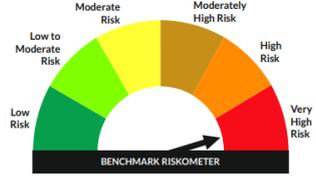


**KEY INFORMATION MEMORANDUM
AXIS MULTI ASSET ALLOCATION FUND**

(An open ended scheme investing in Equity, Debt, Exchange Traded Commodity Derivatives / Units of Gold ETFs / Silver ETFs & units of REITs/InvITs)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter
<ul style="list-style-type: none"> • Capital appreciation & generating income over long term. • Investment in a diversified portfolio of equity and equity related instruments, debt, Exchange Traded Commodity Derivatives / Units of Gold ETFs / Silver ETFs & units of REITs/InvITs 	 <p align="center">The risk of the scheme is very high</p>	 <p align="center">The risk of the benchmark is very high</p> <p>Nifty 500 TRI Index (65%) + Nifty Composite Debt Index (20%) + Domestic Price of Physical Gold (7.5%) + Domestic Price of Physical Silver (7.5%) (AMFI Tier I Benchmark)</p>

***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>The Scheme seeks to generate long term capital appreciation by investing in a diversified portfolio of equity and equity related instruments, debt and money market instruments, Exchange Traded Commodity Derivatives / Units of Gold ETFs, Silver ETF & units of REITs/InvITs.</p> <p>There is no assurance that the investment objective of the Scheme will 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="352 353 1471 622"> <thead> <tr> <th data-bbox="352 353 986 421" rowspan="2">Instruments</th> <th colspan="2" data-bbox="986 353 1471 421">Indicative allocations (% of total assets)</th> </tr> <tr> <th data-bbox="986 421 1241 454">Minimum</th> <th data-bbox="1241 421 1471 454">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="352 454 986 488">Equity and Equity Related Instruments#</td> <td data-bbox="986 454 1241 488">65</td> <td data-bbox="1241 454 1471 488">80</td> </tr> <tr> <td data-bbox="352 488 986 521">Debt* and Money Market Instruments#</td> <td data-bbox="986 488 1241 521">10</td> <td data-bbox="1241 488 1471 521">30</td> </tr> <tr> <td data-bbox="352 521 986 589">Units of Gold ETFs & Silver ETF & Exchange Traded Commodities Derivatives@</td> <td data-bbox="986 521 1241 589">10</td> <td data-bbox="1241 521 1471 589">30</td> </tr> <tr> <td data-bbox="352 589 986 622">Units issued by REITs & InvITs</td> <td data-bbox="986 589 1241 622">0</td> <td data-bbox="1241 589 1471 622">10</td> </tr> </tbody> </table> <p># Investment in derivatives instruments shall be to the extent of 50% of the equity portfolio allocation and 50% of the debt portfolio allocation as permitted by Regulations / guidelines issued by SEBI from time to time, as permitted by the Regulations from time to time. The Scheme may also use debt derivative instruments subject to the guidelines as may be issued by SEBI and RBI and for such purposes as may be permitted from time to time. The Scheme may also use equity derivatives as permitted by the Regulations, including for the purpose of hedging and portfolio balancing and such other purposes as may be permitted, 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, stock options, Index options, Stock & Index futures/stock futures and any such other derivative instruments permitted by SEBI/RBI from time to time.</p> <p>@ Mutual fund schemes investing in exchange traded commodity derivatives (ETCDs) may hold the underlying goods in case of physical settlement of such contracts. In such cases, mutual funds shall dispose of such goods from the books of the scheme, at the earliest, not exceeding 30 days from the date of holding of the physical goods or as may be provided provided by Regulations / circulars.</p> <p>*Investment in Securitised debt (excluding foreign securitised debt), if undertaken, would not exceed 30% of the debt portfolio allocation of the Scheme.</p> <p>The cumulative gross exposure through equity, debt, Exchange traded Commodities Derivatives / Units of Gold ETF/ Silver ETFs, units issued by REITs & InvITs and derivative positions should not exceed 100% of the net assets of the Scheme in accordance with Para 12.24 of SEBI Master Circular as amended from time to time.</p> <p>Investment in Foreign Securities The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to SEBI (MF) Regulations. Such Investment shall not exceed 35% 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>Stock Lending by the Fund The Scheme shall adhere to the following limits should it engage in Stock Lending.</p>	Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Equity and Equity Related Instruments#	65	80	Debt* and Money Market Instruments#	10	30	Units of Gold ETFs & Silver ETF & Exchange Traded Commodities Derivatives@	10	30	Units issued by REITs & InvITs	0	10
Instruments	Indicative allocations (% of total assets)																	
	Minimum	Maximum																
Equity and Equity Related Instruments#	65	80																
Debt* and Money Market Instruments#	10	30																
Units of Gold ETFs & Silver ETF & Exchange Traded Commodities Derivatives@	10	30																
Units issued by REITs & InvITs	0	10																

- Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.
- Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable).

Short Selling by the Fund

The Fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.

Investment in Short Term Deposits

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 Para 12.16 of Master Circular for Mutual Funds and as amended from time to time .

Investment in Units of Mutual Fund (other than units of Gold ETF & Silver ETF)

The Scheme may invest upto 5% of the net assets of the Scheme in units of debt and liquid mutual fund schemes of Axis AMC or in the Scheme of other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations

The Scheme retains the flexibility to invest across all the securities in the equity, debt and Money Markets Instruments and mutual fund units. The portfolio may hold cash depending on the market condition.

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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending and borrowing	<p>The Scheme shall adhere to the following limits should it engage in Stock Lending:</p> <ol style="list-style-type: none"> 1. Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable). <p>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.</p>	Para 12.11 of SEBI Master Circular for Mutual Funds . as amended from time to time.
2.	Derivatives (for non hedging purpose)	There is no separate limit for derivatives for non-hedging purposes. Please refer above para for exposure in derivatives.	Para 7.5, Para 7.6 and Para 12.25 of SEBI Master Circular for Mutual Funds.
3.	Securitized Debt	Investment in Securitized debt (excluding foreign securitized debt), if undertaken, would not exceed 30% of the debt portfolio allocation of the Scheme.	Para 12.15 of SEBI Master Circular for Mutual Funds .

	4. Overseas Securities	The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to SEBI (MF) Regulations. Such Investment shall not exceed 35% of the net assets of the Scheme.	Para 12.19 of SEBI Master Circular for Mutual Funds .
	5. REITS and InVITS	Upto 10% of the net assets of the Scheme.	Para 12.21 of SEBI Master Circular for Mutual Funds .
	6. Debt instruments with special features AT1 & AT2 Bonds	<p>a) No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer.</p> <p>b) The scheme shall not invest –</p> <p>i. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and</p> <p>ii. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.</p> <p>The above investment limit for a mutual fund scheme shall be within the overall limit for debt instruments issued by a single issuer.</p>	Para 12.2.2 of SEBI Master Circular for Mutual Funds .
	7. Credit Enhancement /Structured Obligations	<p>The investment by the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme:</p> <p>a) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and</p> <p>b) Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.</p> <p>These limits shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008. The Scheme shall invest in abovementioned securities within such limits as may be revised by SEBI from time to time and other prudential limits with respect to the debt instruments.</p>	Para 12.3 of SEBI Master Circular for Mutual Funds .
	8. Tri party Repo	Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation.	-
	9. Mutual Fund Units (other than Gold & Silver ETF)	The Scheme may invest upto 5% of the net assets of the Scheme in units of debt and liquid mutual fund schemes of Axis AMC or in the	Clause 4 of Seventh Schedule of SEBI (MF)

		Scheme of other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations	Regulations, 1996
10.	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 .
11.	Covered Call	As per regulatory limit.	Para 12.25.8 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 / securities:

Sr. No.	Type of Instrument
1	Credit default swaps

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, 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.

