

KEY INFORMATION MEMORANDUM

Axis Floater Fund

(An open ended debt scheme predominantly investing in floating rate instruments. A relatively high interest rate risk and moderate credit risk)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter	POTENTIAL RISK CLASS			
			Credit Risk →	Relatively Low (Class A)	Moderate rate (Class B)	Relatively High (Class C)
<ul style="list-style-type: none"> Regular income over short term investment horizon. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives) 	 <p>The risk of the scheme is moderately high</p>	 <p>The risk of the benchmark is moderate</p> <p style="text-align: center;">Nifty Medium to Long Duration Debt Index A-III (AMFI Tier I Benchmark)</p>	Interest Rate Risk ↓	Low (Class A)		
			Relatively Low (Class I)			
			Moderate (Class II)			
			Relatively High (Class III)		B-III	

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

Continuous offer for Units at NAV based prices

Name of Mutual Fund	:	Axis Mutual Fund
Name of Asset Management Company	:	Axis Asset Management Company Ltd.
Name of Trustee Company	:	Axis Mutual Fund Trustee Ltd
Addresses, Website of the entities	:	One Lodha Place, 22nd & 23rd Floor, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, Pin Code – 400013 www.axismf.com
Name of Sponsor	:	Axis Bank Ltd.

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

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

This Key Information Memorandum is dated November 28, 2025.

Investment Objective	<p>To generate regular income through investment in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt and money market instruments.</p> <p>There can be no assurance that the investment objective of the scheme would be achieved.</p>														
Asset Allocation Pattern of the scheme	<p>Under normal circumstances, the asset allocation pattern will be:</p> <table border="1" data-bbox="376 387 1474 689"> <thead> <tr> <th data-bbox="376 387 1217 551" rowspan="2">Instruments</th> <th colspan="2" data-bbox="1217 387 1474 488">Indicative allocations (% of total assets)</th> </tr> <tr> <th data-bbox="1217 488 1342 551">Minimum</th> <th data-bbox="1342 488 1474 551">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="376 551 1217 618">Floating Rate Debt Instruments (including Fixed Rate Debt Instruments swapped for floating rate returns)</td> <td data-bbox="1217 551 1342 618">65</td> <td data-bbox="1342 551 1474 618">100</td> </tr> <tr> <td data-bbox="376 618 1217 651">Debt and Money Market Instruments</td> <td data-bbox="1217 618 1342 651">0</td> <td data-bbox="1342 618 1474 651">35</td> </tr> <tr> <td data-bbox="376 651 1217 689">Units issued by REITs & InvITs</td> <td data-bbox="1217 651 1342 689">0</td> <td data-bbox="1342 651 1474 689">10</td> </tr> </tbody> </table> <p>Derivatives Investment in derivatives instruments shall be to the extent of 100% of the Net Assets as permitted by Regulations / guidelines issued by SEBI from time to time. The Scheme may use derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. Derivative instruments include Interest Rate Swaps, Interest Rate Forwards, Interest Rate Futures, Forward Rate Agreements and any such other derivative instruments permitted by SEBI/RBI from time to time.</p> <p>The cumulative gross exposure through debt, units issued by REITs & InvITs and derivative position should not exceed 100% of the net assets of the Scheme in with Para 12.24 of SEBI Master Circular as amended from time to time.</p> <p>Securitized debt Investment in Securitized debt (excluding foreign securitized debt), if undertaken, would not exceed 50% of the net assets of the Scheme.</p> <p>Repo in Corporate debt securities The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. The gross exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Scheme or such higher limit as may be specified by SEBI. Further, such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.</p> <p>Credit Enhancement / Structured Obligations: The scheme will invest in debt instruments having structured obligations / credit enhancement as per limit prescribed by SEBI and as amended from time to time.</p> <p>Debt instruments having Special Features The Scheme shall invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption referred in para 12.2 of SEBI Mater Circular for Mutual Funds. The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments and not more than 5% of its NAV of the debt portfolio of the Scheme in such instruments issued by a single issuer or within such limits as may be revised by SEBI from time to time.</p> <p>Investment in Short Term Deposits</p>	Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Floating Rate Debt Instruments (including Fixed Rate Debt Instruments swapped for floating rate returns)	65	100	Debt and Money Market Instruments	0	35	Units issued by REITs & InvITs	0	10
Instruments	Indicative allocations (% of total assets)														
	Minimum	Maximum													
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Debt and Money Market Instruments	0	35													
Units issued by REITs & InvITs	0	10													

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI from time to time.

