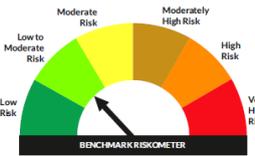


SCHEME INFORMATION DOCUMENT

Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

(An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6 Months Debt Index. A relatively low interest rate risk and relatively low 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 (Class B)	Relatively High (Class C)
<ul style="list-style-type: none"> • Income through exposure over the shorter-term maturity instruments • Investment in an open ended constant maturity index fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index subject to tracking error/tracking difference 	 <p style="font-size: small;">The risk of the scheme is low to moderate</p>	 <p style="font-size: small;">The risk of the benchmark is low to moderate</p> <p style="text-align: center;">CRISIL-IBX Financial Services 3-6 Months Debt Index</p>	Interest Rate Risk ↓			
			Relative y Low (Class I)	A-I		
			Moderate (Class II)			
			Relative y High (Class 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 the Sponsor	: Axis Bank Ltd.

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Axis Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.axismf.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 28, 2025.

CRISIL Indices Limited Disclaimer:

Each CRISIL Index (including, for the avoidance of doubt, its values and constituents) is the sole property of CRISIL Limited (CRISIL). No CRISIL Index may be copied, retransmitted or redistributed in any manner. While CRISIL uses reasonable care in computing the CRISIL Indices and bases its calculation on data that it considers reliable, CRISIL does not warrant that any CRISIL Index is error-free, complete, adequate or without faults. Anyone accessing and/or using any part of the CRISIL Indices does so subject to the condition that: (a) CRISIL is not responsible for any errors, omissions or faults with respect to any CRISIL Index or for the results obtained from the use of any CRISIL Index; (b) CRISIL does not accept any liability (and expressly excludes all liability) arising from or relating to their use of any part of CRISIL Indices

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SECTION I
Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund ('the Scheme')
III.	Category of the Scheme	Index Fund
III.	Scheme type	An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.
IV.	Scheme code	AXIS/O/O/DIN/25/05/0100
V.	Investment objective	<p>The investment objective of the Scheme is to provide returns corresponding to the total returns of the securities as represented by the CRISIL-IBX Financial Services 3-6 Months Debt Index before expenses, subject to tracking errors/tracking difference.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>
VI.	Liquidity/listing details	The Scheme offers Units for Subscription and Redemption at NAV based prices on all Business Days . Under normal circumstances the AMC shall dispatch the redemption proceeds within three (3) working days from the date of receipt of request from the Unit holder. The AMC shall adhere to guidelines published by AMFI /SEBI for exceptional circumstances under which the scheme is unable to transfer redemption or repurchase proceeds within prescribed timelines.
VII.	Benchmark (Total Return Index)	<p>Benchmark: CRISIL-IBX Financial Services 3-6 Months Debt Index</p> <p>Justifications of Benchmark:</p> <p>The fund aims to provide returns before expenses that closely correspond to the total returns of the CRISIL-IBX Financial Services 3-6 Months Debt Index, subject to tracking error/tracking difference.</p> <p>Tier 2 Benchmark: Not Applicable</p>
VIII.	NAV disclosure	<p>By 11.00 p.m. on every Business Day on AMC (www.axismf.com) and AMFI website.</p> <p>Further Details in Section II.</p>
IX.	Applicable timelines	<p>Timeline for</p> <p>Dispatch of redemption proceeds:</p> <p>Under normal circumstances the AMC shall dispatch the redemption proceeds within three (3) working days from the date of receipt of request from the Unit holder.</p> <p>The AMC shall adhere to guidelines published by AMFI /SEBI for exceptional circumstances under which the scheme is unable to transfer redemption or repurchase proceeds within prescribed timelines.</p> <p>Dispatch of IDCW:</p> <p>The instruments for payment of IDCW shall be dispatched to the Unit holders</p>

		within seven (7) working days from the record date.
X.	Plans and Options Plans/Options and sub options under the Scheme	<p>Plans</p> <ul style="list-style-type: none"> • Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund - Direct Plan • Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund - Regular Plan <p>Each plan offers the following options: a) Growth Option b) Income Distribution cum Capital Withdrawal (IDCW) (IDCW Payout Facility and IDCW Re-Investment Facility)</p> <p>Direct Plan Direct Plan is only 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.</p> <p>Regular Plan Regular Plan is available for all types of investors investing through a Distributor.</p> <p>All the plans will have common portfolio.</p> <p>Growth Option IDCWs will not be declared under this option. The income attributable to Units under this option will continue to remain invested in the Scheme and will be reflected in the NAV of Units under this option.</p> <p>IDCW Option Under this option, IDCWs will be declared (subject to deduction of tax at source, if any) at specified frequencies at the discretion of the Trustee, subject to availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. The amounts can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>On payment of IDCW, the NAV of the Unit under IDCW option will fall to the extent of the IDCW payout and applicable statutory levies, if any.</p> <p>It must be distinctly understood that the actual declaration of IDCW and frequency thereof is at the sole discretion of the Board of Directors of Trustee Company. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that it be paid regularly. The Trustee reserves the right to declare a IDCW at any other frequency in addition to the frequencies mentioned above.</p> <p>If IDCW payable under IDCW Payout option is equal to or less than Rs. 500/- then the IDCW would be compulsorily reinvested in the option of the Scheme.</p> <p>Eligible investors / modes for applying All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Platform(s) where investors' applications for subscription of units are routed through Distributors}.</p>

		<p>All the plans will have common portfolio.</p> <p>Default Option/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 Re-investment facility (between IDCW Re-investment and IDCW Payout facility).</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
XI.	Load Structure	<p>Entry Load: Not Applicable</p> <p>In accordance with para 10.4 of SEBI Master Circular on Mutual Funds as amended from time to time, there shall be no entry load.</p> <p>Exit Load: NIL</p>
XII.	Minimum Application Amount/switch in	<p>Rs. 5,000 and in multiples of Re. 1/- thereof.</p> <p>Minimum application amount is applicable at the time of creation of new folio and at the time of first investment in a plan.</p>
XIII.	Minimum Additional Purchase Amount	<p>Rs. 1,000 and in multiples of Re. 1/- thereof.</p>
XIV.	Minimum Redemption/switch out amount	<p>There will be no minimum redemption criterion.</p>
XV.	New Fund Offer Period	<p>This section does not apply to the Scheme as it has already been launched.</p> <p>The New Fund Offer opened on September 18, 2025 and closed on September 23, 2025. The units under the Scheme were allotted on September 24, 2025.</p> <p>The Scheme is now available for Subscription and Redemption at NAV based prices on all Business Days.</p>
XVI.	New Fund Offer Price	<p>This section does not apply to the Scheme as it has already been launched.</p> <p>The Scheme is now available for Subscription and Redemption at NAV based prices on all Business Days.</p>
XVII.	Segregated portfolio/ side pocketing disclosure	<p>The Scheme has provision for segregated portfolio. For Details, kindly refer SAI</p>
XVIII.	Swing pricing disclosure	<p>The Scheme does not have provision for swing pricing.</p>
XIX.	Stock lending/short	<p>The Scheme will not engage in securities lending and short selling.</p>

	selling	
XX.	How to Apply and other details	<p>Investors can undertake transactions in the Schemes of Axis Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time.</p> <p>Physical Transactions</p> <p>For making application for subscription / redemption / switches, application form and Key Information Memorandum may be obtained from / submitted to the Official Points of Acceptance (OPAs) of AMC or downloaded from the website of AMC viz. www.axismf.com.</p> <p>Online / Electronic Transactions</p> <p>Investors can undertake transactions via electronic mode through various online facilities offered by Axis AMC / other platforms specified by AMC from time to time.</p> <p>For further details of online / electronic mode please refer SAI.</p>
XXI.	Investor services	<p>Contact details for general service requests and complaints:</p> <p>Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, IDCW, etc by calling the Investor line of the AMC at contact number 8108622211 (chargeable) from 9.00 am to 6.00 pm (Monday to Saturday) or (022) 6311 1001 (at local call rate for enquiring at AMC ISC's) or email – customerservice@axismf.com. The service representatives may require personal information of the Investor for verification of his / her identity in order to protect confidentiality of information. The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.</p> <p>Investor Relations Officer: Mr. C P Sivakumar Nair Address : 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</p> <p>For any grievances with respect to transactions through BSE StAR and / or NSE MFSS, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p>
XXII	Specific attribute of the scheme	Not Applicable
XXIII	Special product/facility available on ongoing basis	<p>On ongoing basis</p> <p>The facilities offered under the Scheme are as follows:</p> <p>A. SYSTEMATIC INVESTMENTS</p> <ol style="list-style-type: none"> 1) Systematic Investment Plan (SIP) 2) Systematic Investment Plan (SIP) Switch Facility 3) Systematic Investment Plan (SIP) Top-Up Facility 4) Systematic Investment Plan (SIP) Pause facility <p>B. SYSTEMATIC TRANSFERS</p>

- C. SYSTEMATIC WITHDRAWAL PLAN (SWP)
- D. TRANSFER OF INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL PLAN (IDCW TRANSFER PLAN)
- E. SWITCHING OPTIONS
- 1) Inter – Scheme Switching option
 - 2) Intra –Scheme Switching option
- F. ONLINE SCHEDULE TRANSACTION FACILITY

The details pertaining to Frequency / Minimum installments / Minimum amount of SIP / STP / SWP are as follows:

Systematic Investment Plan

Investors shall have an option of choosing any date of the Month from 1st to 28th or last date of the Month as his SIP date. Minimum amount and minimum installments for monthly frequency under SIP Facility is as follows:

Frequency under SIP Facility	Minimum Installments	Minimum SIP amount
Monthly	6 Installments	Rs. 1,000/- and in multiple of Re. 1/-

Systematic Transfer Plan

Investors can opt for the Systematic Transfer Plan by investing a lumpsum amount in one scheme of the Fund and providing a standing instruction to transfer sums at following intervals into any other scheme (as may be permitted by the Scheme Information Document of the respective schemes) of the Fund.

