b>Additional Purchase</b></td> </tr> <tr> <td>₹ 10,000 and in multiples of ₹ 1</td> <td>₹ 1,000 and in multiples of ₹ 1</td> </tr> </table> <p>Units are of Face Value of ₹ 10/- each.</p> <p><b>Investments through SIP / STP</b></p> <table border="1"> <tr> <td></td> <td><b>Minimum Instalment Amount</b></td> <td><b>Minimum Duration</b></td> </tr> <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> </table> <p><b>Weekly STP:</b></p> <table border="1"> <tr> <td><b>IN</b></td> <td><b>OUT</b></td> <td><b>Minimum Amount</b></td> <td><b>Day of Transfer</b></td> <td><b>Minimum Duration</b></td> </tr> <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> </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"> <tr> <td><b>Minimum Balance in the Scheme</b></td> <td><b>Minimum Amount</b></td> <td><b>Withdrawal Frequency</b></td> <td><b>Minimum Duration Instalment</b></td> </tr> <tr> <td>₹ 25,000/-</td> <td>₹ 500/- and in multiples of ₹ 100/- thereafter</td> <td>Monthly, Quarterly Half Yearly &amp; Annually</td> <td>Monthly - 6 Quarterly - 4 Half yearly - 1 Annually - 1</td> </tr> </table> <p><b>Minimum Redemption</b> The minimum amount for redemption shall be ₹ 1,000/- or equivalent Unit value, or entire account balance whichever is lower.</p>	<b>Purchase</b>	<b>Additional Purchase</b>	₹ 10,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1		<b>Minimum Instalment Amount</b>	<b>Minimum Duration</b>	Monthly SIP/STP	₹1,000/- and in multiples of ₹ 100/- thereafter (eg: ₹ 1,100/-, 1,200/-, 1,300/- etc)	6 months	<b>IN</b>	<b>OUT</b>	<b>Minimum Amount</b>	<b>Day of Transfer</b>	<b>Minimum Duration</b>	Yes	No	₹ 1,000/- and in multiples of ₹ 100/- thereafter	Any Day between Monday to Friday*	6 weeks	<b>Minimum Balance in the Scheme</b>	<b>Minimum Amount</b>	<b>Withdrawal Frequency</b>	<b>Minimum Duration Instalment</b>	₹ 25,000/-	₹ 500/- and in multiples of ₹ 100/- thereafter	Monthly, Quarterly Half Yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 1 Annually - 1																																																																																																																																																												
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<b>Name of the Fund Manager/ Tenure &amp; Other schemes managed alongwith Tenure</b>	<p><b>Mr Alok Singh (Chief Investment Officer) Managing Since - February 16, 2017</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 Credit Risk Fund ( Formerly BOI AXA Corporate Credit Spectrum Fund) w.e.f. February 27, 2015</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 Conservative Hybrid Fund (Formerly BOI AXA Regular Return Fund) w.e.f. May 21, 2012</li> </ol>	<p><b>Mr. Alok Singh (Chief Investment Officer) Managing Since May 21, 2012</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 Credit Risk Fund ( Formerly BOI AXA Corporate Credit Spectrum Fund) w.e.f. February 27, 2015</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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Name(s) of the Scheme(s)	BOI AXA MANUFACTURING & INFRASTRUCTURE FUND	BOI AXA CONSERVATIVE HYBRID FUND (Formerly BOI AXA Regular Return Fund)																								
Performance of the scheme	<p>*Inception date – date of allotment i.e. 05-3-2010 (Regular Plan) *For Direct Plan - 02.01.2013</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. The Returns shown are for the Growth Option. Performance of the dividend plan for the investor would be net of the dividend distribution tax, as applicable.</p> <p>BOI AXA Focused Infrastructure Fund was launched on March 5, 2010. Subsequently the key features of the Scheme have been changed w.e.f January 19, 2016.</p> <p>^ Benchmark: Since inception to Jan 18, 2016: Nifty Infrastructure TRI; Jan 19, 2016 to March 28, 2018 : S&amp;P BSE Infrastructure Index (50%) &amp; S&amp;P BSE Manufacturing Index (50%); Current: S&amp;P BSE India Manufacturing TRI - 50% and S&amp;P BSE India Infrastructure TRI - 50%</p> <p>^ <b>Past performance may or may not be sustained in future.</b></p>	<p>*Inception date - date of allotment i.e. 18.03.2009 (Regular Plan) *For Direct Plan - 14.01.2013</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. 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.</p> <p>^ <b>Past performance may or may not be sustained in future.</b></p>																								
Schemes Top 10 Portfolio Holdings	Please refer page no. 9 & 10 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	0.40	1.82																								
Scheme Information as on March 31, 2018	Assets Under Management (as at March 31, 2018): ₹ 34.51 crores No. of Folios (as at March 31, 2018): 4,011	Assets Under Management (as at March 31, 2018): ₹ 203.98 crores No. of Folios (as at March 31, 2018): 4,936																								
Expenses of the Scheme	<p>Load Structure For continuous offer: Entry Load : Nil (Refer # below) Exit Load : 1% if redeemed within 1 year from the date of allotment</p> <p>#Note: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p>Units issued on re-investment of dividends shall not be subject to Entry Loads. Investments through SIP/STP/SWP/ Liq-uity facility and redemptions of any such investments will attract Exit Loads as applicable.</p> <table border="1"> <thead> <tr> <th>Recurring Expenses</th> <th>Weekly average Net Assets</th> <th>First ₹ 100 crores</th> <th>Next ₹ 300 crores</th> <th>Next ₹ 300 crores</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td></td> <td>Maximum as % of weekly average net assets</td> <td>2.50%</td> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> </tr> </tbody> </table> <p>Actual expenses for the previous financial year: (2017-18) Regular Plan: 2.95% (Excluding GST on AMC Fees) Direct Plan: 1.83% (Excluding GST on AMC Fees)</p> <p>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>	Recurring Expenses	Weekly average Net Assets	First ₹ 100 crores	Next ₹ 300 crores	Next ₹ 300 crores	Balance		Maximum as % of weekly average net assets	2.50%	2.25%	2.00%	1.75%	<p>Load Structure For continuous offer: Entry Load : Nil (Refer # below) Exit Load : For redemption/switch out -of upto 10% of the initial units allotted -within 1 year from the date of allotment: "NIL"</p> <ul style="list-style-type: none"> <li>Any redemption/switch out -in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are switched out within 1 year from the date of allotment of units.</li> <li>If the units are redeemed/switched out after 1 year from the date of allotment of units : Nil</li> </ul> <p>#Note: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p>Units issued on re-investment of dividends shall not be subject to Entry Loads. Investments through SIP/STP/ Liq-uity facility and redemptions of any such investments will attract Exit Loads as applicable.</p> <table border="1"> <thead> <tr> <th>Recurring Expenses</th> <th>Weekly average Net Assets</th> <th>First ₹ 100 crores</th> <th>Next ₹ 300 crores</th> <th>Next ₹ 300 crores</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td></td> <td>Maximum as % of weekly average net assets</td> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> <td>1.50%</td> </tr> </tbody> </table> <p>Actual expenses for the previous financial year: (2017-18) Regular Plan - 2.02% (Excluding GST on AMC Fees) Direct Plan: 1.50% (Excluding GST on AMC Fees) Eco Plan: 1.79% (Excluding GST on AMC Fees)</p> <p>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>	Recurring Expenses	Weekly average Net Assets	First ₹ 100 crores	Next ₹ 300 crores	Next ₹ 300 crores	Balance		Maximum as % of weekly average net assets	2.25%	2.00%	1.75%	1.50%
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Please also refer to "Tax treatment for the investors" and "Information Common for Scheme" in this KIM below page 10.