Portfolio rebalancing due to passive breaches:

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

	<p>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 active investment strategy.</p> <p>The Scheme seeks to generate long term capital appreciation by investing in a diversified portfolio of equity, debt & money market instruments, Exchange Traded Commodity Derivatives / Units of Gold ETFs / Silver ETFs & units of REITs/InvITs.</p> <p>The scheme seeks to benefit from the concept of asset allocation. The aim of asset allocation is to provide superior risk adjusted returns through diversification across various asset classes like equity, debt and money market instruments, Exchange Traded Commodity Derivatives / Units of Gold ETFs / Silver ETFs & units of REITs/InvITs which have historically had low correlation with each other.</p> <p>Equity and Equity Related Instruments: The equity allocation will be managed actively. The focus would be to build a diversified portfolio of strong growth companies, reflecting our most attractive investment ideas, at all points of time.</p> <p>The portfolio will be built utilizing a bottom-up stock selection process, focusing on appreciation potential of individual stocks from a fundamental perspective. The AMC employs a "Fair value" based research process to analyze the appreciation potential of each stock in its universe (Fair value is a measure of the intrinsic worth of a company). The universe of stocks is carefully selected to include companies having a robust business models and enjoying sustainable competitive advantages as compared to their competitors. the scheme intends to have multicap portfolio with flexibility to invest across the market capitalization spectrum.</p> <p>The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in equity markets. The Fund has identified the following risks and designed risk management strategies, which are embedded in the investment process to manage these risks</p> <ul style="list-style-type: none"> i) Quality Risk - Risk of investing in unsustainable / weak companies. ii) Price Risk - Risk of overpaying for a company iii) Liquidity Risk - High Impact cost of entry and exit iv) Volatility Risk - Volatility in price due to company or portfolio specific factors v) Event Risk - Price risk due to a company / sector specific or market event <p>Fixed Income: The Scheme proposes to invest in a diversified portfolio of high quality debt and money market instruments to generate regular income. The fund manager will allocate the assets of the scheme taking into consideration the prevailing interest rate scenario & the liquidity of the different instruments.</p> <p>The portfolio duration and credit exposures will be decided based on a thorough research of the general macroeconomic condition, political and fiscal environment, systemic liquidity, inflationary expectations, corporate performance and other economic considerations. The fund manager will keep in mind the yield structure of different asset classes (e.g. the sovereign yield curve and the corporate bond yield curve) as well as the kinks within a particular yield curve (e.g. the different points of the sovereign yield curve) while making investment decisions.</p> <p>Exchange Traded Commodity Derivatives / Units of Gold ETFs / Silver ETFs Commodities have historically had a low correlation to other asset classes. By extension</p>