STP Frequency	Cycle Date	Minimum Amount (in Rs.)	Minimum Installment
Daily	Monday To Friday	1,000/-	6
Weekly	Monday To Friday	1,000/-	6
Fortnightly	Alternate Wednesday	1,000/-	6
Monthly	1 st , 7 th , 10 th , 15 th or 25 th	1,000/-	6
Quarterly	1 st , 7 th , 10 th , 15 th or 25 th	3,000/-	2

Systematic Withdrawal Plan

There are five options available under SWP viz. Weekly, Monthly option, Quarterly option, Half Yearly and Yearly option. The details of which are given below:

	Weekly Option	Monthly Option	Quarterly Option	Half Yearly Option	Yearly Option
Minimum value of SWP	Rs. 1,000/-				
Additional amount in multiples of	Re.1				
Dates of SWP Installment	Any Business Day	1/5/10/15/25*			
Minimum No of SWP	Five	Six	Four	Four	Two

* In the event that such a day is a holiday, the withdrawals would be affected on the next business day.

		For detail terms and condition of above facilities kindly refer SAI.
XXV.	Weblink	<ul style="list-style-type: none"> TER for last 6 months / Daily TER: For details, please refer our website: https://www.axismf.com/total-expense-ratio Scheme factsheet: For details, please refer our website: https://www.axismf.com/downloads

INTERPRETATION

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires:

- all references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa.
- all references to "dollars" or "\$" refer to United States Dollars and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
- all references to timings relate to Indian Standard Time (IST).
- References to a day are to a calendar day including a non-Business Day.
- All references to SEBI Master Circular would refer to SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The index that the Scheme intends to track/replicate is included in the approved Index List published by AMFI.
- (ix) The Trustees have ensured that the Scheme approved by them is a new product offered by Axis Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-

Date: November 28, 2025
Place: Mumbai

Name: Darshan Kapadia
Designation: Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation pattern will be:

Instruments	Indicative Allocation (% of total assets)	
	Min	Max
Fixed Income Instruments representing CRISIL-IBX Financial Services 3-6 Months Debt Index**	95	100
Debt and Money Market Instruments*^	0	5

**Including Fixed Income Instruments not forming part of the Index, subject to compliance with Para 3.5.3 of SEBI Master circular for Mutual Funds as amended from time to time.

*During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table.

^Residual portion of 5% of the net assets of the Scheme is provided for liquidity purpose. For liquidity purposes, the Scheme would invest in 'liquid assets' as per clause 4.5.1 of SEBI Master Circular of Mutual funds as amended from time to time.

The Scheme shall not undertake short selling, Credit Default Swaps, Overseas Investments, securitized debt, debt instruments having structured obligations / credit enhancement, Securities Lending, debt instruments with special features as specified under Para 12.2 of SEBI Master Circular for Mutual Funds, REITs & InvITs and exposure in derivative instruments.

Investment in Units of Debt and Liquid Mutual Fund

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

The Scheme may participate in repo / reverse repo in corporate debt up to 5% of the net assets of the Scheme.

The cumulative gross exposure through repo transactions in corporate debt securities, debt & money market instruments, should not exceed 100% of the net assets of the Scheme in accordance Para 12.24 of Master Circular of Mutual Fund as amended from time to time. Cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure. SEBI vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

Being a passively managed index fund, change in investment pattern is normally not foreseen. However, for short durations part of the corpus may be pending for deployment, in cases of extreme market conditions, special events or corporate events comprising the index. During such period, the AMC may invest funds as part of the total assets in the Tri-Party Repos (TREPS) on Government Securities.

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.

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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1	Tri party Repo	Allocation may be made to TREPS for any amounts that are pending deployment or on account of any adverse market situation.	-
2	Mutual Fund Units	The Scheme may invest up to 5% of the net assets of the Scheme in units of debt and liquid mutual fund schemes of Axis AMC or of other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations.	Clause 4 of Seventh Schedule of SEBI (MF) Regulations.
3	Repo and Reverse repo in corporate debt securities	The Scheme may participate in repo/ reverse repo in corporate debt upto 5% of the net assets of the Scheme.	Para 12.18 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 below instruments:

Sr. No.	Type of Instrument
1.	Credit default swaps
2.	Overseas Securities
3.	REITS and InVITS
4.	Securitized Debt
5.	Debt instruments with special features AT1 & AT2 Bonds
6.	Credit Enhancement /Structured Obligations
7.	The Scheme shall not undertake Short selling
8.	Securities Lending
9.	Derivatives

Portfolio rebalancing due to short term defensive considerations:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2 of Master Circular for Mutual Funds, and the fund manager will rebalance the portfolio within 7 calendar days from the date of deviation.

Portfolio rebalancing:

In the event of deviation due to change in constituents of the index due to periodic review, in accordance with Para 3.5.3 of Master Circular for Mutual Funds as amended from time to time, the portfolio of the Scheme shall be rebalanced within 7 calendar days from the date of such deviation.

In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days.

Any transactions undertaken in the scheme portfolio of the Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

B. WHERE WILL THE SCHEME INVEST?

The Scheme will invest in following instruments:

- Fixed Income Instruments replicating CRISIL-IBX Financial Services 3-6 Months Debt Index**
- Debt & Money Market instruments (as per asset allocation pattern)
- Short Term Deposit
- Units of debt and liquid Mutual Fund Schemes
- Repo and Reverse repo in corporate debt securities

**Including Fixed Income Instruments not forming part of the Index, invested in compliance with Para 3.5.3 of SEBI Master circular for Mutual Funds as amended from time to time.

The Scheme shall invest in any other instruments as may be permitted by SEBI/RBI from time to time in line with the investment objective of the Scheme.

Kindly refer detailed definitions and applicable regulations/guidelines for each instruments in the Section II.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The scheme follows a passive investment strategy

Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund is a passively managed index fund which will employ an investment approach designed to track the performance of CRISIL-IBX Financial Services 3 - 6 Months Debt Index.

In line with constant maturity profile of the underlying Index, the scheme follows perpetual structure, wherein the scheme would be rebalanced as per set frequency and remain in line with maturity profile.

The Scheme shall replicate the index. In case the Scheme is not able to replicate the index the Fund Manager may invest in other issuances within the limits specified and subject to conditions laid down by Para 3.5 of Master Circular for Mutual Funds as amended from time to time. During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table

PORTFOLIO TURNOVER

The Scheme is an open-ended scheme. It is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which will offset the increase in costs. The fund manager will endeavor to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable accuracy, the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.

For details pertaining to Risk Controls and Risk Mitigation refer Point no. C Part I of Section II of the Scheme Information Document.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

For details refer Point no. VII – Part I - Section I of the Scheme Information Document.

E. WHO MANAGES THE SCHEME?

Name of Fund Manager	Ages and Qualification	Experience of the Fund Manager	Names of other schemes under his management
Aditya Pagaria (24-Sep-25)	41 years, Bachelor in Management Studies, Post Graduate Diploma in Business Management	Total number of years of experience: 18 years, his last 10 years' experience are as follows: <ul style="list-style-type: none"> Axis Asset Management Company Ltd. (Fund Manager - Fixed Income) - (August 1, 2016 till date) ICICI Prudential Asset Management Company Ltd. (Fund Manager - Fixed Income) - (Nov. 30, 2011 - July 26, 2016) (Operations)- (May 03, 2007 - Nov. 29, 2011) 	<ul style="list-style-type: none"> Axis Liquid Fund Axis Banking & PSU Debt Fund Axis Short Duration Fund Axis Treasury Advantage Fund Axis Money Market Fund Axis Aggressive Hybrid Fund Axis Multi Asset Allocation Fund Axis CRISIL IBX SDL May 2027 Index Fund Axis Nifty AAA Bond Plus SDL Apr 2026 50:50 ETF Axis Gold ETF Axis Floater Fund Axis Gold Fund Axis Nifty AAA Bond Plus SDL Apr 2026 50:50 ETF FOF Axis Silver ETF Axis Silver Fund of Fund Axis Nifty SDL September 2026 Debt Index Fund Axis CRISIL IBX50:50 Gilt Plus SDL Sep 2027 Index Fund Axis Fixed Term Plan - Series 113 (1228 Days) Axis CRISIL IBX AAA Bond NBFC Jun 2027 Index Fund Axis CRISIL-IBX AAA Bond Financial Services – Sep 2027 Index Fund Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund Axis CRISIL-IBX AAA Bond NBFC-HFC – Jun 2027 Index Fund

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

The fund is an open ended Constant Maturity Index Fund which intends to invest in fixed income instruments comprising the underlying index and endeavor to track the benchmark. Currently, Axis does not have such a scheme.

a. Reference list of existing constant maturity Index schemes of Axis Mutual Fund are as follows:

Sr. No.	Name of the scheme
1.	Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

b. For detailed comparative table on 'How the Scheme is different from existing schemes of Axis Mutual Fund', please refer our website: <https://www.axismf.com/statutory-disclosures>

G. HOW HAS THE SCHEME PERFORMED

Performance of Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund – Regular Plan - Growth Option on September 30, 2025 is as follows	Period	Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund - Regular Plan - Growth Option[^]	CRISIL-IBX Financial Services 3-6 Months Debt Index
	1 Year returns	-	-
	3 Year returns	-	-
	5 Year returns	-	-
	Returns since Inception (24-Sep-25)	0.13%	0.13%
Returns for since inception period are absolute as scheme has not completed a year			
Absolute Returns for each financial year for the last 5 years : Not Applicable since the scheme has not completed 1 year			
Performance of Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund – Direct Plan – Growth Option as on September 30, 2025 is as follows:	Period	Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund- Direct Plan - Growth Option[^]	CRISIL-IBX Financial Services 3-6 Months Debt Index
	1 Year returns	-	-
	3 Year returns	-	-
	5 Year returns	-	-
	Returns since Inception (24-Sep-25)	0.13%	0.13%
Returns for since inception period are absolute as scheme has not completed a year			
Absolute Returns for each financial year for the last 5 years: Not Applicable since the scheme has not completed 1 year			

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.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. 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
- ii. 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 through a functional website link that contains detailed description- Please refer the AMC website <https://www.axismf.com/statutory-disclosures> for said details.
- iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly – Please refer the AMC website <https://www.axismf.com/statutory-disclosures> for said details

- iv. Portfolio turnover ratio for the half-year period ended September 30, 2025: Not applicable.
- v. Aggregate investment in the Scheme by Concerned scheme's Fund Manager(s):

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units as on September 30, 2025	NAV (Rs. per unit)	
1.	Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	Not applicable.		

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

- vi. Investments of AMC in the Scheme –

Subject to the Regulations, the AMC may invest either directly or indirectly, in the Scheme during Ongoing Offer Period. However, the AMC shall not charge any investment management fee on such investment in the Scheme.