Name(s) of the Scheme(s)	BOI AXA EQUITY DEBT REBALANCER FUND	BOI AXA MID & SMALL CAP EQUITY & DEBT FUND (Formerly BOI AXA Mid Cap Equity & Debt Fund)																					
Type of Scheme	An open ended dynamic asset allocation fund	An open ended hybrid scheme investing predominantly in equity and equity related instruments																					
Category of Schemes	Dynamic Asset Allocation	Aggressive Hybrid Fund																					
Scheme Characteristics	Investment in equity/debt that is managed dynamically	Equity & Equity related instruments which are not part of the top 100 stocks by market capitalization - between 65% and 80% of total assets; Debt instruments- between 20% and 35% of total assets																					
Investment Objective	BOI AXA Equity Debt Rebalancer Fund aims at generating long term returns with lower volatility by following a disciplined allocation between equity and debt securities. The equity allocation will be determined based on the month end P/E ratio of the Nifty 50 Index. There is no assurance that the investment objectives of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	The scheme's objective is to provide capital appreciation and income distribution to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income 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.																					
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Instruments</th> <th>Indicative allocation (% of total assets) (Minimum - Maximum)</th> <th>Risk Profile (High/ Medium/ Low)</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related securities</td> <td>15% to 85%</td> <td>High</td> </tr> <tr> <td>Debt &amp; Money Market Securities/ Instruments</td> <td>15% to 85%</td> <td>Low to Medium</td> </tr> <tr> <td>Units of InvTs/REITs</td> <td>0 to 10%</td> <td>Medium to High</td> </tr> </tbody> </table> <p>Investment in derivatives instruments may be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes. The Scheme may engage in stock lending not exceeding 20% of its net assets, and not more than 5% of the net assets would be deployed in stock lending to any single counter party. The allocation between equity and debt shall be based on the P/E Band Table (please see details of P/E Band Table in SID). The month end P/E ratio of the Nifty 50 Index will be used to determine the asset allocation. The portfolio will be rebalanced within 5 business days of the subsequent month.</p>	Instruments	Indicative allocation (% of total assets) (Minimum - Maximum)	Risk Profile (High/ Medium/ Low)	Equity and equity related securities	15% to 85%	High	Debt & Money Market Securities/ Instruments	15% to 85%	Low to Medium	Units of InvTs/REITs	0 to 10%	Medium to High	<table border="1"> <thead> <tr> <th>Instruments</th> <th>Indicative allocation (% of total assets) (Minimum - Maximum)</th> <th>Risk Profile (High/ Medium/ Low)</th> </tr> </thead> <tbody> <tr> <td>Mid Cap &amp; Small Cap Equity &amp; Equity Related Securities*</td> <td>65% to 80%</td> <td>High</td> </tr> <tr> <td>Debt &amp; Money Market Instruments</td> <td>20 to 35%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>*Mid Caps are defined as the 101st -250th company in terms of full market capitalization. Small caps are defined as the 251st company onwards in terms of full market capitalization. Investments in Asset Backed Securities (Securitized debt) will not exceed 20% of the net assets as at the time of purchase. Investment in derivatives instruments may be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes. The Scheme may engage in stock lending not exceeding 20% of its net assets, and not more than 5% of the net assets would be deployed in stock lending to any single counter party. The Scheme will not make investments in foreign securities or Foreign Securitized Debt. The Scheme does not intend to engage in short selling.</p>	Instruments	Indicative allocation (% of total assets) (Minimum - Maximum)	Risk Profile (High/ Medium/ Low)	Mid Cap & Small Cap Equity & Equity Related Securities*	65% to 80%	High	Debt & Money Market Instruments	20 to 35%	Low to Medium
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Mid Cap & Small Cap Equity & Equity Related Securities*	65% to 80%	High																					
Debt & Money Market Instruments	20 to 35%	Low to Medium																					
Differentiation from other Schemes	BOI AXA Equity Debt Rebalancer Fund is a dynamic fund wherein the asset allocation between equity and fixed income is determined by the month end P/E ratio of the Nifty 50 Index. The portfolio is rebalanced on a monthly basis as per pre-defined P/E bands.	BOI AXA Mid & Small Cap Equity & Debt Fund is an open ended hybrid scheme investing predominantly in equity and equity related instruments. The Fund can invest 65 to 80% in mid and small cap equities and the remaining in fixed income instruments.																					
Who Should Invest in the Scheme:	The scheme reduces weightage to equities as the P/E ratio of the market increases and vice versa. By dynamic asset allocation, the scheme aims to reduce volatility as compared to a pure equity fund. Thus, the scheme is suited to the more conservative investors or even first time investors in equities. However, since the fund would normally have exposure to equities, investors should be aware of the risk associated with equity investments.	BAMSEDF is a Equity fund investing in mid and small cap equity stocks as well as fixed income securities. While the fixed income component of the portfolio is expected to provide some buffer from the volatility of mid and small caps, 65% portion of the portfolio will always be invested in mid and small cap equities. Hence, investors must understand the higher risk and volatility involved with investing in mid and small caps as compared to large cap stocks.																					

