

JOINT APPLICANT 2

 Name (as per PAN Card): _____ Gender: Male Female

 CIF ID No.*: _____ PAN No.: _____ Nationality: Indian Other

 Date of Birth:

If Minor, Guardian Name: _____ Relationship with Minor: _____

 Occupation: (please tick any one): Salaried Business Professional Agriculturist Retired Homemaker
 Student Forex Dealer Others (please specify) _____

- Are you a Politically Exposed Person: Yes No Related to a Politically Exposed Person
- Source of Income: Salary Business Gift Ancestral Property Rental Income Prize Money Other
- KRA / KYC Registered: Yes No Application submitted (copy enclosed)

Gross Annual Income Details: Below 1 Lakh 1-5 Lakhs 5-10 Lakhs 10-25 Lakhs 25 Lakhs -1 Crore > 1 Crore

Networth (Not be older than 1 year): ₹ _____ as on Date:
FATCA INFORMATION / FOREIGN TAX LAWS (SELF CERTIFICATION)

Particular	First Applicant	Joint Applicant 1	Joint Applicant 2
Tax Residency	Indian <input type="checkbox"/> Other <input type="checkbox"/>	Indian <input type="checkbox"/> Other <input type="checkbox"/>	Indian <input type="checkbox"/> Other <input type="checkbox"/>
Country of Birth			
Country of Tax Residency			
Tax Reference Number			

MODE OF OPERATIONS
 Self (only for sole holder) Anyone or Survivor

DECLARATION

I/We request you to register me/us for availing investment & insurance services from the Bank. I/We confirm having read and understood the Most Important Terms & Conditions (Section 3 of this Form) and the Other Terms & Conditions (Section 4 of this Form) and agree to abide by the same. I/We also understand that all the terms & conditions are subject to change from time to time.

In the event that there is a mismatch / discrepancy in the information provided in this Form and / or in the Form for doing any transaction with the details registered for KYC with the KYC Registration Agencies (KRAs), I/We understand that the Bank may keep my / our Form(s) on hold and not process them till such time this mismatch / discrepancy is resolved by me / us. The Applicant(s) undertake(s) to promptly provide the Bank with any additional document(s) and / or details that may be required by the Bank for this purpose to help resolve the mismatch / discrepancy.

I/We hereby consent that the Bank can disclose any information pertaining to me / us, including my / our personal details that is / are provided and / or disclosed by me / us in this Form, to any of the Bank's affiliates or subsidiaries. I/We further provide my / our consent to the Bank, its affiliates and subsidiaries to send details / offers with respect to any of the products / services directly or indirectly being offered by or through the Bank or its affiliates or subsidiaries to me / us via any means of communication including but not limited to FAX, short messaging service, e-mail, phone etc.

All the information provided and all the declarations made hereinabove by me / us are true and correct to the best of my knowledge and belief. I/We undertake to immediately notify and provide to the Bank the relevant details if there are any changes in the information. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am / We are aware that I/We may be held liable for it.

	Sole / First Holder	Holder 2	Holder 3
Name			
Signature			

FOR OFFICE USE ONLY (Sourcing Information)

Lead Generator Name: _____ Employee ID: _____ SOL ID: _____

RM Name: _____ Employee ID: _____ SOL ID: _____

Sign: _____

Client Branch Name: _____

Branch Stamp & Sign: _____

SECTION 2: AUTHORITY LETTER TO EXECUTE INSTRUCTIONS

Sole / First holder CIF ID: Investment Services Registration ID:

Name of Sole / First Holder: _____

Name of Joint Holder 1: _____

Name of Joint Holder 2: _____

A/c No.1: _____ Type: Savings (Domestic, NRE, NRO) / Current / OD Branch: _____

A/c No.2: _____ Type: Savings (Domestic, NRE, NRO) / Current / OD Branch: _____

Demat Account No. _____ Type: Domestic / NRI Repatriable (NRE) / NRI Non-Repatriable (NRO)

Registered E-mail ID: _____ Alternate E-mail ID: _____

I/We, the sole / joint applicant(s), as per the details given above, hereby request and authorise Axis Bank to register:

- i. Me / us for availing the services wherein I/We will be permitted to give electronic instructions to the Bank for executing specific type of investment transactions using any mode of instructions such as facsimile, e-mail, mobile phone & tablets (including through Applications {Apps}), telephone, internet and / or such other electronic facilities that the Bank may permit from time to time;
- ii. The above mentioned e-mail ID's for the purpose of accepting instructions through e-mail from me / us to accept, record and process relevant instructions issued by me / us / authorised signatories to the Bank using any of the channels, including the electronic / online channels and to further process and forward such instructions to the Product Provider / Authorised Agents for further processing and receiving acknowledgement for the same.