The Scheme shall not invest in foreign securitized debt and Credit Default Swaps.

The Scheme retains the flexibility to invest across all the securities in the debt, money markets instruments, units issued by REITs & InvITs and mutual fund units.

Investment in Mutual Fund units

The Scheme may seek exposure in Mutual Fund units of debt schemes subject to applicable Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Chapter 16A of SEBI Master Circular for Mutual Funds on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1	Derivatives for non- hedging purposes	There is no separate limit for derivatives for non-hedging purposes. Please refer above para for exposure in derivatives	Para 7.5, 7.6 & Para 12.25 of SEBI Master Circular for Mutual Funds
2	Securitized Debt	Investment in Securitized debt (excluding foreign securitized debt), if undertaken, would not exceed 50% of the net assets of the Scheme.	Para 12.15 of SEBI Master Circular for Mutual Funds.
3	REITS and InvITS	Upto 10% of the net assets of the Scheme.	Para 12.21 of SEBI Master Circular for Mutual Funds.

4	Debt instruments with special features AT1 & AT2 Bonds	The Scheme shall invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption referred in para 12.2 of SEBI Mater Circular for Mutual Funds fund. The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments and not more than 5% of its NAV of the debt portfolio of the Scheme in such instruments issued by a single issuer or within such limits as may be revised by SEBI from time to time.	Para 12.2.2 of SEBI Master Circular for Mutual Funds.
5	Credit Enhancement /Structured Obligations	The scheme will invest in debt instruments having structured obligations / credit enhancement as per limit prescribed by SEBI and as amended from time to time.	Para 12.3 of SEBI Master Circular for Mutual Funds.
6	Tri party Repo	Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation.	-
7	Mutual Fund Units	The Scheme may seek exposure in Mutual Fund units of debt schemes subject to applicable Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.	Clause 4 of Seventh Schedule of SEBI (MF) Regulations, 1996
8	Repo and Reverse repo in corporate debt securities	The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. The gross exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Scheme or such higher limit as may be specified by SEBI. Further, such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.	Para 12.18 of SEBI Master Circular for Mutual Funds.
9	Units of Corporate Debt Market Development Fund ('CDMDF')	The Scheme shall invest 25 bps of their AUM in the units of CDMDF. The scheme shall, every six months, additionally contribute to CDMDF as their AUM increases, to ensure 25 bps of scheme AUM is invested in units of CDMDF.	Chapter 16A of SEBI Master Circular for Mutual Funds

The limits given above shall be subject to Schedule VII of the Regulations / circulars issued by SEBI and shall stand revised to the extent of changes in the Regulations/ circulars from time to time.

The Scheme shall not invest in following instruments:

Sl. No.	Type of Instrument
1	Credit default swaps
2	Overseas Securities
3	Securities Lending and borrowing & Short Selling

Portfolio rebalancing due to short term defensive considerations:

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities,

	<p>applicable regulations and political and economic factors. The Scheme may actively deviate from the stated asset allocation pattern outlined in the SID during extenuating circumstances. These instances may be beyond the control of the fund manager & the AMC and hence may require such deviations. Such changes in the investment pattern will be transitional in nature and will be undertaken as defensive considerations only in accordance with Para 1.14.1.2 of SEBI Master circular for Mutual Fund and as amended from time to time. Defensive considerations may be determined by the fund manager and /or AMC from time to time. In case of deviations on account of exogenous factors the fund manager will endeavour to rebalance the Scheme within 30 calendar days from the date of such deviation. The intention being at all times to seek to protect the interests of the Unit holders."</p> <p><u>Portfolio rebalancing due to passive breaches:</u></p> <p>In case of passive deviation from the asset allocation pattern or various prudential limits prescribed under SEBI (Mutual funds) regulations, 1996 and circulars issued thereunder the AMC shall follow process specified in Para 2.9 of SEBI Master circular for Mutual Fund as amended from time to time. In line with the circular, in the event of deviation from the mandated asset allocation limits mentioned in the SID or the prudential limits due to passive breaches such as corporate action, substantial rise/ fall in the price of an underlying scrip, maturity of any underlying security, large redemptions, etc., the portfolio would be rebalanced within 30 business days from the date of deviation. Where the portfolio is not rebalanced within mandated timelines, justification in writing including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the Scheme is not rebalanced within aforementioned mandated plus extended timelines AMC shall adhere to the requirements as laid down in the aforesaid SEBI circular. However, at all times, the portfolio will adhere to the overall investment objective of the scheme.</p>
<p>Investment Strategy</p>	<p>The Scheme follows an active investment strategy.</p> <p>The Scheme will aim to generate regular income and reduce interest rate risk through investment in a portfolio comprising predominantly of floating rate debt / money market instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. The fund manager will try to achieve an optimal risk return balance for the investors of the Scheme.</p> <p>The investment process will focus on macro-economic research, credit risk and liquidity management. As part of credit risk assessment, the Scheme will also apply its credit evaluation process besides taking guidance from ratings of rating agencies.</p> <p>The investment decision will be a function of fund manager's view on prevailing interest rate scenario, maturity & liquidity of the instrument, quality of management and any other related factors.</p> <p>For detailed derivatives strategy, refer to the SID.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <p>The scheme carries risks associated with investing in fixed income securities, securitized debt, derivatives, repo transactions in Corporate Bonds, REITs, InvITs etc. Investments in debt and money market instruments are subject to interest rate risk, re-</p>