Further, in terms of requirement of the Regulations, the AMC shall invest such amounts in Scheme, based on the risks associated with the Scheme, as may be specified by the SEBI from time to time.

Please refer the AMC website <https://www.axismf.com/statutory-disclosures> for detailed AMC Investments in Scheme(s) of Axis Mutual Fund.

Part III. OTHER DETAILS

A. COMPUTATION OF NAV

The Net Asset Value (NAV) per Unit under the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The Net Assets Value (NAV) of the Units under the Scheme shall be calculated as shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's Investments} + \text{Current Assets including Accrued Income} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

The NAV shall be calculated up to four decimal places. Separate NAV will be calculated and disclosed for each Plan/Option.

The NAVs will be calculated and disclosed on all the Business Days.

Illustration of Computation of NAV:

The computation of NAV per unit using various components is explained as follows:

Particulars	Amount in Rs
Market or Fair Value of Scheme's Investments..... (A)	10,00,00,000.00
Add: Current Assets including Accrued Income.... (B)	75,34,345.00
Less: Current Liabilities and Provisions..... (C)	(30,00,000.00)
Net Assets (A+B-C)	10,45,34,345.00

No. of Units outstanding under Scheme on the Valuation Day: 100,00,000

The NAV per unit will be computed as follows: 10,45,34,345.34 / 100,00,000 = Rs. 10.4534 per unit (rounded off to four decimals)

The Mutual Fund will ensure that the Redemption Price will not be lower than 97% of the Applicable NAV.

For other details such as policies w.r.t computation of NAV, rounding off, procedure in case of delay in disclosure of NAV etc. refer to SAI

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc.

In accordance with the provisions of SEBI circular, the Scheme, being an open-ended scheme, the NFO expenses has been borne by the AMC/Sponsor.

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that following expenses will be charged to the Scheme as expenses as permitted under Regulation 52 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor should refer to the website of the AMC.

Expense Head	% of daily Net Assets
Investment Management and Advisory fees	Upto 1.00 %
Trustee fee	
Audit fees	
Custodian fees	
RTA fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 1 bps)	
Brokerage & transaction cost over and above 12 bps for cash trades.	
Goods & Service Tax (GST) on expenses other than investment and advisory fees	
GST on brokerage and transaction cost	
Other Expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52(6)(b)	Upto 1.00%

*Any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.

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.

The expenses towards Investment Management and Advisory Fees under Regulation 52(2) and the various sub-heads of recurring expenses mentioned under Regulation 52(4) of SEBI (MF) Regulations can be apportioned under various expense heads/ sub heads without any sub limit, as permitted under the applicable regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation

52(6A)(c) may be incurred either towards investment & advisory fees and/or towards other expense heads as stated above as and when applicable.

These estimates have been made in good faith as per the information available with the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations.

The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations and amendments thereto.

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. It is as follows:

In case of an index fund scheme, the total expense ratio of the Scheme including the investment and advisory fees shall not exceed 1.00 per cent of the daily net assets.

The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations.

Expenses charged to the Scheme:

A. In addition to the limits as specified in Regulation 52(6) of SEBI (MF) Regulations or the Total Recurring Expenses (Total Expense Limit) as specified above, the following costs or expenses may be charged to the Scheme namely-

(a) GST payable on investment and advisory service fees ('AMC fees') charged by Axis Asset Management Company Limited (Axis AMC);

(b) Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps for cash market transactions. Any payment towards brokerage & transaction costs, over and above the said 12 bps may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the Regulations.

B. Within the Total Expense Limit chargeable to the Scheme, following will be charged to the Scheme:

(a) GST on other than investment and advisory fees, if any, shall be borne by the Scheme.

(b) Investor education and awareness initiative fees of at least 1 basis points on daily net assets of respective Scheme.

C. AMC fees charged by Axis AMC to the Scheme will be within the Total Expense Limit as prescribed by SEBI (MF) Regulations, with no sub-limit on said AMC fees.

Expenses over and above the prescribed limit shall be charged / borne in accordance with the Regulations prevailing from time to time.

The mutual fund would update the notice of current expense ratios on its website (www.axismf.com) atleast three working days prior to the effective date of the change. 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.

Illustration: Impact of Expense Ratio on Scheme's return:

Expense ratio, normally expressed as a percentage of Average Assets under Management, is calculated by dividing the permissible expenses under the Regulations by the average net assets.

To further illustrate in rupee terms the above, for the Scheme under reference, suppose an Investor invested Rs. 10,000/- (after deduction of stamp duty and transaction charges, if any) under the Growth Option, the impact of expenses charged will be as under:

Sr. No.1	Particulars	Regular Plan	Direct Plan
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A.	Amount invested at the beginning of the year (Rs.)	10,000	10,000
B.	Returns before expenses (Rs.)	1,500	1,500
C.	Expenses other than the expenses mentioned in 'D' below (Rs.)	50	50
D.	Marketing & Selling expense incl. agent commission (Rs.)	150	0
E.	Returns after expenses at the end of the year (Rs.) [B – (C + D)]	1300	1450
	Returns after expenses at the end of the year (in %) [(E/A) – 1]	13%	14.5%

Note(s):

- The purpose of the above illustration is purely to explain the impact of expense ratio charged to the Plan(s) under the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- The expenses of the Direct Plan of the Scheme will be lower to the extent of the distribution expenses/commission
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to seek appropriate advice.

D. LOAD STRUCTURE

Load is an amount which is paid by the Investor to redeem the Units from the Scheme. This amount is used by the AMC to pay commission to the distributors and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, investors may refer to the website of the AMC (<https://www.axismf.com/statutory-disclosures>) or may call at contact number **8108622211** (Chargeable) from 9.00 am to 6.00 pm (Monday to Saturday) or can contact his distributor.

Para 10.4 of SEBI Master Circular for Mutual Funds as amended from time to time has decided that there shall be no entry Load for all Mutual Fund Schemes.

Type of Load	Load chargeable (as %age of NAV)
Exit Load	For details refer Point no. XI of Part – I of Section I of the Scheme Information Document.

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

The above mentioned load structure shall be equally applicable to the special products offered under the Scheme such as SIP, SWP, etc. offered by the AMC. For switches within the Scheme from Regular to Direct Plan or vice versa, no exit load shall be charged. Further, for switches between the Growth and IDCW Option, no load will be charged by the Scheme.

Exit load, if any, 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.

Para 10.4 of SEBI Master Circular for Mutual Fund has decided that there shall be no entry Load for all Mutual Fund schemes.

Under the Scheme, the AMC/ Trustee reserves the right to change / modify the load structure if it so deem 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.

The Trustee/AMC reserves the right to change the load structure subject to the limits prescribed under the Regulations. Any change in load structure shall be only on a prospective basis i.e. any such changes would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).

E. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 Investors and no single Investor shall account for more than 25% of the corpus of the Scheme. The aforesaid conditions should be complied with in each calendar quarter on an average basis. In case the Scheme does not have a minimum of 20 Investors on an ongoing basis for each calendar quarter, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at Applicable NAV. If there is a breach of the 25% limit by any Investor over the quarter, a rebalancing period of one month would be allowed and thereafter the Investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic Redemption by the Mutual Fund at the Applicable NAV on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

Section II

I. Introduction

A. Definitions/interpretation

For details refer website of Axis Mutual Fund: <https://www.axismf.com/statutory-disclosures>

B. Risk factors

Scheme Specific Risk Factors

Risk associated with Passive Investments Strategy

The Scheme will be a passively managed scheme of replicating CRISIL-IBX Financial Services 3-6 Months Debt Index and tracking its performance and yield, before expenses, as closely as possible. The scheme performance may be affected by the vagaries of the Indian markets relating to its underlying Index.

Tracking Error/ Tracking Difference Risk

The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as delay in purchase or non-availability of underlying securities forming part of the index, the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory restrictions, which may result in Tracking Error with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking difference of the Scheme on an ongoing basis and would seek to minimize the Tracking Difference to the maximum extent possible.

Tracking difference:

1. Tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme shall be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units.

For the Scheme the annualized tracking difference averaged over one-year period shall not exceed 1.25%. In case the average annualized tracking difference over one-year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any. Tracking Error/Tracking Difference may arise due to the following reasons:

1. Delay in purchase or non-availability of underlying securities forming part of the index.
2. Delay in liquidation of securities which have been removed by the Index.
3. Difference in valuation of underlying securities by the Index Provider and AMC's valuation providers.
4. Expenditure incurred by the Fund.
5. Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, or corporate actions or otherwise.
6. Corporate actions such as debenture or warrant conversion, mergers, change in constituents etc.
7. Interest payout.
8. Index providers undertake a periodical review of the securities/scrips that comprise the underlying index and may either drop or include new securities/scrips.

In such an event, the Fund will try to reallocate its portfolio but the available investment/ reinvestment opportunity may not permit absolute mirroring immediately. SEBI Regulations (if any) may impose restrictions on the investment and/or divestment activities of the Scheme. Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Error/Tracking difference.

Risks associated with investments in Fixed Income Securities

The following are the risks associated with investment in fixed income securities:

Interest-Rate Risk: Fixed income securities such as government bonds, corporate bonds, and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.

Re-investment Risk: Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.

Basis Risk: The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.

Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

Liquidity Risk: The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.

Credit Risk: This is the risk associated with the issuer of a debenture/bond or a money market instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

Liquidity Risk on account of unlisted securities: The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

Settlement Risk: Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV

Risks associated with Segregated Portfolio

1. Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
2. Security comprises of segregated portfolio may not realise any value.
3. Listing of units of segregated portfolio on recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Risk Factors associated with repo transactions in corporate debt securities

The Scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk is further mitigated through over-collateralization (the value of the collateral being more than the repo amount).

Risks associated with transaction in Units through stock exchange(s)

In respect of transaction in Units of the Scheme through BSE and / or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control.

C. Risk mitigation strategies

RISK CONTROL

The Scheme will be passively managed to track the performance of the CRISIL-IBX Financial Services 3-6 Months Debt Index. The Scheme will endeavor to achieve its objective by replicating the index basket.

The AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process, which would be periodically evaluated. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has implemented the Bloomberg Portfolio Order Management System as Front Office System (FOS). The system has incorporated all the investment restrictions as per SEBI guidelines and "soft" warning alerts at appropriate levels for preemptive monitoring. The system enables identifying & measuring the risk through various risk measurement tools like various risk ratios, average duration and analyzes the same and acts in a preventive manner.