Name(s) of the Scheme(s)	BOI AXA EQUITY DEBT REBALANCER FUND	BOI AXA MID & SMALL CAP EQUITY & DEBT FUND (Formerly BOI AXA Mid Cap Equity & Debt Fund)																																																								
<b>Investment Strategy</b>	<p><b>a) Portfolio Allocation Strategy:</b> The asset allocation will be determined based on the month end P/E ratio of the Nifty 50 Index. The portfolio will be rebalanced within 5 business days of the following month. For details on the various P/E bands and the respective equity and debt allocation please refer to the section III B "How does this Scheme work?"</p> <p>For Illustration purpose, If the equilibrium P/E (last 10 year average) is 18, the asset allocation of the fund would be as follows:</p> <table border="1" data-bbox="308 230 898 412"> <thead> <tr> <th>P/E Band</th> <th>Equity Component</th> <th>Debt Component</th> </tr> </thead> <tbody> <tr> <td>Below 8</td> <td>85%</td> <td>15%</td> </tr> <tr> <td>8 to 12</td> <td>80 to 85%</td> <td>15 to 20%</td> </tr> <tr> <td>12 to 16</td> <td>60 to 80%</td> <td>20 to 40%</td> </tr> <tr> <td>16 to 20</td> <td>40 to 60%</td> <td>40 to 60%</td> </tr> <tr> <td>20 to 24</td> <td>20 to 40%</td> <td>60 to 80%</td> </tr> <tr> <td>24 to 28</td> <td>15 to 20%</td> <td>80 to 85%</td> </tr> <tr> <td>Above 28</td> <td>15%</td> <td>85%</td> </tr> </tbody> </table> <p>The Board of Trustees in consultation with the Investment Committee of the Company reserves the right to review and alter the P/E Band Table, if necessary once in a year.</p> <p>The Board of Trustees also reserves the right to use any other criteria for determining equity and debt allocation in case the Nifty 50 Index is suspended or becomes irrelevant.</p> <p><b>b) Equity Strategy:</b> For arbitrage exposure, all securities under the futures and options segment of the BSE/NSE would be eligible for investment. For investments other than arbitrage, the Scheme would follow an actively managed approach within the eligible investment universe comprising the Top 100 stocks by market capitalization listed on the BSE/NSE at the time of investment.</p>	P/E Band	Equity Component	Debt Component	Below 8	85%	15%	8 to 12	80 to 85%	15 to 20%	12 to 16	60 to 80%	20 to 40%	16 to 20	40 to 60%	40 to 60%	20 to 24	20 to 40%	60 to 80%	24 to 28	15 to 20%	80 to 85%	Above 28	15%	85%	<p><b>For Equity Investments:</b> Under normal market conditions, BOI AXA Mid &amp; Small Cap Equity &amp; Debt Fund would invest 65% to 80% of its assets in a diversified portfolio constituting equity and equity related instruments of mid and small cap companies (i.e. not part of the top 100 stocks by market capitalization) that the Fund Manager believes have sustainable business models, and potential for capital appreciation. Mid caps are defined as the 101st - 250th company in terms of full market capitalization and small caps are defined as 251st company onwards in terms of full market capitalization.</p> <p>The Scheme would follow an actively managed approach allowing it the flexibility to pursue opportunities across the mid and small cap universe, without having any bias in favour of sectoral allocations. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. Under normal market conditions and depending on the Fund Manager's views, the assets of the Scheme would be invested across stocks that represent a broad range of sectors of the economy, in order to ensure adequate portfolio diversification.</p> <p>The Fund Manager would follow a top down approach to shortlist stocks for portfolio construction in line with the process outlined below. Under the top down process the Fund Manager would look at the global and Indian economy and the domestic policy environment and stock valuations. This would result in identification of themes which have a potential to outperform. The final stock selection process would be a bottoms-up process wherein stocks from the short listed themes would be picked up based on valuations. For asset allocation, the Fund Manager would take the help of qualitative framework of MVPS (Macro, Valuation, Policy and Sentiment). Sentiment would be gauged from factors like the positive/negative breadth of the market, inflows/ outflows into equity mutual funds and FI buying/ selling figures.</p> <p><b>For Debt Investments:</b> The Fund Manager will follow a disciplined investment process to meet the Scheme specific investment objectives. He will endeavor to construct a well diversified, high credit portfolio that minimizes liquidity risk and credit risk. The Fund Manager shall evaluate all the investment proposals to ensure that the credit risk is kept at the minimum level. The portfolios will be constructed in such a manner that the obligations to the investors are met at all points in time and under all circumstances. The alpha to the portfolio will be generated by managing the interest rate risk across different asset classes and duration buckets. The funds would be managed keeping the Scheme's objectives in mind and with a long term investment horizon for the fund.</p>																																
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<b>Risk Profile of the Scheme</b>	<p><b>Risk associated with potential change in tax structure of the scheme</b> An equity oriented fund has been defined under the Income Tax Act as a scheme of a mutual fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65 per cent of the total assets of such fund. The percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures. Given that the equity allocation under the scheme may fall below this threshold based on the P/E ratio of the equity market, it is possible that the equity allocation remains below 65% over a prolonged period. In such a case the scheme may be regarded as a debt oriented fund as per extant Income Tax laws and may be subject to tax as a debt oriented fund in that particular financial year. In such situation, a Unitholder who has redeemed the units during the respective financial year may end up paying long term capital gain tax as applicable to a debt fund and consequently would also not be able to derive any benefit of STT paid at the time of redemption. In view of the forgoing and individual nature of tax consequence, each Unit holder is advised to consult his / her own professional tax advisor.</p> <p><b>Risk associated with Rebalancing and P/E Strategy</b> BOI AXA Equity Debt Rebalancer Fund strives to reduce volatility and takes exposure to equity and debt securities based on the market valuation as measured by PE ratio. However, it must be noted that PE ratio is not always the most appropriate indicator for the market behavior. There are several other factors that might determine the movement of the stock markets. By rebalancing the portfolio based on PE band, the investor might, at times not realize the full potential of the rising markets and his overall return might get impacted visàvis an investor who has invested in an equity fund.</p>	<p><b>Risks associated with investing in Mid and small cap stocks:</b> While investing in Mid and small cap stocks give one an opportunity to go beyond the usual large blue chip stocks and present possible higher capital appreciation, it is important to note that Mid- and small caps can be riskier and more volatile on a relative basis. Therefore, the risk levels of investing in Mid and small cap stocks are more than investing in stocks of large well-established companies. And it is important to note that generally, no one class consistently outperforms the others. Mid and small cap stocks carries higher liquidity risk as they are less extensively researched compared to large cap stocks. This may lead to abnormal illiquidity and consequent higher impact cost. For further details on risk factors, please refer point "A" of "Information Common for Schemes" of this KIM.</p>																																																								
<b>Risk Management Strategies</b>	Please refer point "B" of "Information Common for Schemes" in this KIM	Please refer point "B" of "Information Common for Schemes" in this KIM																																																								
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<b>Applicable NAV for ongoing purchase and sale</b>	Please refer point "C" of "Information Common for Schemes" in this KIM	Please refer point "C" of "Information Common for Schemes" in this KIM																																																								
<b>Minimum Application / Redemptions</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" data-bbox="268 1552 898 1599"> <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" data-bbox="268 1637 898 1706"> <thead> <tr> <th></th> <th>Minimum Installment 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>12 months</td> </tr> </tbody> </table> <p><b>Weekly STP:</b></p> <table border="1" data-bbox="268 1727 898 1785"> <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>12 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" data-bbox="268 1832 898 1973"> <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>₹ 10,000/-</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> <td>Monthly, Quarterly Half Yearly &amp; Annually</td> <td>Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1</td> </tr> </tbody> </table> <p><b>Minimum Redemption</b> ₹ 1,000 (or equivalent Unit value) or account balance, whichever is lower For investors transacting through the Stock Exchange Facility, 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.</p>	Purchase	Additional Purchase	₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1		Minimum Installment Amount	Minimum Duration	Monthly SIP/STP	₹1,000/- and in multiples of ₹ 100/- thereafter (eg: ₹ 1,100/-, 1,200/-, 1,300/- etc)	12 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*	12 weeks	Minimum Balance in the Scheme	Minimum Amount	Withdrawal Frequency	Minimum Duration Installment	₹ 10,000/-	₹ 1,000/- and in multiples of ₹ 1/- thereafter	Monthly, Quarterly Half Yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1	<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" data-bbox="914 1552 1544 1599"> <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" data-bbox="914 1637 1544 1706"> <thead> <tr> <th></th> <th>Minimum Installment 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" data-bbox="914 1727 1544 1785"> <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" data-bbox="914 1832 1544 1973"> <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>₹ 10,000/-</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> <td>Monthly, Quarterly Half Yearly &amp; Annually</td> <td>Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1</td> </tr> </tbody> </table> <p><b>Minimum Redemption</b> ₹ 1,000 (or equivalent Unit value) or account balance, whichever is lower For investors transacting through the Stock Exchange Facility, 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. 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<b>Name of the Fund Manager/ Tenure &amp; Other schemes managed alongwith Tenure</b>	<b>Mr Saurabh Kataria (Senior Fund Manager) (Equity Portion)- managing since September 11, 2014</b> 1. BOI AXA Tax Advantage Fund (For Equity Portion) w.e.f. June 29, 2013 2. BOI AXA Capital Protection Oriented Fund - Series 2 to 5 (Equity Portion) 3. BOI AXA Midcap Tax Fund - Series 1 w.e.f. April 2, 2018 <b>Mr. Piyush Baranwal Head - Fixed Income - Managing Since December 1, 2017</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 Ultra Short Duration Fund (Formerly BOI AXA Treasury Advantage Fund) w.e.f. July 18, 2016 4. BOI AXA Capital Protection Oriented Fund - Series 3 to Series 5 (for Debt portion)	<b>Mr Alok Singh (Debt portion) Chief Investment Officer Managing Since - February 16, 2017</b> 1. BOI AXA Large & Mid Cap Equity Fund (Formerly BOI AXA Equity Fund) w.e.f. February 16, 2017 2. BOI AXA Credit Risk Fund ( Formerly BOI AXA Corporate Credit Spectrum Fund) w.e.f. February 27, 2015 3. BOI AXA Conservative Hybrid Fund (Formerly BOI AXA Regular Return Fund) w.e.f. May 21, 2012 4. BOI AXA Manufacturing & Infrastructure Fund w.e.f. February 16, 2017 <b>Mr Ajay Khandelwal (Assistant Fund Manager) Managing Since - December 1, 2017</b>																																																																																																																																																																																																								
<b>Name of the Trustee Company</b>	BOI AXA Trustee Services Private Limited																																																																																																																																																																																																									
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Name(s) of the Scheme(s)	BOI AXA EQUITY DEBT REBALANCER FUND	BOI AXA MID & SMALL CAP EQUITY & DEBT FUND (Formerly BOI AXA Mid Cap Equity & Debt Fund)
Expenses of the Scheme	Actual expenses for the previous financial year: (2017-18) Regular Plan: 2.26% (Excluding GST on AMC Fees) Direct Plan: 1.72% (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	Actual expenses for the previous financial year: (2017-18) Regular Plan: 2.56% (Excluding GST on AMC Fees) Direct Plan: 1.95% (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

Please also refer to "Tax treatment for the investors" and "Information Common for Scheme" in this KIM below page 10.