	<p>investment risk, basis risk, credit risk, spread risk, prepayment risk, creation of segregated portfolio, debt instruments having credit enhancements, etc.</p> <p>Please read the SID carefully for details on risk factors before investment.</p> <p>Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF): CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified open ended MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfil liquidity obligations under stress situation.</p> <p>Investors are requested to read detailed disclosure on investment of the schemes in the CDMDF as mentioned in relevant section of SID.</p>																					
<p>Risk Mitigation strategies</p>	<p>Risk management is going to be an integral part of the investment process. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of the Regulations.</p> <p>For more details, please refer SID.</p>																					
<p>Creation of Segregated Portfolio</p>	<p>In case of credit event, the Scheme may create segregated portfolio of debt and money market instruments in terms of applicable SEBI regulations/ circulars. For Details, kindly refer SID & SAI.</p>																					
<p>Plans and Options</p>	<p>Plans</p> <ol style="list-style-type: none"> 1. Axis Floater Fund - Regular Plan 2. Axis Floater Fund - Direct Plan <p>Each plan offers the following options:</p> <ul style="list-style-type: none"> • Growth option • Income Distribution cum Capital Withdrawal (IDCW) option <table border="1" data-bbox="392 1420 1347 1886"> <thead> <tr> <th>Options</th> <th>Sub-options/Facility</th> <th>Frequency of IDCW</th> <th>Record date*</th> </tr> </thead> <tbody> <tr> <td>Growth</td> <td>Nil</td> <td>NA</td> <td>NA</td> </tr> <tr> <td rowspan="4">IDCW</td> <td>Daily(Re-investment)</td> <td>Daily (every business day)</td> <td>Daily</td> </tr> <tr> <td>Monthly (Payout and Re-investment)</td> <td>Monthly</td> <td>25th of the month*</td> </tr> <tr> <td>Quarterly (Payout and Re-investment)</td> <td>Quarterly</td> <td>25th of March, June, September and December</td> </tr> <tr> <td>Annual (Payout & Re-investment)</td> <td>Annual</td> <td>N.A.</td> </tr> </tbody> </table> <p>* Next business day if record date happens to be a non business day.</p> <p>Default Option/Facility</p> <p>The investor must clearly specify his choice of plan. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in</p>	Options	Sub-options/Facility	Frequency of IDCW	Record date*	Growth	Nil	NA	NA	IDCW	Daily(Re-investment)	Daily (every business day)	Daily	Monthly (Payout and Re-investment)	Monthly	25 th of the month*	Quarterly (Payout and Re-investment)	Quarterly	25 th of March, June, September and December	Annual (Payout & Re-investment)	Annual	N.A.
Options	Sub-options/Facility	Frequency of IDCW	Record date*																			
Growth	Nil	NA	NA																			
IDCW	Daily(Re-investment)	Daily (every business day)	Daily																			
	Monthly (Payout and Re-investment)	Monthly	25 th of the month*																			
	Quarterly (Payout and Re-investment)	Quarterly	25 th of March, June, September and December																			
	Annual (Payout & Re-investment)	Annual	N.A.																			