Risk control measures

Market Risk / Interest Rate Risk: Changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. The price movement up and down in fixed income securities will lead to possible movements in the NAV.

Mitigation - In a rising interest rates scenario the scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent.

Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).

Mitigation- The scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.

Credit risk or default risk: It refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.

Mitigation- Apart from the basic examination, management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off-balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower.

Tracking error risk: The performance of the Scheme may not commensurate with the performance of the benchmark index on any given day or over any given period. Such variation, referred to as tracking error may impact the performance of the Scheme.

Mitigation: The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible.

II. Information about the scheme:

A. Where will the scheme invest –

The Scheme will track the benchmark index and invest in securities comprising CRISIL-IBX Financial Services 3-6 Months Debt Index.

The Scheme may also invest in fixed income instruments not forming part of the Index, invested subject to

compliance with Para 3.5.3 of SEBI Master circular for Mutual Funds as amended from time to time.

The Scheme may also invest in money market instruments, in compliance with Regulations to meet liquidity requirements.

Debt Instruments & Money Market Instruments

Treasury Bill (T-Bills)

Treasury Bills are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 14 days, 91 days and 182 days.

The Scheme may also invest in Cash Management Bill (CMB) issued by the Government of India to meet their short term borrowing requirements. CMB are generally issued for maturities of less than 91 days.

Repos

Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. Presently in India, Government Securities, State Government Securities and T-Bills are eligible for Repo/Reverse Repo.

Tri-party repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.

The Scheme may participate in repo/ reverse repo in corporate debt upto 5% of the net assets of the Scheme.

Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). State Government securities (popularly known as State Development Loans or SDLs) are issued by the respective State Government in co-ordination with the RBI.

Units of debt and liquid mutual fund schemes

The scheme may invest in units of debt and liquid mutual fund schemes of Axis AMC or of other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations. Provided that such investment will be within the limits specified under SEBI (MF) Regulations and will be done for cash management purposes

Short Term Deposits

Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks in terms of Para 12.16 of Master Circular for Mutual Funds as may be amended from time to time.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, privately placed, secured, unsecured, rated or unrated and of any maturity.

The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals, etc. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency.

Investment in unrated debt instruments shall be subject to complying with the norms as specified by the Board from time to time.

For applicable regulatory investment limits please refer paragraph "Investment Restrictions".

The Fund Manager may invest in any other security as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

Debt and Money Markets in India

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates. The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds.

The Government Securities (G-Secs) market, consists of G-Sec outstanding of Rs. 80,59,921.302cr as on Feb 28, 2022 (State Govt securities - Rs 38,31,895.100 cr, (as on Feb'21) Source: CCIL), is the oldest and the largest component (50% share in market cap) of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The G-Secs market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the Government Securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like zero coupon bonds, floating rate bonds, inflation indexed bonds, etc.

The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is only an insignificant part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and nongovernment debt vary from time to time. Instruments that comprise a major portion of money market activity include but not limited to:

- Overnight Call
- Tri Party Repo
- Repo/Reverse Repo Agreement
- Treasury Bills
- Government securities with a residual maturity of < 1 year.
- Commercial Paper
- Certificate of Deposit

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. Though not strictly classified as Money Market Instruments, PSU / DFI / Corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option.

The market has evolved in past 2-3 years in terms of risk premia attached to different class of issuers. Bank CDs have clearly emerged as popular asset class with increased acceptability in secondary market. PSU banks trade the tightest on the back of comfort from majority government holding. Highly rated manufacturing companies also command premium on account of limited supply. However, there has been increased activity in papers issued by private/foreign banks/NBFCs/companies in high-growth sector due to higher yields offered by them. Even though companies across these sectors might have been rated on a same scale, the difference in the yield on the papers for similar maturities reflects the perception of their respective credit profiles.

The following table gives approximate yields prevailing on September 30, 2025 on some of the instruments and further illustrates this point.

Instrument	Current Yield range (%)
Tri-party Repo	5.40/5.45
Repo	5.40/5.45
3M T-bill	5.40/5.45
1Y T-bill	5.55/5.60
10Y G-sec	6.50/6.55
3m PSU Bank CD	5.85/5.90
3m Manufacturing co. CP	5.90/5.95
1Y PSU Bank CD	6.30/6.35
1Y NBFC CP	6.75/6.85
1Y Manufacturing co. CP	6.45/6.50
5Y AAA Institutional Bond	6.90/6.95
10Y AAA Institutional Bond	7.15/7.20

Source: Bloomberg

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

B. What are the investment restrictions?

Pursuant to Regulations, specifically the Seventh Schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:

Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt and Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

1. In terms of Para 3.5 of Master Circular for Mutual Funds which specifies the Norms for Debt Index Funds, following shall be complied with respect to the underlying Index:
 - A. Single issuer limit for debt indices shall be as follows:
 - a) For an index with at least 80% weight of corporate debt securities, single issuer limit shall be as under:
 - i. In respect of AAA rated securities, a single issuer shall not have more than 15% weight in the index.
 - ii. In respect of AA rated securities, a single issuer shall not have more than 12.5% weight in the index.
 - iii. In respect of A and below rated securities, a single issuer shall not have more than 10% weight in the index.
 - B. Debt Index Funds based on index comprising of only corporate debt securities shall be considered to be replicating the underlying debt index provided:
 - i. Investment in securities of issuers accounting for at least 60% of weight in the index, represents at least 80% of net asset value (NAV) of the Index Fund.
 - ii. At no point of time the securities of issuers not forming part of the index exceed 20% of NAV of the Index Fund.
 - iii. At least 8 issuers from the underlying index form part of the portfolio of the Index Fund.
 - iv. The investment in various securities are aggregated at issuer level for the purpose of exposure limits.

- v. The exposure limit to a single issuer by the Index Fund shall be as under:
 - a) For AAA rated securities, exposure to a single issuer by the Index Fund shall not have more than 15% weight in the portfolio.
 - b) For AA rated securities, exposure to a single issuer by the Index Fund shall not have more than 12.5% weight in the portfolio.
 - c) For A and below rated securities, exposure to a single issuer by the Index Fund shall not have more than 10% weight in the portfolio.
 - vi. Total exposure of the Index Fund in a particular group (excluding investments in securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of NAV of the scheme. For the purpose of this provision, 'group' shall have the same meaning as defined in Paragraph 12.9.3.3 of SEBI Master Circular on Mutual Funds.
 - vii. The Macaulay Duration (hereinafter referred as "duration") of the portfolio of the Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%.
 - viii. The rating wise weightage of debt securities in the portfolio of Index Fund replicates the underlying index. However, greater allocation of up to 10% of the portfolio may be made to higher rated debt securities.
2. The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:

Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by the Board from time to time:

Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt and Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

3. The Scheme shall not make any investment in:
- a. any unlisted security of an associate or group company of the sponsor; or
 - b. any security issued by way of private placement by an associate or group company of the sponsor; or
- the listed securities of group companies of the sponsor which is in excess of 25% of the net assets;
4. The Mutual Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
5. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
- a. such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - b. the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

Further, inter scheme transfers shall be in accordance with the guidelines issued by Paragraph 12.30 of Master Circular for Mutual Fund as amended from time to time

6. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

The scheme shall not engage in short selling of securities, securities lending and borrowing or carry forward transactions.

The scheme shall not enter into derivatives transactions in a recognized stock exchange, subject to the

framework specified by SEBI.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

7. The Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund.
8. The Scheme shall not make any investment in any fund of funds scheme.
9. Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI.
 - The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:
 - "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
 - The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
 - Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. Further Trustees/ AMCs shall also ensure that the bank in which the Scheme has STD do not invest in the said scheme until the Scheme has STD with such bank.
 - The AMC will not charge any investment management and advisory fees for funds parked in short term deposits of scheduled commercial banks.
 - However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.

Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt and Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

10. The Scheme shall not advance any loans.
11. The Scheme shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase/redemption of Units or payment of interest and/or dividend to the Unit holders.

Provided that the Scheme shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 month. The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

12. The Mutual Funds can participate in repos on following corporate debt securities:
 - (i) Listed AA and above rated corporate debt securities
 - (ii) Commercial Papers (CPs) and Certificate of Deposits (CDs)

For the purpose of consideration of credit rating of exposure on repo transactions for various purposes including for Potential Risk Class (PRC) matrix, liquidity ratios, Risk-o-meter etc., the same shall be as that of the underlying securities, i.e., on a look through basis.

For transactions where settlement is guaranteed by a Clearing Corporation, the exposure shall not be considered for the purpose of determination of investment limits for single issuer, group issuer and sector

level limits.

13. The Scheme shall participate in repos in corporate debt securities as per the guidelines issued by SEBI and/ or RBI from time to time and the guidelines framed by the Board of Directors of Trustee Company and the Asset Management Company, from time to time. At present the following conditions and norms shall apply to repo in corporate debt securities:
- (i) 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.
 - (ii) The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt and derivatives shall not exceed 100% of the net assets of the Scheme.
 - (iii) The Scheme shall participate in repo transactions only in AA and above rated corporate debt securities.
 - (iv) The Scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.
 - (v) The Trustee and the Asset Management Company have framed guidelines interalia considering the following aspects:
 - i. Category of counterparty
 - ii. Credit rating of counterparty
 - iii. Tenor of collateral
 - iv. Applicable haircuts
 - (vi) Counterparty selection & credit rating
The counterparty must be an acceptable counterparty for debt transactions. The Mutual Fund follows a counterparty empanelment process for fixed income transactions and the same shall be used for selection of counterparties for corporate bond repos. All repo transactions in corporate bonds will be governed by a repo agreement as specified by FIMMDA and / or other specified authorities.
 - (vii) Collateral tenor & quality
The exposure limit/investment restrictions prescribed under the Seventh Schedule of the Regulations and circulars issued there under (wherever applicable) shall be applicable to repo transactions in corporate bonds. The Scheme shall further follow guidelines framed by Trustee and the AMC from time to time.
 - (viii) Applicable haircuts
Currently mutual funds are permitted to carry out repo transactions in government securities without any haircuts. The Reserve Bank of India has notified a minimum haircut based on rating of the corporate bond and other securities. In addition, the Fixed Income and Money Market Dealers Association (FIMMDA) would maintain a rating-haircut matrix on an ongoing basis. The Scheme shall further follow guidelines framed by Trustee and the AMC from time to time.