	<p>exposure to commodities results in diversification benefits for investor portfolios. The fund endeavors to use gold ETFs, Silver ETFs & ETCs to achieve twin objectives of portfolio diversification and income generation in the context of the overall fund.</p> <p>Units of REITs / Invits REIT/ Invits is a trust which holds real estate or infrastructure assets respectively which is managed by an investment manager. The unitholders in the trust have proportional interest in the underlying holdings of the trust.</p> <p>For details on derivative strategy, kindly refer section – I Part – II C of the SID of the Scheme.</p>									
Risk Profile of the Scheme	<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. Scheme specific Risk Factors are summarized below:</p> <p>The Scheme carries risks associated with investing in equities, fixed income securities, securitized debt, derivatives, overseas investment, corporate bond, securities lending, Gold Exchange Traded Funds, Silver Exchange Traded Funds, Exchange Traded Commodity Derivatives etc</p>									
Risk Mitigation strategies	<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>									
Creation of Segregated Portfolio	<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</p>									
Plans and Options	<p>Plans</p> <ol style="list-style-type: none"> 1. Axis Multi Asset Allocation Fund – Regular Plan 2. Axis Multi Asset Allocation Fund – Direct Plan <p>Options under each plans</p> <ol style="list-style-type: none"> a. Growth b. Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment Facility) <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Options</th> <th style="text-align: left;">Frequency</th> <th style="text-align: left;">Record Date@</th> </tr> </thead> <tbody> <tr> <td>Growth</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Monthly IDCW * (Payout and Reinvestment Facility)</td> <td>Monthly</td> <td>25th of every month</td> </tr> </tbody> </table> <p>@Next business day if record date happens to be a non-business * Both Regular Monthly IDCW and Direct Monthly IDCW Option offer IDCW Payout and IDCW Re investment facility.</p> <p>Default Option/Facility The investor must clearly specify his choice of option/facility. In the absence of such clear instruction, it will be assumed that the investor has opted for 'default' option / facility and the application will be processed accordingly. The default plan/ option / facility are:</p> <p>Default Option: Growth (between Growth and IDCW) 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>	Options	Frequency	Record Date@	Growth	NA	NA	Monthly IDCW * (Payout and Reinvestment Facility)	Monthly	25 th of every month
Options	Frequency	Record Date@								
Growth	NA	NA								
Monthly IDCW * (Payout and Reinvestment Facility)	Monthly	25 th of every month								
Applicable NAV	<p>Subscriptions/Purchases including Switch - ins:</p>									

	<p>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 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 cut-off time. <p>The funds are available for utilization before the cut-off time</p> <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> <p>The following cut-off timings shall be observed by the Mutual Fund in respect of Repurchase of units:</p> <ol style="list-style-type: none"> a. where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and b. an application received after 3.00 pm – closing NAV of the next Business Day. <p>The above mentioned cut off timing shall also be applicable to transactions through the online trading platform.</p> <p>In case of Transaction through Stock Exchange Infrastructure, the Date of Acceptance will be reckoned as per the date & time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the investor.</p>		
<p>Minimum Application Amount/ Number of Units</p>	<p>Purchase Rs 100 and in multiples of Re 1/- thereafter</p>	<p>Additional Purchase Rs 100 and in multiples of Re 1/- thereafter</p>	<p>Redemption NA</p>
<p>Despatch of Repurchase (Redemption) Request</p>	<p>The redemption proceeds shall be dispatched to the unit holders within three (3) working days from the receipt of the redemption request</p>		
<p>Benchmark Index</p>	<p>Nifty 500 TRI Index (65%) + Nifty Composite Debt Index (20%) + Domestic Price of Physical Gold (7.5%) + Domestic Price of Physical Silver (7.5%)</p>		
<p>IDCW/Dividend Policy</p>	<p>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</p>		

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.

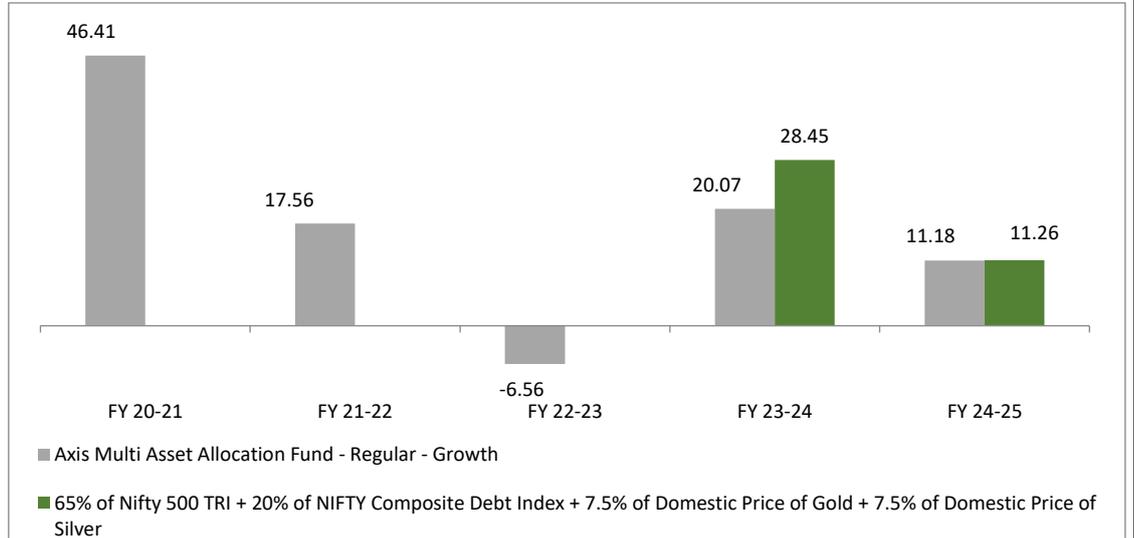
With respect to declaration of IDCW upto monthly frequency, the trustees can delegate to the officials of AMC to declare and fix the record date as well as decide the quantum of IDCW