I/We agree and understand that this Letter of Authority is being executed by me / us to avail the following services in accordance with the Terms & Conditions (Section 3 and Section 4) governing the investment services as outlined in the Client Registration Form.

I/We authorise the Bank to facilitate the execution and settlement of transactions, as a service agent on my / our behalf, in the various investment and insurance products distributed by the Bank including but not limited to Mutual Funds and Bonds & Debentures (hereinafter referred to as 'Securities'), and to do the following upon specific written and / or electronic instructions such as facsimile, e-mail, mobile phone & tablets (including through Applications {Apps}), telephone, internet and / or such other electronic facilities that the Bank may permit from time to time from me / us in a manner acceptable to and as permitted by the Bank from time to time:

1. To subscribe to / purchase the Securities (including Systematic Investment Plans and Systematic Transfer Plans) in my / our names or to redeem / sell the Securities (including through Systematic Withdrawal Plan) solely / jointly held by me / us and also to issue instructions to debit my / our above mentioned bank account(s) maintained by me / us in my / our name with the Bank (hereinafter referred to as 'Bank Account') for the payment(s) for the Securities so subscribed / purchased or to receive the payment for such redemption/sale of the Securities, acknowledge receipt of the same and credit the proceeds (net of charges, if any), in my / our Bank Account.
2. To sign all such writings and do all such acts as may be required for redeeming / selling any units of Mutual Funds or for switching any units between schemes / plans of Mutual Funds.
3. To collect, receive and deposit monies to or to debits my / our Bank Account solely / jointly held by me / us, as may be necessary to give good and effectual receipts and discharges for any sum including dividend, interest or income arising from the units and to sign and endorse dividend and interest warrants.
4. To appoint and engage brokers / agents / intermediaries for the purpose of the powers conferred herein and to give instructions and orders to such brokers / agents / intermediaries including but not limited to: instructions and orders for purchase, sale, transfer, switch, redeem, split, consolidate, offer for buyback units of the Securities and to pay remuneration brokerage, commission and other sums to the brokers / agents / intermediaries be debit to my / our Bank Account.
5. To correspond with and give notice to the Product Providers, Issuers, corresponding Asset Management Company, Trustees, Transfer Agents, Settlement Agency of the Securities and / or such other agents / intermediaries appointed by them (hereinafter referred to as 'Product Providers'), including but not limited to instructions with regard to nomination, change in nomination, change in investment plans / any other changes that may be necessitated.
6. To mark a lien / pledge / hypothecate / create charge on units of Mutual Funds on my / our behalf, upon my / our specific instructions and to sign all such writings and do all such acts as may be required for such acts.
7. To accept my / our investment / transaction requests under Channel Partner arrangement with 'Anyone or Survivor' mode of operation (when there is more than one holder) and same can be to be conveyed to the respective Product Providers for their execution. I/We don't have any objection on honouring my / our investment & redemption request by the respective Product Providers received through the Axis Bank Channel Partner arrangement with 'Anyone or Survivor' mode of operation even if the mode of operation in the folio maintained in the records of the respective Product Providers 'Jointly' I/We am / are aware of the fact that the respective Product Providers will execute my / our transaction request, submitted through a service provider other than the Axis Bank channel partner arrangement, will be processed if the transaction request is signed as per the mode of operation registered with the respective Product Providers and not as per Axis Bank record.
8. To do all such things, acts, activities to undertake and discharge the duties entrusted to Axis Bank through the Terms & Conditions listed in the Client Registration Form for availing investment and insurance services.