## Schemes Top 10 Portfolio Holdings

### BOI AXA Large & Mid Cap Equity Fund - Top Ten Holdings as on March 31, 2018

Issuer	% to NAV	Sector*	Weightage %
Graphite India Limited	4.85%	Financial Services	26.37%
Larsen & Toubro Limited	3.68%	Consumer Goods	13.95%
IndusInd Bank Limited	3.65%	Industrial Manufacturing	11.83%
HDFC Bank Limited	3.27%	Construction	9.77%
Dilip Buildcon Limited	3.18%	Metals	7.63%
Maruti Suzuki India Limited	3.11%	Automobile	7.56%
Britannia Industries Limited	2.97%	Energy	4.24%
IIFL Holdings Limited	2.84%	Cash & Equivalents	3.66%
Reliance Industries Limited	2.72%	Pharma	3.55%
Gravita India Limited	2.70%	Cement & Cement Products	3.31%
		Telecom	2.57%
		Services	2.18%
		Chemicals	1.85%
		Paper	1.53%
		<b>Total</b>	<b>100.0%</b>

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

Issuer	% to NAV	Sector*	Weightage %
IndusInd Bank Limited	4.27%	Financial Services	22.87%
Graphite India Limited	3.27%	Industrial Manufacturing	17.31%
HEG Limited	3.07%	Consumer Goods	9.89%
Aarti Industries Limited	2.80%	Cash & Equivalents	9.54%
Sterlite Technologies Limited	2.61%	Automobile	8.77%
Dilip Buildcon Limited	2.58%	Metals	7.08%
TeamLease Services Limited	2.57%	Chemicals	4.96%
HDFC Bank Limited	2.54%	Services	3.56%
Cholamandalam Investment and Finance Company Limited	2.52%	Construction	3.49%
Shankara Building Products Limited	2.48%	Energy	3.27%
		Telecom	2.61%
		Cement & Cement Products	2.54%
		Pharma	2.42%
		Paper	1.69%
		<b>Total</b>	<b>100.0%</b>

### BOI AXA Manufacturing and Infrastructure Fund - Top Ten Holdings as on March 31, 2018

Issuer	% to NAV	Sector*	Weightage %
Larsen & Toubro Limited	5.96%	Construction	29.97%
Dilip Buildcon Limited	4.94%	Industrial Manufacturing	22.59%
Graphite India Limited	4.17%	Metals	11.93%
Power Grid Corporation of India Limited	3.46%	Consumer Goods	8.54%
APL Apollo Tubes Limited	3.08%	Energy	6.08%
Gravita India Limited	2.92%	Automobile	5.78%
Sterlite Technologies Limited	2.90%	Cash & Equivalents	4.99%
Techno Electric & Engineering Company Limited	2.81%	Telecom	3.74%
Ahluwalia Contracts (India) Limited	2.68%	Paper	3.49%
PNC Infratech Limited	2.64%	Chemicals	1.63%
		Services	1.26%
		<b>Total</b>	<b>100.0%</b>

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

Issuer	% to NAV	Sector*	Weightage %
ECL Finance Limited	9.70%	Financial Services	46.42%
Dewan Housing Finance Corporation Limited	9.10%	Pharma	13.31%
Government of India	8.56%	Industrial Manufacturing	12.83%
Yes Bank Limited	8.53%	Sovereign	8.56%
Sintex-BAPL Limited	7.52%	Construction	7.38%
Piramal Enterprises Limited	6.80%	Services	2.43%
Wadhawan Global Capital Pvt Limited	6.59%	Consumer Goods	2.19%
Karuna Healthcare Private Limited	6.51%	Cash & Equivalents	1.33%
ICICI Bank Limited	4.85%	Metals	1.31%
Shapoorji Pallonji and Company Pvt Limited	4.79%	Chemicals	1.12%
		Automobile	0.99%
		Cement & Cement Products	0.88%
		Telecom	0.81%
		Paper	0.43%
		Energy	0.01%
		<b>Total</b>	<b>100.0%</b>

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

# Schemes Top 10 Portfolio Holdings

## BOI AXA Equity Debt Rebalancer Fund - Top Ten Holdings as on March 31, 2018

Issuer	% to NAV	Sector*	Weightage %
Sintex-BAPL Limited	8.64%	Financial Services	18.96%
ECL Finance Limited	5.02%	Industrial Manufacturing	8.64%
Yes Bank Limited	4.43%	Automobile	4.72%
Government of India	3.67%	Sovereign	3.67%
HDFC Bank Limited	2.18%	Pharma	2.19%
Bajaj Finance Limited	2.15%	Consumer Goods	2.01%
IndusInd Bank Limited	2.01%	Construction	1.44%
Maruti Suzuki India Limited	1.86%	Energy	0.90%
Eicher Motors Limited	1.46%	Metals	0.90%
Larsen & Toubro Limited	1.44%	Cash & Equivalents	0.25%
		Others	56.32%
		<b>Total</b>	<b>100.00%</b>

## BOI AXA Mid & Small Cap Equity & Debt Fund - Top Ten Holdings as on March 31, 2018

Issuer	% to NAV	Sector*	Weightage %
Sintex-BAPL Limited	7.49%	Industrial Manufacturing	28.04%
Dewan Housing Finance Corporation Limited	6.28%	Financial Services	22.75%
ECL Finance Limited	5.85%	Consumer Goods	11.43%
HEG Limited	4.31%	Construction	8.56%
Wadhawan Global Capital Pvt Limited	4.14%	Metals	8.52%
Dilip Buildcon Limited	3.70%	Chemicals	5.15%
Graphite India Limited	3.46%	Sovereign	3.16%
Government of India	3.16%	Automobile	3.09%
Sterlite Technologies Limited	2.84%	Telecom	2.84%
Gravita India Limited	2.40%	Services	2.45%
		Energy	2.28%
		Paper	1.66%
		Cash & Equivalents	0.07%
		<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 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 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 Scheme

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

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

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

The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment. Fixed Income instruments may be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.

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

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

## B. Risk Management Strategy

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.
<b>For Equity Investments</b>	
<b>Concentration risk</b>	Investing in a diversified portfolio of companies and industry sectors within the defined investment universe. (It should be noted that for schemes where the objective is to invest in specific sectors, concentration risk is inherently higher than schemes with a larger investment universe.)
<b>Liquidity Risk</b>	Secondary market liquidity of equity investments of the schemes are monitored at aggregate portfolio levels. Investment in unlisted stocks would tend to be a small part of the portfolio.

## C. Applicable Net Asset Value (NAV)

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 Rs. 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.

In case multiple applications are received for subscriptions/purchase for an aggregate investment amount equal to or more than ₹ 2 lakhs on any day, then such applications shall be consolidated at a Permanent Account Number (PAN) level. In case of application by individual in joint names, such consolidation of investment shall be based on PAN of the first unitholder. Such consolidation shall be done irrespective of the number of folios under which the investor has invested or and irrespective of source of funds, mode, location and time of application and payment. Accordingly, the applicable NAV for such investments shall be the NAV of the day on which funds are credited to bank account before the cut off time. In case the funds are cleared on separate days, then the applicable NAV shall be the respective NAV(s) of the Business day(s) on which the funds are credited to bank account

### For allotment of units, it shall be ensured that:

- For all valid applications of investment amount less than ₹ 2 lacs the application is received before the applicable cut-off time;
- 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:

- 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.

## D. Dividend Policy

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

In case no dividend is declared, the net surplus, if any, will remain invested and be reflected in the NAV. All dividends will be paid in accordance with procedure prescribed by SEBI circular dated April 4, 2006. Declaration of dividends will be subject to availability of distributable profits, as computed in accordance with SEBI Regulations, 1996. All distribution of earnings will be out of distributable surplus and at the discretion of

# Information Common for Schemes

the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of dividend declaration shall be final.

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

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

## 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)-

- 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;
- 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;
- 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 :

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

Direct Applications will attract Exit Load as applicable.