	<p>the application form e.g. "Axis Multicap Fund – Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.</p> <p>Default Option - Growth Option Default sub option - Daily Default Facility - IDCW Reinvestment facility (between IDCW Reinvestment and IDCW Payout facility).</p> <p>For detailed disclosure on default plans and options, kindly refer SID & SAI.</p>		
Applicable NAV	<p>Subscriptions/ Purchases including Switch- ins: The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of units of the Scheme and the following NAVs shall be applied for such purchase:</p> <ol style="list-style-type: none"> 1. Where the application is received upto 3.00 pm on a Business day and funds are available for utilization before the cut-off time – the closing NAV of the Business day shall be applicable; 2. Where the application is received after 3.00 pm on a Business day and funds are available for utilization on the same day or before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable; 3. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time - the closing NAV of Business day on which the funds are available for utilization shall be applicable. <p>For determining the applicable NAV for allotment of units in respect of purchase / switch-in in the Scheme, it shall be ensured that:</p> <ol style="list-style-type: none"> i. Application is received before the applicable cut-off time ii. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cutoff time. iii. The funds are available for utilization before the cut-off time. <p>The aforesaid provisions shall also be applicable to systematic transactions like Systematic Investment Plan, Systematic Transfer Plan, etc offered by scheme.</p> <p>Redemptions including Switch - outs:</p> <ol style="list-style-type: none"> 1. Where the application received upto 3.00 pm - closing NAV of the day of receipt of application. 2. Where the application received after 3.00 pm - closing NAV of the next Business Day. 		
Minimum Application Amount/ Number of Units	Purchase	Additional Purchase	Redemption
	Rs 5,000 and in multiples of Re 1 thereafter	Rs 1000 and in multiples of Re 1 thereafter	There will be no minimum redemption criterion.
	<p>For details of investment/transaction through SIP/STP/SWP & other facilities please refer to the SID & SAI.</p> <p>"Note – The aforesaid requirement of minimum application and additional purchase amount shall not be applicable on the mandatory investments made by the Designated Employees of Axis AMC in accordance with clause 6.10 of SEBI Master Circular on Mutual Funds".</p>		
Despatch of Repurchase (Redemption) Request	<p>The redemption proceeds shall be dispatched to the unit holders within 3 working days from the receipt of the redemption request at the Authorised Center of Axis Mutual Fund.</p>		
Benchmark Index	<p>Nifty Medium to Long Duration Debt Index A-III</p>		

IDCW Policy

The Trustee will have the discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations 1996 ('SEBI (MF) Regulations'). The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unit holders as to the rate of IDCW nor that it will be paid regularly.

With respect to declaration of IDCW upto monthly frequency, the trustees can delegate to the officials of AMC to declare and fix the record date as well as decide the quantum of IDCW

However, the requirement of giving notice shall not be applicable for IDCW options having frequency up to one month.

Name of the Fund Manager

Mr. Aditya Pagaria (managing scheme since 29th July 2021)
 Mr. Hardik Shah (managing scheme since 31st January 2022)

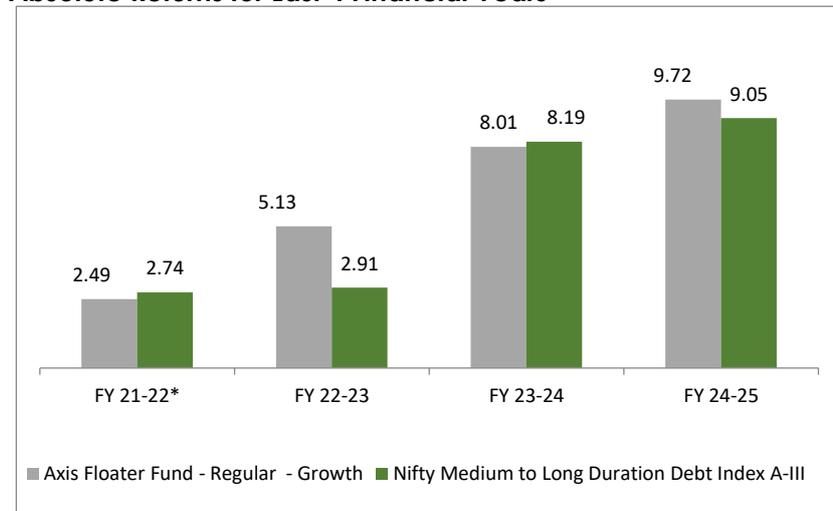
Name of the Trustee Company

Axis Mutual Fund Trustee Limited

Performance of the scheme as on September 30, 2025

Period	Axis Floater Fund - Regular Plan - Growth Option [^]	Nifty Medium to Long Duration Debt Index A-III
1 Year returns	6.68%	6.97%
3 Year returns	8.04%	7.94%
5 Year returns	-	-
Returns since Inception (29-Jul-21)	6.74%	6.16%