Name of the Fund Manager
 Ashish Naik (Managing since June 22, 2026)
 Devang Shah (Managing since April 5, 2024)
 Hardik Shah (Managing since April 5, 2024)
 Aditya Pagaria (Managing since June 1, 2024)
 Krishnaa N (Managing since December 16, 2024)
 Pratik Tibrewal (Managing since February 1, 2025)

Name of the Trustee Company
 Axis Mutual Fund Trustee Limited

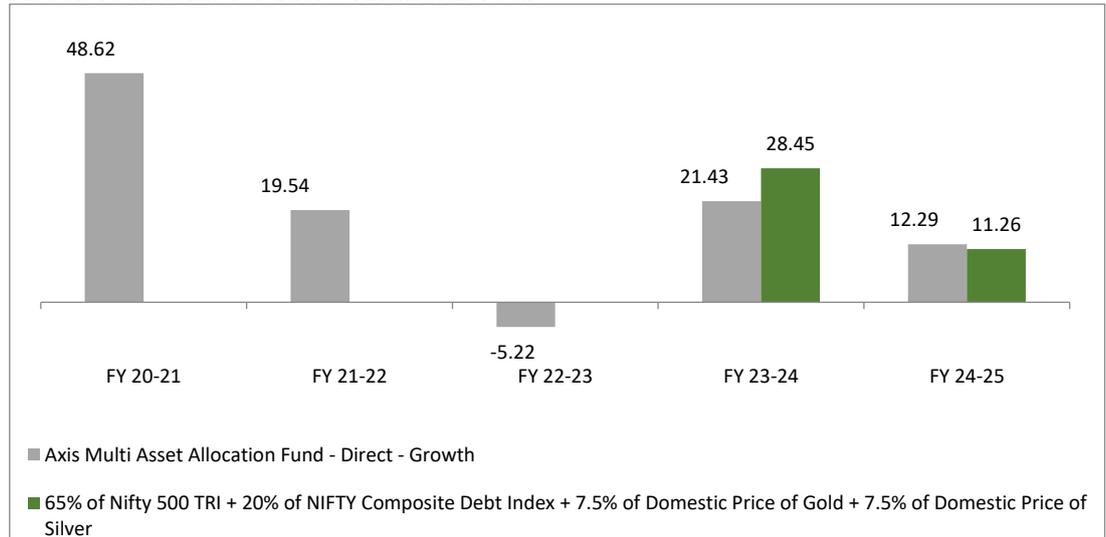
Performance of the scheme as on September 30, 2025	Period	Axis Multi Asset Allocation Fund -Regular Plan - Growth Option [^]	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 7.5% of Domestic Price of Gold + 7.5% of Domestic Price of Silver
	1 Year returns	4.19%	4.89%
	3 Year returns	12.55%	17.51%
	5 Year returns	14.02%	-
	Returns since Inception (23-Aug-10)	9.85%	-