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

The NAV will be declared on all Business Days and will be released for publication in 2 newspapers. NAV can also be viewed on [www.boiaxamf.com](http://www.boiaxamf.com) and [www.amfindia.com](http://www.amfindia.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.boiaxamf.com](http://www.boiaxamf.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.boiaxamf.com](http://www.boiaxamf.com) and on the website of AMFI namely, [www.amfindia.com](http://www.amfindia.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.boiaxamf.com](http://www.boiaxamf.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.amfindia.com](http://www.amfindia.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

- The application form is for all investors and should be completed in English in BLOCK Letters.
- 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.
- 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.
- 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.
- 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.
- No receipt will be issued for the application money. The Investor Service Centers will acknowledge 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:

- where the Distributor of the investor has not opted to receive any Transaction Charges for your Scheme type
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than ₹ 10,000/-;
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.; and
- 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 (EUIIN) :

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and AMFI Guidelines on implementation of EUIIN, it is mandatory to state the Employee Unique Identification Number (EUIIN) 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 EUIIN 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 EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN 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

- Name and address must be given in full (P.O. Box Address is not sufficient).
- 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.
- 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.
- The information on the relationship/status of the guardian as father, mother or legal guardian will be mandatory.
- In case of court appointed legal guardian- a notarised photo copy of the court order should be submitted alongwith the application.
- 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:
  - Birth certificate of the minor, or
  - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  - Passport of the minor, or
  - Any other suitable proof evidencing the date of birth of the minor.
- 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.

- 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, NRIs, 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.

# INSTRUCTIONS FOR COMPLETING 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:

- Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID cards issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAl, ICWA, ICSI; 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPCO.

\*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.

- 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.

- 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.

- In accordance with SEBI Circular No. CIR/MRSD/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 IIMR/MP/IR/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

- 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.
- 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).
- Separate Cheque/Draft is required for each plan/option invested.
- Only CTS 2010 standard cheques would be accepted as per RBI circular with effect from August 1, 2013.
- NR/II/PIO Investors

- Repatriation basis: Payments by NRIs/FILs/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.

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

#### 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/her 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/subscriptions 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/subscriptions 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 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:

1. 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.
2. 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.
3. Existing and New investors can transact through the Facility. For availing the Facility, this Application Form must be submitted to your Eligible Broker.
4. The Facility currently permits only purchase/redemption of Units. Switching is currently not permitted.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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](http://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 green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

<sup>3</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 Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
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

Scheme Name	Plan	Option	Default Option	Dividend Frequency	Sub-Options	Default Sub-Option	Minimum Investment Amt	Additional Purchase Amt
BOI AXA Large & Mid Cap Equity Fund (Formerly BOI AXA Equity Fund)	Regular Plan, Direct Plan	Growth, Dividend	Dividend Reinvestment	Regular, Quarterly	Dividend Reinvestment Dividend Payout	Dividend Reinvestment	₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1
BOI AXA Tax Advantage Fund		Growth, Dividend	Growth	N.A.	Dividend Payout	Dividend Payout	₹ 500 and in multiples of ₹ 1	₹ 500 and in multiples of ₹ 1
BOI AXA Manufacturing & Infrastructure Fund		Growth, Dividend	Dividend Reinvestment	Regular, Quarterly	Dividend Reinvestment Dividend Payout	Dividend Reinvestment	₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1
BOI AXA Conservative Hybrid Fund (Formerly BOI AXA Regular Return Fund)		Growth, Dividend		Monthly, Quarterly, Annually		Monthly Dividend Reinvestment	₹ 10,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1
BOI AXA Equity Debt Rebalancer Fund		Growth, Dividend		N.A.		Dividend Reinvestment	₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1
BOI AXA Mid & Small Cap Equity & Debt Fund (Formerly BOI AXA Midcap Equity & Debt Fund)		Growth, Dividend		N.A.		Dividend Reinvestment	₹ 5,000 and in multiples of ₹ 1	₹ 1,000 and in multiples of ₹ 1

# COMMON APPLICATION FORM



PLEASE FILL ALL FIELDS WITH BLACK BALL POINT, IN BLOCK LETTERS AND ALL FIELDS ARE MANDATORY

Investors must read the KIM, Instructions and Product Labeling on front page before completing this Form.

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

1 DISTRIBUTOR INFORMATION (Refer Instruction No. 1)						FOR OFFICE USE ONLY	
Distributor ARN/ RIA	Sub-Agent Code/ Bank Branch Code	Sub Agent ARN Code	EUIN No.	CO Code	MO Code	Sales Code	Date/Time of Receipt
146822							

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.

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

2 TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction No. 1(a))	
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In case the purchase / subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

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

3 EXISTING UNIT HOLDER INFORMATION [Please fill in your Folio Number and proceed to Scheme and Payment Details] (Refer Instruction No. 2(a))	
--	--

Folio No. \_\_\_\_\_

4 MODE OF HOLDING & KIN/ KYC DETAILS (Refer Instruction No. 9(a & b))	
---	--

Single  Joint  Anyone or Survivor (Default)

	Permanent Account Number (PAN)	KYC Identification Number (KIN)	
First Applicant			<input type="checkbox"/> PAN/ KYC Proof Enclosed
Second Applicant			<input type="checkbox"/> PAN/ KYC Proof Enclosed
Third Applicant			<input type="checkbox"/> PAN/ KYC Proof Enclosed
Guardian (in case Minor)			<input type="checkbox"/> PAN/ KYC Proof Enclosed

5 APPLICANT'S DETAILS (Refer Instruction No. 2(b)) (#Refer Instruction No. 2(b)9)	
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FIRST/ SOLE APPLICANT'S DETAILS  Mr.  Ms.  M/s

Name (1<sup>st</sup>) \_\_\_\_\_

Date of Birth 

D	D	M	M	Y	Y
---	---	---	---	---	---

 AADHAAR Card Number# \_\_\_\_\_ Nationality \_\_\_\_\_ Country of Birth \_\_\_\_\_

Status of First/ Sole Applicant [Please tick (✓)]  Individual  Non - Individual [For Non - individual - please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form] (Refer Instruction No. 14 & 15) (Mandatory)

Resident Individual  NRI-Repatriation  NRI-Non Repatriation  Partnership  Trust  HUF  AOP  PIO  Company  Fils  Minor through guardian  BOI  OCI  Body Corporate  LLP  Society / Club  Foreign National Resident in India  FPI  Sole Proprietorship  Non Profit Organisation  Others (please specify)

For Investments "On behalf of Minor"  Birth Certificate  School Certificate  Passport  Other | Relationship with minor  Father  Mother  Legal Guardian

NAME OF GUARDIAN (in case of First/ Sole Applicant is a Minor)/ NAME OF CONTACT PERSON - DESIGNATION (in case of non-individual Investors)/ POA HOLDER/ SOLE PROPRIETOR DETAILS

Mr.  Ms.  M/s \_\_\_\_\_

Designation \_\_\_\_\_ AADHAAR Card Number# \_\_\_\_\_ Mobile +91 \_\_\_\_\_

Please note that your address and contact details will be updated as per your KYC/ CKYC records.

Mailing address \_\_\_\_\_

Landmark \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Email ID \_\_\_\_\_ Mobile +91 \_\_\_\_\_ Tel. \_\_\_\_\_

Overseas address (for Fils/ NRIs/ PIOs)

Mailing address \_\_\_\_\_

Landmark \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_ Zip Code \_\_\_\_\_

SECOND APPLICANT'S DETAILS  Mr.  Ms. | Nationality \_\_\_\_\_ Country of Birth \_\_\_\_\_ Mobile +91 \_\_\_\_\_

Name (2<sup>nd</sup>) \_\_\_\_\_

AADHAAR Card Number # \_\_\_\_\_ Email ID \_\_\_\_\_

THIRD APPLICANT'S DETAILS  Mr.  Ms. | Nationality \_\_\_\_\_ Country of Birth \_\_\_\_\_ Mobile +91 \_\_\_\_\_

Name (3<sup>rd</sup>) \_\_\_\_\_

AADHAAR Card Number# \_\_\_\_\_ Email ID \_\_\_\_\_

## ACKNOWLEDGEMENT SLIP (TO BE FILLED IN BY THE SOLE/FIRST APPLICANT)

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

Received from: Mr. / Ms. / M/s \_\_\_\_\_ an application for allotment of units under Scheme \_\_\_\_\_, Plan \_\_\_\_\_, Option \_\_\_\_\_

Cheque/DD No \_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_ Amount (₹) \_\_\_\_\_ Drawn

on Bank and Branch \_\_\_\_\_.