Absolute Returns for Last 4 Financial Years

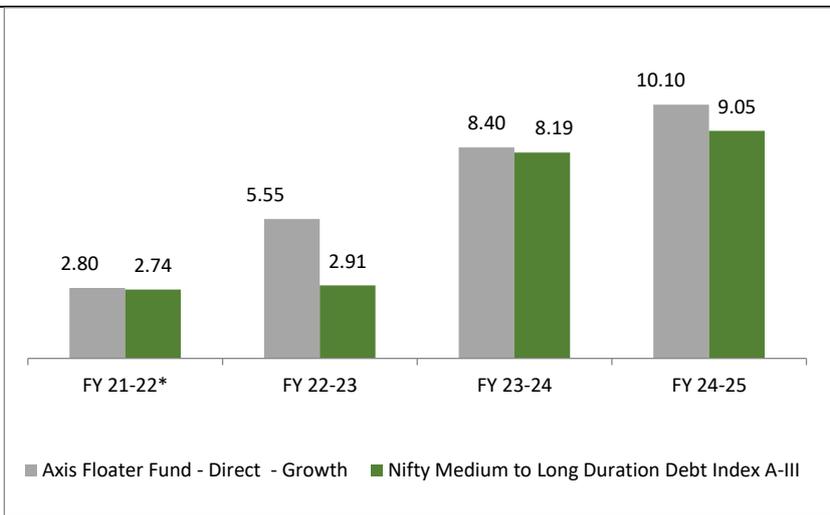


* from Fund inception to 31st Mar 2022.

With effect from July 01, 2025 the benchmark has been changed to Nifty Medium to Long Duration Debt Index A-III .

Period	Axis Floater Fund - Direct Plan - Growth Option [^]	Nifty Medium to Long Duration Debt Index A-III
1 Year returns	7.02%	6.97%
3 Year returns	8.41%	7.94%
5 Year returns	-	-
Returns since Inception (29-Jul-21)	7.13%	6.16%

Absolute Returns for Last 4 Financial Years



* from Fund inception to 31st Mar 2022.
 With effect from July 01, 2025 the benchmark has been changed to Nifty Medium to Long Duration Debt Index A-III.

For risk-o-meter and benchmark risk-o-meter refer cover page.

^Past performance may or may not be sustained in future. Returns are compounded annualized for period more than or equal to 1 year. Calculations are based on Growth Option NAVs. The performance of Scheme is benchmarked to the Total Return Variant (TRI) of the Benchmark Index in terms of Para 1.9, and Para 6.14 of SEBI Master Circular on Mutual Funds as amended from time to time.

Additional Scheme Related Disclosures	<ol style="list-style-type: none"> 1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) - Please refer the AMC website https://www.axismf.com/statutory-disclosures for said details. 2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds – Not Applicable 3. Portfolio turnover ratio for the half-year period ended September 30, 2025: - Not Applicable
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Expenses of the Scheme
 For Continuous Offer

(i). Load Structure	<p>Exit load: NIL</p> <p>The Investor is requested to check the prevailing Load structure of the Scheme before investing.</p> <p>For switches within the Scheme from Regular to Direct Plan or vice versa, no exit load shall be charged</p> <p>Under the Scheme, the AMC/ Trustee reserves the right to change / modify the Load structure if it so deems fit in the interest of smooth and efficient functioning of the Mutual Fund. The AMC/ Trustee reserves the right to introduce / modify the Load depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the Regulations.</p>
(ii)Recurring expenses	<p>The recurring expenses of the Scheme (including the Investment Management and Advisory Fees) shall be as per the limits prescribed under the SEBI (MF) Regulations. These are as follows:</p>