I/We hereby understand and accept the above arrangement and agree to indemnify and hold harmless, Axis Bank and its Group companies / subsidiaries, Product Providers, its Directors, and employees at all times against any and all claims, losses, liabilities, damages, costs or expenses (including attorney's fees) arising out of or incurred / suffered due to any action undertaken or activities performed on the basis of the information / documents furnished by me / us in / with this Form or at any time hereafter or due to our failure to furnish any information / document in / with this Form or at any time hereafter and also against all demands, actions, suits, proceedings, etc; which may be made, filed, instituted against Axis Bank, in connection with or arising out of or relation to Axis Bank acting pursuant to or in accordance with our instructions issued through any channel, including but not limited to the branch, internet

banking website, phone banking, tablet or mobile apps, kiosks and such other channels as may be offered and intimated by the Bank from time to time and / or signed or purported to be signed by the Authorised Persons / Signatories.

I/We understand and agree that all transactions executed through any of the self-service channels like internet website, mobile apps, etc. will be deemed to be 'execution only' transactions. In such cases, the Bank shall be under no duty or obligation to assess the prudence or otherwise of any instructions given by me / us and would be justified in acting on my / our instructions irrespective of their prudence or otherwise.

I/We understand that these services are being provided by the Bank subject to the following terms and conditions, which are in addition to the Most Important Terms and Conditions (Section 3) and Other Terms & Conditions (Section 4) listed in this Client Registration Form:

- The electronic mode of giving instructions will be permitted by the Bank only for specific type of instructions and products, as may be permitted by the Bank from time to time. The permitted transactions may include but is not limited to subscription, redemption, switch, systematic investment plan (SIP), systematic withdrawal plan (SWP), systematic transfer plan (STP) of mutual fund units and / or such other transactions or investment products that the Bank may permit at a later date. The use of electronic channels for giving instructions shall be entirely at my / our risk, except in the case of gross negligence or wilful misconduct by the Bank
- Bank shall not be responsible for any failure / rejection of the instruction due to lack of availability of time for execution of such instructions. The Bank shall also not be liable for the consequences or any losses incurred by me / us due to the multiple Faxes / E-mails / instructions sent through different channels, for the same transaction by me to Axis Bank or the original instructions submitted later are not unambiguously so classified and superscribed by me. It shall be my sole responsibility to verify facts and if it is repetition, it is my responsibility and onus to mention that already sent on(date) (time). Any instructions received from any channels as mentioned aboveherein by the Bank shall be deemed to be authorised instructions and the Bank shall act on the same and shall not be liable for any losses incurred out of such transactions / instructions. Axis Bank shall not be bound to act upon instructions, which are illegible and if the Bank proceeds to carry out the instructions, the Bank's understanding thereof or action thereon, shall be treated as final
- This Letter of Authority shall binding on me / us including my / our successors, legal heirs, assigns, as the case may be, and issued without prejudice to the Axis Bank's other rights or any delay in enforcing any of its rights and any waiver thereof by Axis Bank hereunder or available to it by law. All the requests made herein and authorities given with the indemnity by me / us shall remain in full force unless and until notice of revocation thereof is received in writing by Axis Bank from me / us and Axis Bank has reasonable time to act upon the notice of revocation. However, such revocation shall not release the me / us from any liability hereunder in respect of any act performed by Axis Bank, in accordance with the terms of this Letter prior to the expiry of such time
- Axis Bank has at its sole discretion, offered this facility to me / us for allowing me to give instructions through any channel, which can be stopped / terminated by Axis Bank any time, upon giving 5 banking business days prior written notice
- Notwithstanding anything mentioned aboveherein, Axis Bank shall forthwith discontinue / terminate this facility, due to any change in any law or regulation which prohibits offering of such facility. However any such termination shall not affect anything done or any rights or liabilities accrued or incurred prior to such termination and the indemnity given by me / us shall survive any such termination with respect to the transactions already executed based on prior instructions
- This Letter of Authority shall be governed by Indian Laws and shall be subject to the exclusive jurisdiction of the courts in Mumbai
- The signatory(ies) to this Letter of Authority hereby confirm and warrant that they are duly authorised to execute this Letter of Authority