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

Stamp, Signature & Date





**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 (₹)							Net Amount (₹)						
Cheque/ DD No.													Drawn Bank							Branch/City						
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, Basavanaguda, Bangalore - 560 004. • **Baroda**: 203, Corner Point, Jetalpur Road, Baroda - 390 007. • **Belgaum**: CTS No 3939/ A2A1, 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 Sonu 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 Restauraent, 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 Sirmour 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"/>	_____ _____ Zip <input type="text"/>	_____ _____ Zip <input type="text"/>
	State _____	State _____	State _____
	Country _____	Country _____	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> 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 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. Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

### 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



# BOI AXA SIP Shield

Application Form (For BOI AXA Large & Mid Cap Equity Fund and BOI AXA Tax Advantage Fund)



PLEASE FILL ALL FIELDS WITH BLACK BALL POINT, IN BLOCK LETTERS AND ALL FIELDS ARE MANDATORY

Investors must read the KIM, Instructions and Product Labeling on front page before completing this Form.

Application No:

## 1 DISTRIBUTOR INFORMATION

(Refer Page no. 7, Instruction no. 1)

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							

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.

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.

1 <sup>st</sup> applicant	2 <sup>nd</sup> applicant	3 <sup>rd</sup> applicant
---------------------------	---------------------------	---------------------------

• Country of Birth / Citizenship / Nationality or Tax Residency, other than India, for any applicant? (✓):  Yes /  No (Mandatory to ✓). If Yes, please fill FATCA Declaration.

## TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY

(Refer Page no. 7, Instruction No. 1(a))

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

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

## MODE OF HOLDING, AADHAAR & KIN/ KYC DETAILS

Single  Joint  Anyone or Survivor (Default)

	AADHAAR CARD NUMBER (Attach Proof)	CKYC identification Number (KIN No)	KYC Proof Enclosed
1st Applicant			<input type="checkbox"/>
2nd Applicant			<input type="checkbox"/>
3rd Applicant			<input type="checkbox"/>

## 2 FIRST APPLICANT'S DETAILS

Mr.  Ms.

(Refer Page no. 7, Instruction No. 2(b))

Name (1<sup>st</sup>)

Date of Birth 

D	D	M	M	Y	Y
---	---	---	---	---	---

 PAN 

--	--	--	--	--	--	--	--	--	--

 Nationality Country of Birth

Mailing address

Landmark

City State Pin Code

Overseas Correspondence address (Mandatory for NRIs/ FIs/ PIOs) Country

Email ID Mobile +91 Tel.

Status  Resident Individual  NRI

Gross Annual Income OR Net-worth\* in ₹  <1L  1-5L  5-10L  10-25L  >25L as on 

D	D	M	M	Y	Y
---	---	---	---	---	---

Occupation  Pvt. Sector Service  Public Sector  Gov. Service  Housewife  Defence  Professional  Retired  Business  Agriculture  Student  Forex Dealer  Other Specify

\*Not older than one year  Politically Exposed Person (PEP)  Related to a PEP

Any other information

## SECOND APPLICANT'S DETAILS

Mr.  Ms.

Nationality

Country of Birth

Name (2<sup>nd</sup>)

PAN Mobile +91 Email

Status  Resident Individual  NRI

Gross Annual Income OR Net-worth\* in ₹  <1L  1-5L  5-10L  10-25L  >25L as on 

D	D	M	M	Y	Y
---	---	---	---	---	---

Occupation  Pvt. Sector Service  Public Sector  Gov. Service  Housewife  Defence  Retired  Professional  Business  Agriculture  Student  Forex Dealer  Other Specify

\*Not older than one year  Politically Exposed Person (PEP)  Related to a PEP

Any other information

## THIRD APPLICANT'S DETAILS

Mr.  Ms.

Nationality

Country of Birth

Name (2<sup>nd</sup>)

PAN Mobile +91 Email

Status  Resident Individual  NRI

Gross Annual Income OR Net-worth\* in ₹  <1L  1-5L  5-10L  10-25L  >25L as on 

D	D	M	M	Y	Y
---	---	---	---	---	---

Occupation  Pvt. Sector Service  Public Sector  Gov. Service  Housewife  Defence  Retired  Professional  Business  Agriculture  Student  Forex Dealer  Other Specify

\*Not older than one year  Politically Exposed Person (PEP)  Related to a PEP

Any other information

## EMAIL COMMUNICATION INFORMATION

(Refer Page no. 8, 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

## ACKNOWLEDGEMENT SLIP FOR SIP SHIELD (To be filled in by the investor)

Application No:

Received from:  Mr.  Ms.

an application for allotment of units under Scheme Cheque/DD No.

Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Amount (₹) Drawn on Bank and Branch

Checklist  Investment Details  Bank Mandate  Attested PAN Card Copy  KYC Details

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

Collection Centre's Stamp & Receipt Date and Time

**3 BANK ACCOUNT DETAILS (Payout Bank) (\* Mandatory - If left blank, Application will be rejected)** (Refer Page no. 7, Instruction no. 3)

A/c Type (please tick)	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR	<input type="checkbox"/> Others	(Please Specify)
Bank Name							Account No.
Branch					City		
IFSC Code*					MICR Code*	(Please attach blank cancelled cheque/Copy of cheque)	

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

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

(Please ✓ tick)

**For multiple bank registration,  
use multiple bank account registration form**

**4 SCHEME, INVESTMENT & PAYMENT DETAILS** (Refer Instruction no. 4)

Scheme Name							
Plan/ Option/ Sub Option (Please tick the appropriate boxes only if applicable to the scheme in which you plan to invest)				<input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan#		<input type="checkbox"/> Growth Option OR Dividend Option - <input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout Dividend Frequencies - <input type="checkbox"/> Regular <input type="checkbox"/> Quarterly	
SIP Through	<input type="checkbox"/> ECS/ Standing Instruction / Direct Debit	SIP Date	<input type="checkbox"/> 1st	<input type="checkbox"/> 7th*	<input type="checkbox"/> 10th	<input type="checkbox"/> 15th	<input type="checkbox"/> 20th <input type="checkbox"/> 25th (*Default date is 7th)
Payment Details for First Cheque/ DD		Mode of Payment	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	<input type="checkbox"/> Funds Transfer	<input type="checkbox"/> NEFT	<input type="checkbox"/> RTGS
Investment Amount		DD Charges		Net Amount			
Cheque/DD No.	Cheque/DD Date		D	D	M	M	Y
A/c Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR	<input type="checkbox"/> NRE	Account No.	

Applications with Third Party Cheques, prefunded instruments etc. and in circumstances as detailed in AMFI Circular No.135/BP/16/10-11 shall be processed in accordance with the said circular. Third Party Payment Declaration form is available on www.boiaxamf.com or at BOI AXA Mutual Fund branch offices.  
#w.e.f. January 1, 2013 or such other date as may prescribed by the Regulator. The terms and conditions will be subject to Regulatory approval and will be issued by way of an addendum after necessary approval(s).

**5 DECLARATION OF GOOD HEALTH (Mandatory Requirement)** (Refer Instruction no. 15 (10))

Please tick (✓) For Either Yes or No - Otherwise The Application Will Be Invalid

1.	Have you ever been treated for symptoms of high blood pressure, diabetes, heart attack or heart disease, stroke, chest pain, kidney disease, AIDS or AIDS related complex, cancer or tumor, asthma or respiratory disease, mental or nervous disease, liver disease, blood disease, digestive and bowel disorder, disorder of the bones, spine or muscle?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.	Have you within the last 2 years taken any form of medication for more than 14 consecutive days to treat an illness or disease?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3.	Have you within the last two years consulted any medical practitioner for any condition other than minor impairment such as cold or flu?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I understand and agree that the answers to the questions in this Declaration of Good Health are true and complete to the best of my knowledge and belief. I authorize any medical practitioner, hospital, employer, institution or any other person, to disclose to Star Union Dai-ichi Life Insurance Company Limited any information relating to my health or my employment now or at any time in the future. I understand and agree that failure to answer any question in this declaration truthfully will render the insurance cover invalid and void.