The haircuts seek to protect the lender of funds from the event of the counterparty failing to honor the repurchase leg of the repo. In such a circumstance, the Fund would suffer a loss if the value of the collateral depreciates by more than the haircut. The fall in the value of the collateral could be on account of higher yields and/ or deterioration of credit quality.

As the typical tenor of repos is short (typically overnight), the haircuts represent a relatively high degree of safety in relation to the interest rate risk on the collateral. The risk of collateral depreciation based on historical volatility is given in the table below:

Bond Tenor (yrs)	1	3	5	10
Price Volatility (%) (annualized)	0.6	1.2	1.7	3.4
Repo Tenor	Number of standard deviations needed to lose 10%			
1 day	258	136	94	48
7 days	98	52	36	18

In the above table, the price volatility of a 10-year bond is about 3.4% annualized. That is a 10% price move represents nearly a 3-sigma event on an annualized basis. For overnight tenors, this represents a 48-sigma event (for comparison a 6-sigma event occurs about once in a million observations).

It is apparent that the haircuts stipulated by RBI are more than sufficient to mitigate interest rate risk. Credit event risk remains (the collateral could default during the tenor of the repo). This risk is to be mitigated by ensuring that the collateral is acceptable from a credit point of view.

The exposure limit/ investment restrictions prescribed under the Seventh Schedule of the Regulations and circulars issued there under (wherever applicable) shall be applicable to repo transactions in corporate bonds.

14. Investment in Partly Paid Debenture, if undertaken, will be subject to a cap on maximum investment of Mutual Fund Scheme at 5% of the AUM of the scheme. However, once the Partly Paid Debentures are fully paid up, the cap on maximum investment of Mutual Fund Scheme at 5% of the AUM of the scheme will not apply.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

All the investment restrictions will be applicable at the time of making investments.

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund may follow any internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Para 1.14 of SEBI Master Circular for Mutual Funds:

(i) Type of a scheme

An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk

(ii) Investment Objective

- Main Objective:
- The investment objective of the Scheme is to provide returns corresponding to the total returns of the securities as represented by the CRISIL-IBX Financial Services 3-6 Months Debt Index before expenses, subject to tracking errors/tracking difference. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
There is no assurance that the investment objective of the Scheme will be achieved.

- Investment Pattern: Please refer to Section – I Part – II Point A 'How will the Scheme Allocate its Assets?'

(iii) Terms of Issue

- Liquidity provisions such as listing, Repurchase, Redemption. '(Please refer to relevant provisions on listing, repurchase, redemption in Section II - Part II - Point G 'Other Details')'.
- Aggregate fees and expenses charged to the Scheme (Please refer to Section I – Part III C “Annual Scheme Recurring Expenses”).
- Any safety or guarantee net provided. – Not applicable for the Scheme

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Regulation 25(26) of the SEBI (MF) Regulations, read with clause 1.14.1.4 and 17.10 of SEBI Master Circular for Mutual Funds, the Trustees and AMC shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal.
- A written communication about the proposed change is sent to each Unitholder and an

advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

- The Unitholders are given an option for a period of at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Index methodology - Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents.

About The Index

CRISIL-IBX Financial Services 3-6 Months Debt Index is a constant maturity index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 3 to 6 months from the date of inclusion in the index.

Methodology

Target Date	3 to 6 Months Constant Maturity
Index Objective	Seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 3 to 6 months from the date of inclusion in the index
Asset Allocation	100% (CPs, CDs & Bonds)
Eligible period	Securities maturing in 3-6 month period at Index inception
Index Methodology	
Eligibility Norms	<p>Issuer eligibility</p> <ul style="list-style-type: none"> • Issuers in the financial services sector with long term conservative rating of AAA with a minimum amount outstanding of Rs. 1500 crores and having securities (CPs, CDs & Bonds) with residual maturity of 3 to 6 months. • Minimum security level amount outstanding of Rs. 100 crores. • Only listed issuers shall be included in the index. An issuer will be considered to be listed if at least one security (CPs or Bonds) of such issuer is listed as evaluated at the inception date of the index. CDs are not listed on the exchanges, and hence all CDs are considered eligible if they meet the remaining criteria <p>Issuer selection at inception</p> <ul style="list-style-type: none"> • All issuers qualifying the eligibility criteria mentioned above will form a part of universe. • Up to 20 traded issuers from the universe will be ranked and selected based on liquidity. If less than 8 issuers are available, then select remaining issuers (to bring the count to 8) based on the highest amount outstanding from the universe of outstanding securities as evaluated at the inception date of the index. If the number of issuers is still below 8, then all such eligible issuers with securities maturing in the 3 to 6 months residual maturity period will be shortlisted. Count of 8 issuers will be ensured by relaxing amount outstanding criteria first and then the residual maturity criteria i.e., highest amount outstanding issuers or highest residual maturity of issuers will be selected respectively from the outstanding data. <p>Security selection at inception</p> <p>For each selected issuer, the security (CPs/CDs/Bonds) with highest residual maturity maturing in the 3 to 6 months period will</p>

	be selected from the eligible universe. The selected security must have a minimum amount outstanding of Rs. 100 crores.
Universe exclusions	<ul style="list-style-type: none"> • Perpetual bonds • Floating rate bonds • Tax-free bonds • CE/SO rated bonds • Partly paid bonds • Partial redemption bonds • Single put/call options • Embedded put & call options with same exercise date • CPs/CDs with short-term ratings other than A1+
No. of constituents	<ul style="list-style-type: none"> • Maximum: 20 • Minimum: 8
Weight Assignment	<ul style="list-style-type: none"> • Weights to the issuers will be divided equally as on the base date of the index subject to issuer cap and group cap. Since it's a sectoral index sector caps are not applicable. • Issuers weights should not exceed 15% for AAA rated issuers. Group cap of 25% will be ensured. • When any issuer is excluded, the weight of that issuer will be redistributed proportionally amongst the rest of the issuers of the index, subject to issuer & group cap
Rating change treatment	In case any issuer gets downgraded below AAA, such issuers shall be excluded from the index within the next 5 working days. In that case, the weight of that issuer will be redistributed proportionally in rest of the issuers of the index, subject to issuer cap & group cap. In case of less than 8 issuers are present, then new issuers will be added (to bring the count to 8) from the last reviewed working data as per above mentioned issuer selection criteria at inception.
Cash flow treatment	Any cash flows accruing to the index on account of coupon cash flows, part/full redemption of the security or securities, will be reinvested on the same day in the index in the proportion of existing weights subject to issuer & group cap
Reconstitution/Rebalancing	<p>Issuer selection: The same process for issuer selection would be repeated as that followed at inception.</p> <p>Treatment of existing issuers: The eligibility criteria and process for issuer selection will be repeated. Existing issuers will be removed if they fail to qualify on the basis of the criteria and process. The objective of such reconstitution is to maintain the liquidity and duration profile of the index.</p> <p>Security selection: Same as the process followed during that on the inception of index</p> <p>Treatment of existing securities: The eligibility criteria and process for issuer/security selection will be repeated. Existing securities will be removed if they fail to qualify on the basis of the criteria and process. The objective of such reconstitution is to maintain the liquidity and duration profile of the index</p>
Reconstitution	Quarterly (January, April, July, October)
Weight reset frequency	Quarterly (January, April, July, October) <ul style="list-style-type: none"> • The weights of securities/issuer will float based on the price movement and will be reset to equal weight during the quarterly review.

Index Constituents as on as on September 30, 2025

ISIN	Issuer Name	Maturity Date	Weightage (%)
INE134E08LZ0	PFC 07.58% (Series 222) 15-Jan-2026	15-01-2026	5.00
INE860H07IH9	Aditya Birla Capital Ltd. 7.88% NA (Series I3) Taxable 12-Feb-2026	12-02-2026	5.00
INE763G14XX9	ICICI Securities Ltd. 0.0% CP Taxable 06-Mar-2026	06-03-2026	5.00
INE040A16GJ4	HDFC Bank Ltd. 0.0% CD Taxable 25-Feb-2026	25-02-2026	5.00
INE556F16BC4	Small Industries Development Bank Of India 0.0% CD Taxable 06-Mar-2026	06-03-2026	5.00
INE115A07IX0	LICHT 08.57% (Tranche 287) 03-Mar-2026	03-03-2026	5.00
INE261F14OD7	National Bank for Agriculture & Rural Development 0.0% CP Taxable 02-Mar-2026	02-03-2026	5.00
INE020B08DW1	RECL 07.32% (Series 214-A) 27-Feb-2026	28-02-2026	5.00
INE296A07SJ6	Bajaj Finance 08.00% (Series 286 Tranche 12 Option I) 27-Feb-2026	27-02-2026	5.00
INE476A16A99	Canara Bank 0.0% CD Taxable 06-Mar-2026	06-03-2026	5.00
INE514E16CJ9	Export Import Bank Of India 0.0% CD Taxable 04-Mar-2026	04-03-2026	5.00
INE028A16HW0	Bank of Baroda 0.0% CD Taxable 06-Mar-2026	06-03-2026	5.00
INE238AD6AO8	Axis Bank Ltd. 0.0% CD Taxable 05-Mar-2026	05-03-2026	5.00
INE692A16JB3	Union Bank Of India 0.0% CD Taxable 06-Mar-2026	06-03-2026	5.00
INE237A166Z3	Kotak Mahindra Bank Ltd. 0.0% CD Taxable 27-Feb-2026	27-02-2026	5.00
INE562A16OG7	Indian Bank 0.0% CD Taxable 06-Mar-2026	06-03-2026	5.00
INE160A16QV4	Punjab National Bank 0.0% CD Taxable 16-Jan-2026	16-01-2026	5.00
INE916D144Y8	Kotak Mahindra Prime Ltd. 0.0% CP Taxable 06-Mar-2026	06-03-2026	5.00
INE660A14YI9	Sundaram Finance Ltd. 0.0% CP Taxable 20-Feb-2026	20-02-2026	5.00
INE756I14FC0	HDB Financial Services Ltd. 0.0% CP Taxable 04-Mar-2026	04-03-2026	5.00