	Sole / First Holder or Authorised Signatory 1	Holder 2 or Authorised Signatory 2	Holder 3 or Authorised Signatory 3
Name			
Signature			

Place:

Date:

SECTION 3: MOST IMPORTANT TERMS & CONDITIONS

- All services provided by the Bank are subject to local regulations and / or the Bank's internal policy requirements at all times. The Bank is authorised to make changes to its service offering at any time to ensure adherence to the same
- The Bank is acting only as a Distributor and / or referrer of third party investment and insurance products to its customers. These products do not pertain to Axis Bank and are not endorsed or guaranteed nor do they constitute obligations of Axis Bank or any of its subsidiaries, associates or affiliated companies
- The Bank only acts as an intermediary to facilitate transactions in various investment and insurance products, on behalf of and on receipt of instructions from the Applicant(s). All transactions undertaken by the Bank will:-
 - be subject to the terms and conditions stated herein and as specifically applicable for each product
 - be basis the express instructions of the Applicant(s) and
 - be strictly on a non-discretionary and on a non-risk participation basis
- In its role of a Distributor and / or an intermediary to facilitate the transactions, the Bank may provide its services through multiple channels, including but not limited to the branch, internet banking website, phone banking, tablet or mobile apps, kiosks and such other channels as may be offered and intimated by the Bank from time to time. All transactions executed through any of the self-service channels like internet website, mobile apps, etc. will be deemed to be 'execution only' transactions. In such cases, the Bank shall be under no duty or obligation to assess the prudence, suitability or otherwise of any instructions given by the Applicants and would be justified in acting on the instructions of the Applicant(s) irrespective of their prudence, suitability or otherwise

- All decisions to buy, sell or execute any transaction will be solely that of the Applicant(s). It will be deemed that all decisions taken by the Applicant(s) and instructions sent to the Bank for execution have been arrived at after due consideration of all aspects and the Bank accepts no liability whatsoever in this regard
- Prior to availing the services and at periodic intervals thereafter, as may be communicated by the Bank, you will need to complete the Risk Profiling document. The Risk Profiler will help you understand your investment objective along with your ability and willingness to take risks, which will help you in identifying and selecting investment products which are appropriate for you
- The Applicant(s) understand and agree(s) that the Bank does not in any manner guarantee:
 - the execution and / or non-execution of the transaction for which instructions have been provided to the Bank. The Bank's responsibility is restricted to, on a best effort basis, passing on the instructions to the respective product providers
 - payment on any investment and / or insurance products;
 - the liquidity, redemption, sale or repayment of any investment and / or insurance products, whether on or prior to maturity;
 - or make any offer to buy back for any of the investment and / or insurance products;
 - the payment of interest, dividend or any other corporate action; and
 - or promise any returns
- All investments are subject to investment risks, including the possible loss of the principal amount invested. Past results are not indicative of future performance. The value of investments may fluctuate from time to time resulting in gains / profits or losses, as the case may be. Past performance should not be construed as an indication or guarantee of future yield, gains, profits or results
- In the absence of the Bank's gross negligence, bad faith or wilful misconduct, as long as the Bank acts in compliance with such authorisation / instruction, the Bank shall be indemnified for and held free and harmless from and against any and all responsibility for, any and all costs, claims, losses or liabilities of any nature (direct or indirect) resulting from any act of omission (or any delay) or the basis of instructions to the Bank to purchase, sell or otherwise dispose of any securities, together with any and all attendant costs and expenses including the Bank's reasonable legal fees and expenses, collectively referred to as 'losses'
- The Bank does not provide Income Tax, Wealth Tax or any other tax related advice in relation to the investments made through the Bank or otherwise. All clients are requested to engage the services of a recognised tax consultant for any tax related queries or clarifications required. The distribution of any investment and / or insurance product shall not, under any circumstance, be construed as tax, investment, professional or legal advice
- In the process of offering these services, the Bank may be required to share information relating to the services availed by you, your transactions and / or your holdings to the regulators, auditors, other statutory bodies, third party Product Providers, their agents or intermediaries and subsidiaries or affiliates of Axis Bank. The Applicant(s) hereby authorise Axis Bank to share such information on a need basis

SECTION 4: OTHER TERMS & CONDITIONS

Registration

The Applicant(s) hereby request Axis Bank Ltd. ('Bank') to register him / her / them for availing investment and insurance services provided by the Bank, and hereby appoint(s) the Bank as its authorised intermediary to process the instructions / transactions to purchase, hold, subscribe to, transfer, switch, redeem, sell units / securities from time to time or such other instructions, for and on behalf of the Applicant(s). The Bank may also provide such other services like sending account statements, investment updates, etc. in respect of the units / securities transacted in, on the terms and conditions mentioned herein. All such services provided by the Bank are hereinafter referred to as the 'Services' intended to be availed by the Applicant(s).