	Assets under management Slab (In Rs. crore)	Total expense ratio limits
	On the first Rs. 500 crores of the daily net assets	2.00%
	On the next Rs. 250 crores of the daily net assets	1.75%
	On the next Rs. 1250 crores of the daily net assets	1.50%
	On the next Rs. 3000 crores of the daily net assets	1.35%
	On the next Rs. 5000 crores of the daily net assets	1.25%
	On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.
	On the balance of the assets	0.80%
	<p>In addition to the limits as specified above, expenses as permissible under Regulation 52 of SEBI (MF) Regulations and as prescribed by SEBI from time to time shall be charged to the Scheme. The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. For details of such expenses please refer the SID of the Scheme.</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 Direct Plan.</p> <p>Investors can refer 'Total Expense Ratio of Mutual Fund Schemes' section on https://www.axismf.com/total-expense-ratio for Total Expense Ratio (TER) details.</p> <p>Actual expense for the financial year ended March 31, 2025 (Audited): Regular Plan: 0.53%** , Direct Plan: 0.19%**</p> <p>**Includes Total Expense Ratio permissible under regulation 52(6)(c), Additional expenses under Regulation 52(6A)(c) and includes GST on Investment Management fees.</p>	
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the paragraph on Taxation in the "Statement of Additional Information" and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.	
Daily Net Asset Value (NAV) Publication	By 11.00 p.m. on every Business Day on AMC (www.axismf.com) and AMFI website. Please refer SID for more details.	
For Investor Grievances please contact	Name and Address of Registrar KFin Technologies Limited Unit – Axis Mutual Fund Selenium, Tower B, Plot Number 31 & 32, Financial District, Gachibowli, Hyderabad - 500008. Tel : 040 - 33211000	Name, address, telephone number, e-mail i.d. of the Mutual Fund Mr. C P Sivakumar Axis Asset Management Company Ltd. One Lodha Place, 22 nd & 23 rd Floor, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, Pin Code – 400013. Phone no.: 022 - 6311 1205 e-mail: customerservice@axismf.com
Unitholders' Information	Account Statement The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).	

The AMC/RTA shall dispatch a Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

For investor having demat account, the depositories shall dispatch a monthly consolidated statement with details across all schemes of mutual funds and securities held in dematerialized form across demat accounts and dispatch the same to investors who have opted for delivery via electronic mode (e-CAS) by the 12th day from the month end and to investors who have opted for delivery via physical mode by the 15th day from the month end.

For folios where there are no transactions during the half – year, the AMC/RTA shall dispatch a half – yearly CAS at the end of every six months (i.e. September/March) on or before the 21st day of the succeeding month for holdings across all mutual funds at the end of the half-year.

For folios where there are no transactions during the half – year , the depositories shall dispatch a consolidated statement (for investors having a demat account) i.e. half-yearly CAS at the end of every six months (i.e. September/ March) to investors that have opted for e-CAS on or before the 18th day of April and October and to investors who have opted for delivery via physical mode by the 21st day of April and October to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable

For further details, refer SAI.

Annual Report:

The Scheme wise annual report or an abridged summary thereof shall be mailed (emailed, where e-mail id is provided unless otherwise required) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC (www.axismf.com) and Association of Mutual Funds in India (www.amfiindia.com).

Fortnightly Disclosures

The AMC will disclose the portfolio of the Debt Schemes (along with ISIN) on fortnightly basis on the website of the Mutual Fund and AMFI within 5 days of every fortnight in a user-friendly and downloadable spreadsheet format.

Monthly/Half yearly Portfolio

The AMC will disclose the portfolio of the Scheme (alongwith ISIN) on monthly and half yearly basis on the website of the Mutual Fund and AMFI within 10 days from the close of each month/ half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. Further, AMC shall publish an advertisement in an all India edition of one national English daily newspaper and one Hindi newspaper, every half year, disclosing the hosting of the half-yearly statement of its schemes' portfolio on the website of the Mutual Fund and AMFI and the modes through which unitholder(s) can submit a request for a physical or electronic copy of the statement of scheme portfolio.

For more details, kindly refer SID & SAI.

Email ID & Mobile Number: Investors should provide their own email address and mobile number to enable Axis AMC for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

Please refer Axis AMC website www.axismf.com for list of Official Point of Acceptance of Transactions for submission of transaction requests.

Axis Bank Ltd. is not liable or responsible for any loss or shortfall resulting from the operation of the scheme.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Note: For application form kindly refer to the common application form available on our website.