For complete methodology, please refer: <https://www.crisil.com/content/dam/crisil/indices/index-linked-products/index-linked-products-methodology.pdf>

E. Principles of incentive structure for market makers (for ETFs) – Not Applicable

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per para 13.6.2 of SEBI master circular for mutual funds (only for close ended debt schemes) – Not Applicable

G. Other Scheme Specific Disclosures:

Listing and transfer of units	Listing The Scheme is an open ended scheme under which Sale and Repurchase will be made on a continuous basis and therefore listing on stock exchanges is not
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	<p>envisaged. However, the Trustee reserves the right to list the Units as and when considered necessary in the interest of Unit holders of the Fund.</p> <p>Transferability of units: Units unless otherwise restricted or prohibited shall be freely transferable by act of parties or by operation of law. Transfer of units will be subject to submission of valid documents and fulfillment of the eligibility requirements by the unitholder/investor as stated under AMFI best Practice guideline No.135/BP/ 116 /2024-25 dated August 14, 2024 and AMC internal processes, if any.</p> <p>For more details refer to the SAI.</p>
Dematerialization of units	<p>Investors shall have an option to receive allotment of Mutual Fund units in their demat account while subscribing to the Scheme in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time.</p> <p>Investors desirous of having the Units of the Scheme in dematerialized form should contact the ISCs of the AMC/Registrar.</p> <p>Where units are held by investor in dematerialized form, the demat statement issued by the Depository Participant would be deemed adequate compliance with the requirements in respect of dispatch of statements of account.</p> <p>In case investors desire to convert their existing physical units (represented by statement of account) into dematerialized form or vice versa, the request for conversion of units held in physical form into Demat (electronic) form or vice versa should be submitted along with a Demat/Remat Request Form to their Depository Participants. In case the units are desired to be held by investor in dematerialized form, the KYC performed by Depository Participant shall be considered compliance of the applicable SEBI norms.</p> <p>Further, demat option shall also be available for SIP transactions. Units will be allotted based on the applicable NAV as per Scheme Information Document and will be credited to investors Demat Account as per the settlement calendar.</p> <p>Units held in Demat form are freely transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favour of transferees who are capable of holding units and having a Demat Account. The delivery instructions for transfer of units will have to be lodged with the Depository Participant in requisite form as may be required from time to time and transfer will be affected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode.</p> <p>For details, Investors may contact any of the Investor Service Centres of the AMC.</p>
Minimum Target amount	Not Applicable
Maximum Amount to be raised (if any)	Not Applicable
Dividend Policy (IDCW)	<p>Under the IDCW option, the Trustee will have the discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the 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.</p>

	<p>The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide for additional frequency for declaration of IDCW.</p> <p>IDCW Distribution Procedure</p> <p>In accordance with Chapter 11 of SEBI Master Circular for Mutual Funds, the procedure for distribution would be as under:</p> <ol style="list-style-type: none"> 1. Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of the decision by the Trustees, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be two (2) working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving IDCW. 4. The notice will, in font size 10, bold, categorically state that pursuant to payment of dividend, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). 5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. 6. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund. 7. The payment of IDCW to the unitholders shall be made within seven working days from the record date. <p>However, the requirement of giving notice shall not be applicable for IDCW options having frequency up to one month.</p>
<p>Allotment (Detailed procedure)</p>	<ul style="list-style-type: none"> • On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request/allotment will be sent to the Unit Holders registered e-mail address and/or mobile number. • In case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement. • For those Unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail. • Unit holders will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. • The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/Registrar. In case of specific request received from the Unit Holders, the AMC/Fund will provide the Account Statement to the Investors within 5 business days from the receipt of such request. • In cases where the email does not reach the Unit holder, the Fund / its Registrar & Transfer Agents will not be responsible, but the Unit holder can request for fresh statement. The Unit holder shall from time to time intimate the Fund / its Registrar & Transfer Agent about any changes in his e-mail address.
<p>Refund</p>	<p><u>During Ongoing Offer period:</u></p> <p>The AMC will refund the subscription money to applicants whose applications are found to be incomplete, invalid or have been rejected for any other reason whatsoever in accordance with the AMFI best practice guidelines in the matter.</p>

	<p>The AMC will endeavor to refund such amounts within 5 business days from the date of purchase transactions as per the timestamp / applicable NAV, where the application form / online transaction is received along with the payment and the funds have been realized. Where the subscription amount and the application/ online transaction are received separately, the period of 5 business days shall be reckoned from the later of the date of identifying the remitter details, based on the credit provided by the Bank or receipt and time stamping of application/ online transaction. In the event of delay beyond 5 business days, the AMC in line with AMFI best practice guidelines on the matter, will pay interest at 15% per annum or such other rate of interest as may be prescribed from time to time.</p>
<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>The following persons (subject to, wherever relevant, purchase of unit of mutual funds, being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for Subscription to the Unit of the Scheme:</p> <ol style="list-style-type: none"> 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian. There shall not be any joint holding with minor investments; 4. Partnership Firms; 5. Limited Liability Partnerships; 6. Proprietorship in the name of the sole proprietor; 7. Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Unit is permitted under the respective constitutions); 8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of requisite approvals wherever applicable) and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) / Overseas Citizen of India (OCI) residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Portfolio Investor (FPI) registered with SEBI on repatriation basis. These investments shall be subject to the conditions prescribed by SEBI, RBI, Income Tax authorities and the AMC, from time to time; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organisations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI; 15. Provident/ Pension/ Gratuity Fund to the extent they are permitted; Other schemes of Axis Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations; 16. Schemes of Alternative Investment Funds; 17. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s); 18. Such other person as maybe decided by the AMC from time to time. <p>Subject to SEBI (Mutual Funds) Regulations, 1996, any application for subscription of units may be accepted or rejected in the sole and absolute discretion of the AMC/ Trustee company. The AMC/ Trustee company may also reject any application for subscription of units if the application is invalid, incomplete, or if the AMC/ Trustee company for any other reason does not believe that it would be in the interest of the scheme or its unitholders to accept such an application.</p>
<p>Who cannot invest</p>	<ol style="list-style-type: none"> 1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except

	<p>where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority.</p> <ol style="list-style-type: none"> 2. Pursuant to RBI A.P. (DIR Series) circular no. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. 3. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. 4. U.S. Persons and Residents of Canada as defined under the applicable laws of U.S. and Canada except the following: <ol style="list-style-type: none"> a. subscriptions received by way of lump sum / switches / systematic transactions received from Non-resident Indians (NRIs) /Persons of Indian origin (PIO) / Overseas Citizen of India (OCI) who at the time of such investment, are present in India and b. FPIs 5. Such other persons as may be specified by AMC from time to time. <p>These investors need to submit a physical transaction request along with such documents as may be prescribed by the AMC/ the Trustee/ the Fund from time to time.</p> <p>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p> <p>The Trustee / the AMC /the Fund reserve the right to change/ modify the above provisions at a later date.</p>
<p>How to Apply and other details (where can you submit the filled up applications including purchase/redemption switches be submitted.)</p>	<p>Investors can undertake transactions in the Schemes of Axis Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time.</p> <p>Physical Transactions</p> <p>For making application for subscription / redemption / switches, application form and Key Information Memorandum may be obtained from / submitted to the Official Points of Acceptance (OPAs) of AMC or downloaded from the website of AMC viz. www.axismf.com.</p> <p>Online / Electronic Transactions</p> <p>Investors can undertake transactions via electronic mode through various online facilities offered by Axis AMC / other platforms specified by AMC from time to time.</p> <p>For name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc. refer back cover page.</p> <p>Please note it is mandatory for unitholders to mention their bank account numbers in their applications/requests for redemption.</p> <p>Please refer to the SAI and Application form for the instructions.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or</p>	<p>Units once redeemed will be extinguished and will not be reissued.</p>

<p>the AMC) involved in the same.</p>	
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>Pledge/Lien of Units</p> <p>The Unit under the Scheme may be offered as security by way of a pledge / lien/charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs), or any other person. The AMC and / or the ISC will note and record such Pledged/liened Units. The AMC shall mark a pledge/lien only upon receiving the duly completed form and documents as it may require. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other person concerned and the Mutual Fund assumes no responsibility thereof.</p> <p>The Pledger/ lienor will not be able to redeem/Switch-out Units that are pledged/liened until the entity to which the Units are pledged/liened provides written authorisation to the Mutual Fund that the pledge / lien charge may be removed. As long as Units are pledged/liened, the Pledgee/lienee will have complete authority to redeem / Switch-out such Units. IDCW declared on Units under lien/pledge will be paid / re-invested to the credit of the Unit Holder and not the lien holder unless specified otherwise in the lien letter.</p> <p>If there are subsisting credit facilities secured by a duly created pledge/lien, I, the nominee(s) or legal heirs / legal representative(s) shall be required to obtain a due discharge certificate from the creditors at the time of transmission of units.</p> <p>For NRIs, the Scheme may mark a lien on Units in case documents which need to be submitted are not given in addition to the application form and before the submission of the redemption / Switch-out request.</p> <p>The Units held in demat mode can be pledged/ liened as per the provisions of Depositories Act and Depositories Rules and Regulations. However, the AMC reserves the right to change operational guidelines for pledge/ lien on Units from time to time.</p> <p>Suspension/Restriction on Redemption of Units of the Scheme</p> <p>Subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme, may be temporarily suspended/ restricted. In accordance with Para 1.12 of SEBI Master Circular on Mutual Funds as amended from time to time and subject to prevailing regulations, restriction on/suspension of redemptions / switch-out of Units of the Scheme, may be imposed when there are circumstances leading to systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ol style="list-style-type: none"> a) Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; b) Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies; c) Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). <p>Restriction on / suspension of redemption of Units of the Scheme may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>When restriction on / suspension of redemption of Units of the Scheme is imposed, the following procedure shall be applied:</p>

	<p>i. No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction.</p> <p>ii. Where redemption / switch-out requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.</p> <p>In addition to the above, the AMC / Trustee may restrict / suspend redemptions / switch-out of Units of the Scheme pursuant to direction/ approval of SEBI.</p> <p>In case of any of the above eventualities, the general time limits for processing requests for redemption of Units will not be applicable.</p> <p>Also refer to the paragraph 'Suspension of Purchase and Redemption of Units' in the Statement of Additional Information.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<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 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(s).</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>Ongoing price for subscription (purchase)/switch</p>	<p>At the Applicable NAV</p> <p>Para 10.4 of SEBI Master Circular for Mutual Funds has decided that there shall be no</p>