The Applicant(s) understand and agree that these Terms & Conditions are in addition to the Most Important Terms and Conditions specified in Section 3 of the Client Registration Form.

Bank's Role

- The Bank's role, for the purpose of investment and insurance relationship, is restricted to
 - providing information about the various Product Providers and their respective products, as the case may be
 - distributing the product and / or acting as a referrer to the third party Product Provider
 - processing (accepting and forwarding) the relevant instructions received from the Applicant(s) to the respective Product Providers.

Additionally, the Bank may also provide services relating to providing product updates, statements, performance updates, etc. in the event they are sent to the Bank by the Product Provider.

In lieu of the services provided, the Bank may receive an upfront and / or recurring fee from the Product Provider(s). The Applicant(s) have no objection to the same. Details of the fees may be provided on the Bank's website or some other public domain or provided to the Applicant(s) on specific request.

- The Bank does not provide any discretionary investment services. The Bank also does not provide investment advisory services as defined in the SEBI circular LAD-NRO/GN2012-13/31/1778 dated 21st January, 2013. At the Applicant(s) request, the Bank may on a one-time / regular basis review the investments / investment portfolio and suggest changes required, if any based on the Applicant(s) assessed / preferred risk profile and suitability. Any details provided by the Bank are for information only and reflects the Bank's views. All Applicant(s) agree and understand that all investment decisions are solely with the Applicant(s) and shall be based on personal judgement and after due consideration of all aspects involving the investment. All decisions to invest / hold / redeem any specific investment, insurance or product are at the sole discretion of the Applicant(s) and the Bank accepts no liability whatsoever in this regard.
- The Applicant(s) understand that the investment and insurance products invested through the Bank as a distributor / referrer are not Bank Deposits and are not endorsed, guaranteed or obligations of Axis Bank, its subsidiary, associate, affiliate or group company. The Bank is purely acting in its capacity as a distributor or referrer of third party products / Product Providers.
- The Bank is under no duty to assess the prudence or otherwise of any instructions given by the Applicant(s) or to give any advice thereto and would be justified in acting on the instructions of the Applicant(s), irrespective of their prudence or otherwise.

Communication of Instructions

- The Bank will act on instructions received in the specified format, within the cut-off time and through a channel as may be specified by the Bank from time to time. The Bank may, at its discretion, refuse to act on any instructions unless they are given in a manner and form acceptable to the Bank. The Bank may, in its discretion, not carry out

instructions of the Applicant(s), where the Bank has reason to believe (which decision of the Bank the Applicant(s) shall not question or dispute) that the instructions are not genuine or are otherwise improper or unclear or raise a doubt and / or put on hold or stop such transactions where it feels that further verification is required for any compliance, legal, operational or any other purpose