Date of Birth	D	D	M	M	Y	Y	Y	Y	Date	D	D	M	M	Y	Y	Y	Y
Gender	<input type="checkbox"/> Male		<input type="checkbox"/> Female		Place												

Signature of Life Assured

**6 NOMINATION DETAILS**

I/ We hereby nominate the under mentioned nominee to receive the amounts to my/ our credit in event of my/ our death.

I/ We also understand that all the payments and settlements made to such nominee and signature of the nominee acknowledging receipt thereof, shall be valid discharge by the AMC/ Mutual Fund/ Trustee.

Name of the Nominee & Address of (s)	Date of Birth (Mandatory)	Name & Address of the Guardian (To be furnished in case the Nominee is a Minor)	Relationship with Nominee	Signature of Nominee/ Guardian (If nominee is minor)

The holder of a policy of life insurance on his own life, may, when effecting the policy or any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death. Where such nominee is a minor, the policy holder may also appoint any person who is a major, to receive the Death benefit during the minority of the nominee.

Please note that this nomination will be register for insurance also.

**7 DECLARATION AND SIGNATURE(S)**

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 authorize 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.

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 am informed about the arrangement between BOI AXA Mutual Fund and the Insurance company and about the Master Policy Document. I understand that I am eligible to avail cover under such arrangement; and hereby wish to avail the insurance cover.

I/We hereby declare that I/ We do not have any existing Micro SIP which together with the current application will result in a total investments exceeding ₹ 50,000 in a year.

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

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.

Date	D	D	M	M	Y	Y	Y	Y
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1st Applicant	2nd Applicant	3rd Applicant
---------------	---------------	---------------

**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

SIP SHIELD / 14082017





**3 BANKER'S ATTESTATION**

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 FOR SIP SHIELD AUTO DEBIT FACILITY**

- New investors who wish to enroll for the Systematic Investment should fill up SIP Form in addition to the Common SIP SHIELD 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.
- Monthly SIP facility is available only on specific dates of the month viz - 1st/ or 7th/ or 10th/ or 15th/ or 20th/ or 25th and minimum duration is 3 years.
- 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 at least 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 should be same as SIP amount.
- 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 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., 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.
- Please refer the Scheme Information Documents / Statement of Additional Information of the scheme for the Applicable NAV, Redemptions, Risk Factors, Load and other information before investing.

**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

**15. SIP Shield Terms and Conditions**

- BOI AXA SIP Shield is an add-on, optional feature available only with BOI AXA Large & Mid Cap Equity Fund and BOI AXA Tax Advantage Fund
- The minimum SIP tenure for BOI AXA SIP Shield is 3 years
- Minimum application amount = ₹ 1500 and in multiples of ₹ 100 thereafter
- The AMC may provide a Group Life Insurance Cover to all Resident Individual/ NRI applicants and fund the premium towards such cover. Non-individuals as well as US Persons/ Persons not of Indian Origin/ Sole Proprietorship will not be covered under the insurance cover.
- The insurance cover will be available for individuals with a minimum age of 18 years and maximum age of 45 years as on last birthday.
- Only the First / Sole unit holder will be covered under the insurance. No insurance cover will be provided for the second / third unit holder.
- For the purpose of availing insurance cover the eligibility of the applicant is that he / she is in good health.
- The insurance cover will commence from the date of first allotment of units under SIP Shield.
- Amount of Insurance Cover is as follows:  
If SIP continues, the insurance cover would be as follows:
  - Year 1 : 10 times the monthly SIP SHIELD installment
  - Year 2 : 50 times the monthly SIP SHIELD installment
  - Year 3 onwards : 100 times the monthly SIP SHIELD installment
 All the above mentioned limits are subject to a maximum cover of ₹ 20 lacs per investor across all schemes/ plans/ folios covered under SIP SHIELD.  
If SIP SHIELD is discontinued, the insurance cover would be as follows:
  - SIP SHIELD discontinues before 3 years : Insurance cover stops immediately
  - SIP SHIELD discontinues after 3 years : Insurance cover equivalent to the value of units allotted under SIP SHIELD investment at the start of the each policy year, subject to a maximum of 100 times the monthly installment, capped at the maximum of ₹ 20 lacs.
 The insurance cover will also cease
  - At the end of the tenure, i.e., upon completion of 55 years of age.
  - Redemption / switch-out (fully or partly) of units purchased under the scheme in which SIP SHIELD facility is taken.
  - In case of two consecutive SIP failures.
  - The first SIP installment cheque/ first SIP debit towards SIP Shield is dishonoured.
- The investor will necessarily be required to furnish his / her date of birth, gender and details of the nominee to whom the money secured by the policy shall be paid in the event of his death in the application form and sign the declaration of Good Health, in absence of which, no insurance cover can be availed by the investor. Where the nominee is a minor, the policy holder may also appoint any person who is a major, to receive the Death benefit during the minority of the nominee.
- The Group Life Insurance Cover will be governed by the terms and conditions of the insurance policy with

the relevant Insurance Company as determined by the AMC.

- In case of death of the applicant, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the legal representatives by the insurance company. The AMC will not entertain any request for claims for the insurance covered.
- All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company. Insurance claims will be directly settled by the Insurance Company.
- The AMC will not be responsible or liable for maintaining service levels and/ or any delay in processing claims arising out of this facility.
- The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc, by the insurer) arising out of the insurance cover provided to the unit holder.
- All the terms and conditions pertaining to Monthly SIP will be applicable on SIP Shield.
- The AMC is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing/ sales of insurance policies nor soliciting any business.
- Subject to what has been stated above, the AMC reserves a right to modify / annual the said Group Insurance Cover. The AMC also reserves the right to change the insurance company from time to time.
- The Group Insurance cover will be subject to the following exclusions and such other terms and conditions as may be prescribed by the insurance certificate governing the cover.
  - The Group Insurance Cover shall not extend to cover instances of death due to suicide in the first year of cover.
  - Death within 45 days from the commencement of the SIP installments except for death due to accident.
- The provision for the Group Life Insurance Policy does not have any bearing on the performance of the scheme.
- For the purpose of availing of the SIP Shield facility, a unique folio will be created.
- If any transaction such as, switchout/ redemption/ STP out/ folio consolidation request is made under this unique folio, the Insurance cover will be cancelled with immediate effect. In case of additional purchase/ switch ins/ STP in, a separate folio will be created.
- First installment payment made through cheque should be the same as SIP amount and the same shall be considered as the first SIP installment.
- In the event insurance cover is rejected/ not granted the SIP investment shall continue in the selected scheme.
- The Trustee/AMC reserves the right to change/ modify the terms and conditions of SIP Shield or withdraw the SIP Shield at a later date. All the other provisions of the Scheme Information Documents/ addendums except as specifically modified herein above remain unchanged till further notice.
- First nominee will be considered for SIP Shield.