<p>-in (from other schemes/plans of the mutual fund) by investors.</p> <p>This is the price you need to pay for purchase/switch-in.</p>	<p>entry Load for all Mutual Fund Schemes. Hence, no entry load is levied for subscription transactions by the Scheme.</p> <p>Methodology of calculating subscription price: Subscription Price = Applicable NAV*(1+Entry Load, if any) Example: If the Applicable NAV is Rs. 10, Entry Load is NIL then the subscription price will be: = Rs. 10* (1+NIL) = Rs. 10</p>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p>	<p>At the Applicable NAV subject to prevailing Exit Load.</p> <p>Ongoing price for redemption /Switch out (to other Schemes/Plans of the Mutual Fund) is price which a Unit holder will receive for redemption/Switch-outs. During the continuous offer of the Scheme, the Unit holder can redeem the Units at Applicable NAV, subject to payment of Exit Load, if any.</p> <p>Methodology of calculating repurchase price: Redemption Price = Applicable NAV*(1-Exit Load, if any) Example: If the Applicable NAV is Rs. 10, Exit Load is 2% then redemption price will be: = Rs. 10* (1-0.02) = Rs. 9.80</p> <p>Investors/Unit holders should note that the AMC/Trustee has right to modify existing Load structure and to introduce Loads subject to a maximum limits prescribed under the SEBI Regulations.</p> <p>Any change in Load structure will be effective on prospective basis and will not affect the existing Unit holder in any manner.</p> <p>However, the Mutual Fund will ensure that the Redemption Price will not be lower than 97% of the Applicable NAV. The Purchase Price shall be at applicable NAV.</p>
<p>Minimum amount for purchase / redemption / switches</p>	<p>Refer Section I – Part I for Minimum amount for purchase/redemption/switches.</p> <p>Minimum Redemption Amount/Switch Out</p> <p>There will be no minimum redemption criterion. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to completion of Lock-in period or release of pledge / lien or other encumbrances). The Redemption / Switch-out request can be made by specifying the rupee amount or by specifying the number of Units of the respective Plan(s) / Option(s) to be redeemed. In case a Redemption / Switch-out request received is for both, a specified rupee amount and a specified number of Units of the respective Plan(s)/ Option(s), the specified number of Units will be considered the definitive request.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out.</p>
<p>Accounts Statements</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</p>

	<p>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 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/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.</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 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</p> <p>For further details, refer SAI.</p>
IDCW	<p>The payment of IDCW to the unitholders shall be made within seven working days from the record date.</p> <p>The AMC shall be liable to pay interest to the Unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time, in the event of failure of despatch of dividend payments within the stipulated time period calculated from the record date</p>
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds.</p> <p>For detailed procedure on how to redeem, kindly refer SAI.</p>
Bank Mandate	<p>It is mandatory for investors to mention bank account details on the form. Applications without this information are liable to be rejected. The Mutual Fund / AMC reserve the right to hold redemption proceeds in case requisite bank details are not submitted.</p>
Delay in payment of redemption / repurchase proceeds / dividend	<p>The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide para 14.2 of SEBI Master Circular for Mutual Funds by SEBI for the period of such delay.</p> <p>The AMC shall pay interest to the Unit holders at 15% or such other rate as may be prescribed by SEBI from time to time, in case the Redemption / Repurchase proceeds are not made within three (3) working Days of the date of Redemption / Repurchase.</p> <p>However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the Investor / Unit holders verification of identity or such other details relating to Subscription for Units under any applicable law or as may be requested by a Regulatory Agency or any</p>

		government authority, which may result in delay in processing the application.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount		<p>As per para 14.3 of master circular for mutual fund issued by SEBI, the unclaimed Redemption and IDCW amounts shall be deployed by the Fund in money market instruments only. The unclaimed Redemption and dividend amounts shall be deployed in money market instruments and such other instruments/securities as maybe permitted from time to time. The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points. The circular also specifies that investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing NAV. Thus, after a period of three years, this amount can be transferred to a pool account and the investors can claim the said amounts at the NAV prevailing at the end of the third year. In terms of the circular, the onus is on the AMC to make a continuous effort to remind investors through letters to take their unclaimed amounts. The details of such unclaimed amounts shall be disclosed in the annual report sent to the Unit Holders.</p> <p>Further, according to Further, according to para 14.3 of Master Circular for mutual fund as amended from time to time the unclaimed Redemption and IDCW amounts may be deployed in separate plan of Overnight scheme/ Liquid scheme/Money market mutual fund scheme floated by Mutual Funds specifically for deployment of the unclaimed Redemption and IDCW amounts.</p>
Disclosure investment minors	w.r.t by	<p>Following is the process for investments made in the name of a Minor through a Guardian: -</p> <ul style="list-style-type: none"> • Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. • Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. • All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. • No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age till the status of the minor is changed to major.
Tracking Error & Tracking Difference		<p>Tracking Error / Tracking Difference Risk</p> <p>The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as delay in purchase or non-availability of underlying securities forming part of the index, the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory restrictions, which may result in Tracking Error with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking difference of the Scheme on an ongoing basis and would seek to minimize the Tracking Difference to the maximum extent possible.</p> <p><u>Tracking difference:</u></p> <p>II. Tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme shall be disclosed on the website of the AMC</p>

	<p>and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units.</p> <p>For the Scheme the annualized tracking difference averaged over one-year period shall not exceed 1.25%. In case the average annualized tracking difference over one-year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.</p> <p>Tracking Error/Tracking Difference may arise due to the following reasons:</p> <ol style="list-style-type: none"> 1. Delay in purchase or non-availability of underlying securities forming part of the index. 2. Delay in liquidation of securities which have been removed by the Index. 3. Difference in valuation of underlying securities by the Index Provider and AMC's valuation providers. 4. Expenditure incurred by the Fund. 5. Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, or corporate actions or otherwise. 6. Securities trading may halt temporarily due to circuit filters. 7. Corporate actions such as debenture or warrant conversion, rights issuances, mergers, change in constituents etc. 8. Rounding-off of the quantity of securities/shares in the underlying index. 9. Interest payout. 10. Index providers undertake a periodical review of the securities/scripts that comprise the underlying index and may either drop or include new securities/scripts. <p>In such an event, the Fund will try to reallocate its portfolio but the available investment/ reinvestment opportunity may not permit absolute mirroring immediately. SEBI Regulations (if any) may impose restrictions on the investment and/or divestment activities of the Scheme. Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Difference.</p>
Any other disclosure in terms of Consolidated Checklist on Standard Observations	NIL

III. Other Details

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided – Not Applicable

B. Periodic Disclosures

Fortnightly, Monthly and Half yearly Disclosures: Portfolio / Financial Results	The AMC will disclose the portfolio of the Scheme (alongwith ISIN) on fortnightly, Monthly and half year on the website of the Mutual Fund and AMFI within 5 days of every fortnight, 10 days from the close of each month and 10 days from the close of each 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.
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	<p>The AMC will also provide a dashboard, in a comparable, downloadable (spreadsheet) and machine readable format, providing performance and key disclosures like Scheme's AUM, investment objective, expense ratios, portfolio details, scheme's past performance etc. on website.</p> <p>For details, please refer our website: https://www.axismf.com/statutory-disclosures</p>
Half Yearly Results	<p>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 the website of the AMC and AMFI.</p> <p>The mutual fund shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast 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.</p> <p>The unaudited financial results will also be displayed on the website of the AMC and AMFI.</p> <p>For details, please refer our website: https://www.axismf.com/statutory-disclosures</p>
Annual Report	<p>The Scheme 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 Mutual Fund (www.axismf.com) and on the website of Association of Mutual Funds in India (www.amfiindia.com).</p> <p>Unitholders whose email addresses are not registered with the Mutual Fund may 'opt-in' to receive a physical copy of the annual report or an abridged summary thereof.</p> <p>Further, AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on a specific request received from a unitholder.</p> <p>AMC shall also publish an advertisement every year, in an all India edition of one national English daily newspaper and in one Hindi newspaper, disclosing the hosting of the scheme wise annual report on the website of the Mutual Fund and AMFI and the modes through which a unitholder can submit a request for a physical or electronic copy of the annual report or abridged summary thereof.</p> <p>For details, please refer our website: https://www.axismf.com/statutory-disclosures</p>
Risk-o-meter and Benchmark Risk-o-meter	<p>The AMC shall review Risk-o-meters on a monthly basis based on evaluation of risk level of Scheme's month end portfolio. Any change in risk-o-meter of the scheme or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Investors may also refer to the website/portfolio disclosure for the latest Risk-o-meter of the Scheme.</p>
Scheme Summary Document	<p>The AMC has provided on its website Scheme summary document which is a standalone scheme document for all the Schemes which contains all the details of the Scheme viz. Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc.</p> <p>For details, please refer our website: https://www.axismf.com/statutory-disclosures</p>
"Tracking Error & Tracking Difference"	<p>Tracking error – Tracking Error is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme.</p>

	<p>The tracking error based on past one year rolling data, on a daily basis shall be disclosed on the website of AMC (www.axismf.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com).</p> <p>Tracking difference – Tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme shall be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units.</p> <p>The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.</p> <p>The Scheme shall also disclose the tracking difference i.e. the annualized difference of daily returns between the underlying Index and the NAV of the Index Fund shall also be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.</p>
<p>Disclosure of Potential Risk Class (PRC) Matrix</p>	<p>Pursuant to the provisions of Para 17.5 of SEBI Master Circular for Mutual Funds, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) and 25(26) of SEBI (Mutual Fund) Regulations, 1996.</p> <p>The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on their website referring to the said change.</p> <p>The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.</p> <p>Further as stated in Para 3.5 of SEBI Master Circular for Mutual Funds the positioning of the Index Fund in the Potential Risk Class (PRC) matrix shall be in the same cell as that of positioning of the index in the PRC matrix.</p>
<p>Disclosure Norms as per para 3.6.8 SEBI Master Circular for mutual funds</p>	<p>A. The Index Fund shall disclose the following on monthly basis:</p> <ol style="list-style-type: none"> I. Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme II. Name and exposure to top 7 groups as a percentage of NAV of the scheme. III. Name and exposure to top 4 sectors as a percentage of NAV of the scheme. <p>Change in constituents of the index, if any, shall be disclosed on the AMC website (i.e. https://www.axismf.com/statutory-disclosures) on the day of change.</p>
<p>Disclosure of Debt Index Replication</p>	<p>The AMC shall disclose Debt Index Replication Factor of the underlying index by the portfolio of the Scheme on it's website www.axismf.com.</p>

Factor	
Any disclosure in terms of consolidated checklist of standard observations	NIL

C. Transparency/NAV Disclosure

The AMC will calculate and disclose NAVs on all the Business Days. The AMC shall update the NAVs on the website Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day and shall also update the NAVs on the website of AMC (www.axismf.com) for a given business day.