- The Bank shall have no responsibility to determine the authenticity of any instructions given or purported to be given by the Applicant(s). The Applicant(s) shall not hold the Bank liable on account of the Bank acting in good faith on any of the instructions of the Applicant(s). The Bank shall perform its duties on a best effort basis to execute the Applicant(s) instructions to buy / sell the requisite units of the Securities at the specified price. However, there may be a few instances wherein the instruction may be executed for a different quantity or at a different price due to volatile market conditions. The execution of the instruction may also get delayed due to non-availability of balance in the account, technical delays in processing the instruction, discrepancies in the instructions, delay in the receipt of the instructions or any other reason which in the opinion of the Bank restricts the Bank from executing the Applicant(s) instruction(s). The Bank shall not be held responsible for any delays or failure to execute the instructions which are beyond the reasonable control of the Bank
- The Applicant(s) authorize(s) the Bank to accept instructions through various channels and in such formats, including but not limited to physical forms in original, facsimile instructions, e-mail instructions, telephonic instructions, instructions through the permitted websites & mobile banking / tablet applications, kiosks or such other channels that the Bank may provide and permit from time to time. To enable this, the Applicant(s) has / have agreed to execute the Authority Letter to execute instructions electronically (Section 2 of the Client Registration Form), in which the Applicant(s) will specify the e-mail ID's, through which e-mail instructions will be provided to the Bank. Any instructions given or purportedly given or received from the e-mail ID, phone number, FAX number, mobile number, IP Address currently provided by the Applicant(s) and / or as may be changed by the Applicant(s) from time to time, subsequent to the execution of this document, through specific instructions to the Bank shall be deemed to be given with the full authority and approval of the Applicant(s) and shall be sufficient authority to the Bank and conclusively binding on the Client, irrespective of whether such orders or instructions are or are not subsequently confirmed in writing. The Applicant(s) accept full responsibility and liability for all consequences of the acceptance and execution of such orders and instructions. The Bank shall not be liable for any loss which the Client may suffer if the Bank acts on these instructions from the Applicant(s)
- Notwithstanding anything herein contained, the Bank is entitled at any time in its sole and absolute discretion and without giving any reason therefore, to defer the execution and / or decline any e-mail / facsimile / telephone / internet / mobile orders or instructions given by the Applicant(s). The Applicant(s) shall not hold the Bank liable for any loss, damage or claim or any other consequence arising as a result of the Bank declining the same
- The Applicant(s) acknowledges that the security and control procedures provided by the Bank are designed to verify the source of communication and not to detect errors in transmission or content including discrepancies between names and account numbers and that the Bank, or any intermediary, may execute an instruction by reference to account number only, even if the name on the account is also provided
- The Applicant(s) hereby irrevocably agree(s) that, in the absence of the Bank's gross negligence, bad faith or wilful misconduct, as long as the Bank acts in compliance with such authorisation / instruction, the Bank shall be indemnified for and held free and harmless from and against any and all responsibility for, any and all costs, claims, losses

or liabilities of any nature (direct or indirect) resulting from any act of omission (or any delay) or the basis of instructions to the Bank to purchase, sell or otherwise dispose the Securities, together with any kind and all attendant costs and expenses including the Bank's reasonable legal fees and expenses, collectively referred to as 'losses'

- If the mode of operation for the registration and availing the investment services is by 'any one or survivor', all Applicant(s) authorise the Bank to accept any / all instructions, from any one of the Applicants of the said relationship. The Bank is authorised not to accept and/or reject any instruction received by the Bank which is not in line with the mode of operation specified.
- Nothing contained herein shall require the Bank to violate any applicable laws, rules or procedures / instructions. The Bank shall have no further duty to verify the content of any instruction or communication or the identity of the sender or confirmer thereof, if any, and the Applicant(s) expressly agree(s) to be bound by any instructions and communications, whether or not authorised, sent in its name and accepted by the Bank

Communication from Product Providers

The Bank may receive information / communication about the product(s) and / or the Applicant(s) relationship with the Product Providers from time to time. The same information may / may not be shared by the Product Providers directly with the Applicant(s), depending on their internal practices and policies. The Bank may, on a need basis, send / forward such information to the Applicants (only to the First Applicant in case of more than one Applicant). The Bank shall not be responsible for verifying the veracity of such information / communication. It shall be the duty of the Applicants to verify such information / communication discrepancy, if any, and the discrepancy, if any, should be directly reported to the Product Provider as well. The Bank shall, in no case, be liable or responsible for any discrepancy in the information / communication so received. The Applicant(s) acknowledge that the Bank is providing such Third Party products as a Distributor / referrer and shall be bound by the Terms and Conditions specified by such Third Party Product Providers.

Liability in case of more than one Applicant

In case of more than one Applicant, all the liabilities and obligations of the Applicants to the Bank shall be joint and several.