Absolute Returns for Last 5 Financial Years



Period	Axis Multi Asset Allocation Fund -Direct Plan - Growth Option [^]	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 7.5% of Domestic Price of Gold + 7.5% of Domestic Price of Silver	
	1 Year returns	5.27%	4.89%
	3 Year returns	13.80%	17.51%
	5 Year returns	15.51%	-
	Returns since Inception (01-Jan-13)	11.01%	-

Absolute Returns for Last 5 Financial Years



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

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: 0.84 *times
- *Based on Equity, Equity derivatives and Fixed Income securities transactions only. CBLO/Repo/FD/Margin FD/MFU/SLB are not considered.

Expenses of the Scheme

For Continuous Offer

(i). Load Structure

Exit load:

If redeemed/switch out within 12 months from the date of allotment:

- For 10% of investment: Nil
- For remaining investment: 1 %

If redeemed/switch out after 12 months from the date of allotment: Nil

Para 10.4 of Master Circular for Mutual Funds prescribes that there shall be no entry Load for all Mutual Fund Schemes.

Units issued on reinvestment of IDCW shall not be subject to Load. No load shall be levied on switches between options of the Scheme.

For switches within the Scheme from Regular to Direct Plan or vice versa, no exit load shall be charged

The above mentioned load structure shall be equally applicable to the special products such as SIP, STP etc. offered by the AMC. Further, for switches between the Growth and IDCW Option, no load will be charged by the scheme.

Exit load charged to the investors will be credited back to the scheme net of GST.

The Investor is requested to check the prevailing Load structure of the Scheme before investing.

For any change in Load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

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.

The Redemption Price however, will not be lower than 97% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only.

At the time of changing the Load Structure:

1. The AMC shall be required to issue an addendum and display the same on its website immediately;
2. The addendum shall be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Document and Key Information Memorandum already in stock.
3. Latest applicable addendum shall be a part of KIM and SID of the respective Scheme(s).
4. Further, the account statements shall continue to include applicable load structure.

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.

Assets under management Slab (In Rs. crore)	Total expense ratio limits
On the first Rs. 500 crores of the daily net assets	2.25%
On the next Rs. 250 crores of the daily net assets	2.00%
On the next Rs. 1250 crores of the daily net assets	1.75%
On the next Rs. 3000 crores of the daily net assets	1.60%
On the next Rs. 5000 crores of the daily net assets	1.50%
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	1.05%

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.

(ii)Recurring expenses

	<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: 2.07%** , Direct Plan: 1.02%**</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)	<p>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.</p>	
Daily Net Asset Value (NAV) Publication	<p>The AMC will calculate and disclose the NAVs on all Business Days. The AMC shall update the NAVs on its website (www.axismf.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. However if the Scheme has exposure to ETCs, the AMC shall update NAV on its website (www.axismf.com) and the Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 09.00 a.m. of the following business day.</p> <p>Please refer SID for more details.</p>	
For Investor Grievances please contact	<p>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</p>	<p>Name, address, telephone number, fax number, e-mail i.d. of the Mutual Fund Mr. C P Sivakumar Axis Asset Management Company Ltd. One Lodha Place, 22nd & 23rd Floor, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, Pin Code – 400013. Phone no.: 022 – 6311 1205 e-mail: customerservice@axismf.com</p>
Unitholders' Information	<p>Account Statement</p> <p>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).</p> <p>The AMC/RTA shall dispatch a Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) 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.</p> <p>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.</p> <p>For folios where there are no transactions during the half – year, the AMC 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.</p> <p>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</p>	

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 Annual Report or an abridged summary thereof shall be mailed (emailed where email id is provided unless otherwise required) to all Unit Holders within 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 Mutual Fund (www.axismf.com) and on the website of Association of Mutual Funds in India (www.amfiindia.com).

Monthly/Half yearly Portfolio

The AMC will disclose the portfolio of the Scheme (alongwith ISIN) as on the last day of the month / half year 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 scheme's 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.

The Sponsor - 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.