If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

Information regarding NAV can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.

D. Transaction charges and stamp duty-

Transaction Charges: Not Applicable

Stamp Duty

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions.

Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including IDCW reinvestment) to the unitholders would be reduced to that extent.

For further details on Stamp Duty, kindly refer SAI.

E. Associate Transactions

- Please refer to Statement of Additional Information (SAI).

F. Taxation

- For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Taxation of Specified Mutual Fund other than Equity-Oriented Mutual Funds (Rates applicable for the Financial Year 2025-26)	Particulars	Taxability in the hands of Individuals / Non-corporates / Corporates	
		Resident	Non-Resident
	Tax on distributed income (dividend income)	Taxed in the hands of unitholders at applicable rate under the provisions of the Income-tax Act, 1961 (Act)	Taxed in the hands of unitholders at the rate of 20% u/s 115A/ 115AD of the Act (plus applicable surcharge and health and education cess)
	Acquired before 1 April 2023		

<p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors / authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	<p>Long term capital gains</p> <p>Listed units (Holding period > 12 months)</p> <p>Unlisted units (Holding period > 24 months)</p>	<p>12.5% (plus applicable surcharge and health and education cess) without indexation benefit</p> <p>12.5% (plus applicable surcharge and health and education cess) without indexation benefit</p>	<p>12.5% (plus applicable surcharge and health and education cess) without foreign currency benefit and indexation benefit</p> <p>12.5% (plus applicable surcharge and health and education cess) without foreign currency benefit and indexation benefit</p>
	<p>Short term capital gains</p> <p>Listed (Holding period <= 12 months)/ Unlisted units (Holding period <= 24 months)</p>	<p>Will be taxed at the applicable rates depending upon the slab of each individual (plus applicable surcharge and health and education cess)</p>	<p>Will be taxed at the applicable rates depending upon the slab of each individual (plus applicable surcharge and health and education cess)</p>
	<p>Acquired on or after 1 April 2023</p>		
<p>Capital Gains on Specified Mutual Funds irrespective of period of holding (Refer Note 2)</p>	<p>Will be taxed at the applicable rates depending upon the slab of each individual (plus applicable surcharge and health and education cess)</p>	<p>Will be taxed at the applicable rates depending upon the slab of each individual (plus applicable surcharge and health and education cess)</p>	

1. Axis Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India and hence the entire income of the Mutual Fund will be exempt from income tax in accordance with the provisions of section 10(23D) of the Act.

Finance Act (No.2) 2024 has amended the definition of 'specified mutual fund' under section 50AA of the Act with effect from financial year 2025-26 to mean:

- (i) a mutual fund scheme which invest more than sixty five percent of its total proceeds in debt and money market instruments; or
- (ii) a fund which invests sixty-five per cent or more of its total proceeds in units of fund referred above.

Provided that the percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures.

The aforesaid definition will be applicable to units which will be sold from 1 April 2025.

2. Applicable rates for individual, corporates and non-corporates are as under:

Particulars	Income slab	Rate of tax
Individual/ Hindu Undivided Family (HUF)/ AOP/ BOI#	Where total income for a tax year (April to March) is less than or equal to Rs 2,50,000* (the basic exemption limit)	Nil
	Where such total income is more than Rs 2,50,000* but is less than or equal to Rs 5,00,000	5% of the amount by which the total income exceeds Rs 2,50,000*
	Where such total income is more than Rs 5,00,000* but is less than or equal to Rs 10,00,000	Rs 12,500 plus 20% of the amount by which the total income exceeds Rs 5,00,000*
	Where such total income is more than Rs 10,00,000	Rs 1,12,500 plus 30% of the amount by which the total income exceeds Rs 10,00,000
Co-operative society	Where total income for a tax year (April to March) is less than or equal to Rs 10,000	10% of the total income
	Where such total income is more than Rs 10,000 but is less than or equal to Rs 20,000	Rs 1,000 plus 20% of the amount by which the total income exceeds Rs 10,000
	Where the total income exceeds Rs 20,000	Rs 3,000 plus 30% of the amount by which the total income exceeds Rs 20,000
Co-operative society availing concessional tax rate benefit (subject to prescribed conditions) under section 115BAD of the Act	22%	
Co-operative society availing concessional tax rate benefit (subject to prescribed conditions) under section 115BAE of the Act	15%	
Domestic Corporate (where the total turnover or gross receipts of such company for financial year 2023-24 exceeds Rs 400 crores)/ Partnership firm/ LLP/ Local authority/ FPIs	30%	

Domestic company, where the total turnover or gross receipts of such company for financial year 2023-24 does not exceed Rs 400 crores	25%
Domestic company availing concessional tax rate benefit (subject to prescribed conditions) under section 115BAA of the Act	22%
Domestic company engaged solely in the business of manufacture/ production and availing concessional tax rate benefit (subject to prescribed conditions) under section 115BAB of the Act	15%
AOP/ BOI	30% or such higher rate of tax applicable to the individual members of the AOP/ BOI
Foreign Corporates	35%
FPIs	30%

*In case of resident individuals of age 60 years or more, but less than 80 years, the basic exemption limit is Rs 3,00,000. Income between Rs 3,00,000 and Rs 500,000 will be taxable at the rate of 5%.

In case of resident individuals of age 80 years or more, the basic exemption limit is Rs 5,00,000. Income exceeding Rs 5,00,000 but less than or equal to Rs 10,00,000 will be taxable at the rate of 20%.

*Section 115BAC of the Act provides individuals and HUFs to pay tax in respect of their total income at the following rates (default regime):

Income slab	Tax rate
Where total income for a tax year (April to March) is less than or equal to Rs 4,00,000 (the basic exemption limit)	Nil
Where such total income is more than Rs 4,00,000 but is less than or equal to Rs 8,00,000	5% of the amount by which the total income exceeds Rs 4,00,000
Where such total income is more than Rs 8,00,000 but is less than or equal to Rs 12,00,000	Rs 20,000 plus 10% of the amount by which the total income exceeds Rs 8,00,000
Where such total income is more than Rs 12,00,000 but is less than or equal to Rs 16,00,000	Rs 60,000 plus 15% of the amount by which the total income exceeds Rs 12,00,000
Where such total income is more than Rs 16,00,000 but is less than or equal to Rs 20,00,000	Rs 1,20,000 plus 20% of the amount by which the total income exceeds Rs 16,00,000
Where such total income is more than Rs 20,00,000 but is less than or equal to Rs 24,00,000	Rs 2,00,000 plus 25% of the amount by which the total income exceeds Rs 20,00,000
Where such total income is more than Rs 24,00,000	Rs 3,00,000 plus 30% of the amount by which the total income exceeds Rs 24,00,000

Further, Finance Bill 2025 has proposed to enhance the threshold of total income for claiming the rebate

under concessional tax regime (i.e. default regime) in case of resident individual from Rs 7,00,000 to Rs 12,00,000 and increased the limit of rebate from Rs 25,000 to Rs 60,000. However, the said rebate is not available on incomes chargeable to tax at special rates (for eg. capital gains under section 111A, 112 etc.).

3. Surcharge at the following rate to be levied in case of individual / HUF/ non-corporate non-firm unit holders:

Income	Individual/ HUF / non-corporate non-firm unit holders
(a) Above Rs 50 lakh upto Rs 1 crore (including dividend income and capital gains income under section 111A, 112 and 112A of the Act)	10%
(b) Above Rs 1 crore upto Rs 2 crores (including dividend income and capital gains income under section 111A, 112 and 112A of the Act)	15%
(c) Above Rs 2 crores upto Rs 5 crores [excluding dividend income (dividend received from domestic companies only) and capital gains income under section 111A, 112 and 112A of the Act]	25%
(d) Above Rs 5 crores [excluding dividend income (dividend received from domestic companies only) and capital gains income under section 111A, 112 and 112A of the Act]	37%*
(e) Above Rs 2 crores [including dividend income (dividend received from domestic companies only) and capital gains income under section 111A, 112 and 112A of the Act]] but not covered in point (c) and (d) above	15%

*Surcharge rate shall not exceed 25% in case of individual and HUF opting for new tax regime under section 115BAC of the Act.

4. Surcharge rates for Companies

Total Income	Rate of Surcharge for Domestic companies*	Rate of Surcharge for Foreign Companies
Above Rs 1 crore upto Rs 10 crores	7%	2%
Above Rs 10 crores	12%	5%

*Surcharge rate shall be 10% in case resident companies opting taxation under section 115BAA and section 115BAB on any income earned.

In case of firm with total income exceeding Rs.1 crore, surcharge rate shall be 12%.

5. Health and Education cess @ 4% on aggregate of base tax and surcharge.
6. Withholding of Taxation by Mutual Fund will be as per applicable withholding tax rate.
7. All the above non-resident investors may also claim the tax treaty benefits available, if any.

For further details on taxation please refer to the clause on Taxation in the SAI.

G. Rights of Unitholders: Please refer to SAI for details.

H. List of official points of acceptance: For Details of official points of acceptance, please refer our website: <https://www.axismf.com/statutory-disclosures>

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority

For details, please refer our website: <https://www.axismf.com/statutory-disclosures>

The Scheme under this Scheme Information Document was approved by the Trustee Company vide its Board Meeting dated April 17, 2025. The Trustee has ensured that the Scheme is a new product offered by Axis Mutual Fund and is not a minor modification of its existing schemes.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

**For and on behalf of
Axis Asset Management Company**

**Sd/-
Gop Kumar Bhaskaran
Managing Director &
Chief Executive Officer**

Date: November 28, 2025

Axis Asset Management Company Limited (Investment Manager to Axis Mutual Fund), One Lodha Place, 22nd & 23rd Floor, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, Pin Code – 400013

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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.