Third Party Risk

For all Third Party products for which the Bank is a distributor / referrer, the role of the Bank will be restricted to forwarding the necessary instructions / transactions to the respective Product Provider. The Bank shall not be liable for any loss or damage caused to the Applicant(s):

- Due to delay in accepting, processing and / or executing by the Product Provider and / or its authorised agents of the instructions / transactions of the Applicant(s), irrespective of the instructions / transactions being complete or discrepant
- By reason of failure or delay by the Product Provider (and / or their agent, if any) to deliver / transfer / settle any units / Securities purchased / switched, even though payment for the same may have been made or for the failure or delay in making full payment in respect of any units / Securities sold / transferred / redeemed, though the units / Securities may have been delivered by the Applicants
- For any delay, failure or refusal of the Product Provider / Settlement Agency / any company / corporation or other body in registering or transferring units / Securities to the name(s) of the Applicant(s) or for the delay in processing any Corporate Action, including but not limited to interest, dividend, bonus, rights or any other loss caused to the Applicants arising therefrom

The Applicant(s) acknowledge and accept that any risk associated with Third Party investment and / or insurance products is at the sole risk of the Applicant(s) and is to be borne entirely by the Applicant(s). The Bank is not responsible for the same. The Applicant(s) agree to absolve the Bank harmless and free from any claim in respect thereof.

Any claims against the Bank under these Terms and Conditions must be notified to the Bank with complete details of the transaction, problem areas and the details of the exact loss. Acknowledgement of Claims is at the sole discretion of the Bank.

The Applicant(s) understand that all investments are subject to investment risk, including the possible loss of the Principal Amount invested. All investment / insurance transactions are at the sole risk of the Applicant(s). All Applicant(s) are advised to consult with its / his / her own legal, business, professional and tax advisors, to determine the appropriateness and consequences of such an investment and arrive at an independent evaluation of the same.

Liability of the Bank

- The Bank shall not, in the absence of gross negligence on the Bank's part, be liable to the Applicant(s) under this Agreement, for any act, omission or delay by the Product Provider(s) or for any claims which the Applicant(s) may suffer or incur as a result of or in course of discharge by the Bank or its nominees, agents, officers or sub-custodian of the Bank's duties under this Agreement
- Without prejudice to what is stated above, the Bank shall not be held liable for or by reason of any loss or damage or failure to comply or delay in complying with its obligations under these Terms and Conditions, which is caused directly or indirectly by any event or circumstance beyond the Bank's reasonable control
- The Bank shall not be liable for and the Applicant(s) shall indemnify the Bank for any losses, damages, expenses, costs, liabilities and claims of whatsoever nature, caused by fraudulent or unauthorised use of the signature(s) of the Applicant(s)
- The Bank will not be liable for any error or inaccuracies in any of the publicly available information that may be provided to the Applicant(s) by the Bank. The Bank shall be under no duty to verify compliance with any restrictions on the investment powers of the Applicant(s)
- The Bank will not be liable for any loss, damage, cost, charges or expenses, directly or indirectly, caused by reason of any defects or imperfection or mechanical or other failure with relation to computer, cable, telex, telephone, satellite, postal system or any other medium or Mode of Communication
- The Applicant(s) shall purchase / invest in a product at his / her / its own risk. It is the Applicant(s) responsibility to make a prior and independent assessment / evaluation of any product, and for such purpose may utilise the services of any investment consultant / chartered accountant / financial advisor / tax advisor, as may be deemed fit. The Bank and / or any employee of the Bank shall not have any Liability or be liable for the consequences, in any manner, for any advice or representation made if the Applicant(s) seek to purchase / invest in a product solely on the basis of such advice or representation provided by the Bank or its employees without any independent assessment / evaluation. The Client shall be doing so at its / his / her own risk. In such an event the Bank shall not, in any manner, be liable for the consequences arising out of such investments made by the Client. The Bank accepts no liability whatsoever for any loss or damage of any kind, directly or indirectly, arising out of the purchase / investments made by the Applicant(s).