**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](mailto:service@boiaxamf.com)

Website

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



**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:
  - 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 BOIAXM branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
- Options available under SWP:
  - 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.
  - 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 Large & Mid Cap Equity Fund (Formerly BOI AXA Equity Fund)		Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly	Monthly - 6 Months			Monthly & Weekly	Monthly - 6 Months Weekly - 6 Weeks		Minimum balance in a scheme for SWP should ₹ 10,000	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 2
BOI AXA Tax Advantage Fund		₹ 500 and in multiples of ₹ 1 thereafter	Monthly	6 Months			Monthly & Weekly	Monthly - 6 Months Weekly - 6 Weeks		Minimum balance in a scheme for SWP should ₹ 10,000	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 2
BOI AXA Manufacturing & Infrastructure Fund		Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly	Monthly - 6 Months			Monthly & Weekly	Monthly - 6 Months Weekly - 6 Weeks		Minimum balance in a scheme for SWP should ₹ 10,000	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 2
BOI AXA Conservative Hybrid Fund (Formerly BOI AXA Regular Return Fund)		Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly	6 Months			Monthly & Weekly	Monthly - 6 Months Weekly - 6 Weeks		Minimum balance in a scheme for SWP should ₹ 25,000	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 2
BOI AXA Equity Debt Rebalancer Fund		Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly	12 Months			Monthly & Weekly	Monthly - 12 Months Weekly - 12 Weeks		Minimum balance in a scheme for SWP should ₹ 10,000	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 2
BOI AXA Mid & Small Cap Equity & Debt Fund (Formerly BOI AXA Midcap Equity & Debt Fund)		Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly	6 Months			Monthly & Weekly	Monthly - 6 Months Weekly - 6 Weeks		Minimum balance in a scheme for SWP should ₹ 10,000	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 2

EQUITY-KIM/02042018

**FOR MORE INFORMATION  
BOI AXA Mutual Fund**

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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.
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## FOR MORE INFORMATION

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Website

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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)

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- 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;
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  - This facility is available only for Monthly SIP.
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# TRANSACTION FORM

## For Existing Investors Only



1. DISTRIBUTOR INFORMATION <span style="float:right">(Refer Section 1 under instructions)</span>						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							

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.

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.

<input type="checkbox"/> Sole/1 <sup>st</sup> applicant/Guardian/Authorised Signatory/POA	<input type="checkbox"/> 2 <sup>nd</sup> applicant/Authorised Signatory	<input type="checkbox"/> 3 <sup>rd</sup> applicant/Authorised Signatory
---	---	---

• Country of Birth / Citizenship / Nationality or Tax Residency, other than India, for any applicant? (✓):  Yes /  No (Mandatory to ✓). If Yes, please fill FATCA Declaration.  
 • Non Individual investors should mandatorily fill separate FATCA & UBO Declarations

2. UNIT HOLDER DETAILS (MANDATORY) <span style="float:right">(Please fill in BLOCK Letters)</span>		(Refer Section 2 under instructions)	
Name of Sole /First Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.		EXISTING FOLIO NO. <table border="1" style="width:100%; height: 20px;"></table>	

	AADHAAR CARD NUMBER (Attach Proof)	CKYC identification Number (KIN No)	KYC Proof Enclosed
1st Applicant	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<input type="checkbox"/>
2nd Applicant	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<input type="checkbox"/>
3rd Applicant	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<input type="checkbox"/>
Guardian	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<input type="checkbox"/>

3. ADDITIONAL PURCHASE REQUEST <span style="float:right">(Refer Section 3 under instructions)</span>
--

Scheme Name

Plan 



 Option 



 STP (Incase the additional purchase is for continuation of existing STP)

Investment Amount 



 DD Charges 



 Net Amount

Cheque/DD No 



 Cheque/DD Date 



 Drawn on Bank

Branch Name 



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

• Cheque should be in favour of the scheme name. • Third Party & O/S cheques will not be accepted and transaction is liable to be rejected.  
 • Refer SID/ SAL. • Investment should be through the bank account registered with us.

4. SWITCH REQUEST <span style="float:right">(Refer Section 4 under instructions)</span>
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From <table border="1" style="width:100%; height: 40px;"> <tr><td>Scheme</td><td><table border="1" style="width:100%; height: 20px;"></table></td></tr> <tr><td>Plan/ Option</td><td><table border="1" style="width:100%; height: 20px;"></table></td></tr> <tr><td>Dividend Sub Option</td><td><table border="1" style="width:100%; height: 20px;"></table></td></tr> <tr><td>Dividend Frequency</td><td><table border="1" style="width:100%; height: 20px;"></table></td></tr> </table> Amount <table border="1" style="width:100%; height: 20px;"></table> OR Number of Units <table border="1" style="width:100%; height: 20px;"></table>	Scheme	<table border="1" style="width:100%; height: 20px;"></table>	Plan/ Option	<table border="1" style="width:100%; height: 20px;"></table>	Dividend Sub Option	<table border="1" style="width:100%; height: 20px;"></table>	Dividend Frequency	<table border="1" style="width:100%; height: 20px;"></table>	To <table border="1" style="width:100%; height: 40px;"> <tr><td>Scheme</td><td><table border="1" style="width:100%; height: 20px;"></table></td></tr> <tr><td>Plan/ Option</td><td><table border="1" style="width:100%; height: 20px;"></table></td></tr> <tr><td>Dividend Sub Option</td><td><table border="1" style="width:100%; height: 20px;"></table></td></tr> <tr><td>Dividend Frequency</td><td><table border="1" style="width:100%; height: 20px;"></table></td></tr> </table> OR <input type="checkbox"/> All units (Please ✓)	Scheme	<table border="1" style="width:100%; height: 20px;"></table>	Plan/ Option	<table border="1" style="width:100%; height: 20px;"></table>	Dividend Sub Option	<table border="1" style="width:100%; height: 20px;"></table>	Dividend Frequency	<table border="1" style="width:100%; height: 20px;"></table>
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Dividend Frequency	<table border="1" style="width:100%; height: 20px;"></table>																

5. REDEMPTION REQUEST <span style="float:right">(Refer Section 5 under instructions)</span>
---

Scheme 



 Plan 



 Option

Amount 



 OR Number of Units 



 OR  All units (Please ✓)

6. CHANGE OF CONTACT DETAILS <span style="float:right">(Refer Section 6 under instructions)</span>
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Tel No. <table border="1" style="width:100%; height: 20px;"></table>	STD Code <table border="1" style="width:100%; height: 20px;"></table>	Res. <table border="1" style="width:100%; height: 20px;"></table>	Off. <table border="1" style="width:100%; height: 20px;"></table>	Fax <table border="1" style="width:100%; height: 20px;"></table>
1 <sup>st</sup> Applicant <table border="1" style="width:100%; height: 20px;"></table>	Mobile No. <table border="1" style="width:100%; height: 20px;"></table>	Email ID <table border="1" style="width:100%; height: 20px;"></table>		<table border="1" style="width:100%; height: 20px;"></table>

7. REGISTRATION/ CHANGE/ CANCELLATION OF NOMINATION <span style="float:right">(Refer Section 7 under instructions)</span>
---

Registration  Change  Cancellation

I/ We\* do hereby nominate the person(s) more particularly described hereunder/ and\*/ cancel the nomination made by me/ us on the day of in respect of the Units under Folio No. (\*strike out which is not applicable). All Joint holders should sign, even in case of 'Anyone or Survivor'.

	Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian (to be furnished in case the Nominee is a minor)	Signature of Nominee (Optional)/ Guardian of Nominee (Mandatory)	Proportion (%) by which the units will be shared by each Nominee\$
Nominee 1	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>
Nominee 2	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>
Nominee 3	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>	<table border="1" style="width:100%; height: 20px;"></table>

\$ The allocation/ share should be in whole numbers without any decimals making a total of 100 percent. If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

8. DECLARATION AND SIGNATURE(S) (Mandatory - If left blank, application will be rejected) <span style="float:right">(Refer Section 8 under instructions)</span>
---

I/We have read and understood the contents of the Scheme Information Document(s) 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.

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.

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.

SIGNATURE(S)			DATE <table border="1" style="width:100%; height: 20px;"></table>
1 <sup>st</sup> applicant/Guardian/Authorised Signatory/POA	2 <sup>nd</sup> applicant/Authorised Signatory	3 <sup>rd</sup> applicant/Authorised Signatory	

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TRANSACTION FORM - ACKNOWLEDGEMENT		Stamp Signature & Date
To be filled in by the Investor		
Folio No. <table border="1" style="width:100%; height: 20px;"></table>		
Transaction Details (Please ✓) <input type="checkbox"/> ADDITIONAL PURCHASE REQUEST <input type="checkbox"/> SWITCH REQUEST <input type="checkbox"/> REDEMPTION REQUEST <input type="checkbox"/> CHANGE OF CONTACT DETAILS		



**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 / Liquidity 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			

**Photo**

Signature/  
Thumb Impression

**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"/>		
<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"/>	Identification Number	<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"/>		
<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"/>	Identification Number	<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		



## 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)