- The Bank may, from time to time, vary the Terms and Conditions governing the investment and insurance services provided by the Bank. The said changes may be intimated to the Applicant(s) in such form and manner as is reasonable, including but not limited to sending the same via e-mail / SMS and / or making the same available on the Bank's website. The Applicant(s) acknowledge, undertake and accept to be bound by the same

Authorisations

The Bank shall, without any obligation in that behalf on the part of the Bank, have, for the purpose of the investment and insurance services, the authority to do the following directly or through an agent or representative:

- Collect from the Applicant(s), the relevant transaction forms, instructions, cheques, payment instructions and / or such other documents as may be required, deposit the same with the respective Product Provider and collect / receive acknowledgement for the same
- Receive the Account Statement(s) pertaining to the transactions from the respective Fund House / Product Provider and acknowledge receipt of the same
- Collect and / or receive from the Fund House / Product Provider the cheques / credit instructions for any corporate action(s) or sale / redemption proceeds and forward the same to the Applicant(s) or credit to the Applicant(s) account maintained with the Bank
- To do or omit to do all such acts and things as the Bank may in its sole discretion consider to be necessary or desirable in order to perform its duties or exercise of powers set out in these Terms and Conditions or with a view to comply with any laws, orders, rules, regulations or directions of any government or regulatory or other authorities

Correspondence

Any notice or other correspondence addressed by the Bank to the Applicant(s) will be addressed to the Sole / First Applicant only at the address given by the Applicant(s) herein above or to such other address as the Bank may be aware. In case of any change in address, the Applicant(s) undertake to inform the Bank of all such changes immediately. The Bank will be absolved of all liabilities if the change in address is not communicated to the Bank

- The Bank reserves the right to communicate with and send statements and other particulars to the First Applicant only by e-mail / Facsimile at the e-mail address / facsimile number that may be communicated by the First Applicant to the Bank. The Bank shall, however, not be bound to communicate over facsimile or e-mail
- The Bank has the right to monitor telephone / mobile calls and monitor electronic communications (including e-mails and text messages) between the Applicant(s) and the Bank
- If, according to the Applicant(s), there is any discrepancy in the particulars or details of any transaction, account or Account Statement, the Applicant(s) shall be obliged to intimate the same to the Bank in writing within 10 days of the Sole / First Applicant receiving notice thereof, failing which, such transaction, statement or account (as the case may be) shall be deemed to be correct and accepted by the Applicant(s)

Taxation & Regulatory Developments

Any Tax Implication arising out of any transaction made in relation to an investment would be as per the provisions of the applicable laws of India. For NRIs, the tax laws of the country in which they are resident will also be relevant. Axis Bank does not provide any income or other tax advisory or related services. All Applicant(s) are advised to use the services of a recognised tax consultant for any advice, queries or clarifications they may have on Indian or other tax related matters.

As part of various ongoing Tax and Regulatory developments around the globe (e.g. FATCA), financial institutions such as Axis Bank are being cast with additional investor and counterparty account-related due-diligence requirements. Foreign Account Tax Compliance Act (FATCA) is a U.S. tax initiative that requires all financial institutions to report information to the relevant tax authorities about U.S. accounts or accounts of certain entities in which U.S. persons hold a substantial ownership interest. Similar initiatives are taking place at the behest of many other countries.

Axis Bank is taking appropriate measures in order to become FATCA compliant, with effect from 1st July, 2014, subject to local regulations. It would also have to comply with other similar laws, going forward. Towards compliance with FATCA and similar laws, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our investors and counterparties. Such information may be sought either at the time of account opening or any time subsequently.

The onus to provide accurate, adequate and timely inputs in this regard would be that of the Account Holder or Counter Party. In this regard, any change in the status or information or certification previously provided should also be intimated to Axis Bank within 30 days. In the appropriate cases and also especially in case of any omission, delay or failure in providing such information, we would / may be constrained to report relevant information pertaining to the account to domestic or Foreign Tax Authorities.

For the purposes of such regulations, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators / tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

We will be unable to provide you advice about any tax status or FATCA classification relevant to your account. It is your responsibility to ensure that you record your correct tax status / FATCA classification. You may seek advice from your tax advisor in this regard.

Please note that you may receive more than one request for information if you have multiple relationships with different members of the Axis Group. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Country of Tax Residence and Tax ID number:

Tax Regulations require us to collect information about each investor's Tax Residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your Tax Residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a U.S. citizen or Resident, please include United States in this related field along with your U.S. Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the U.S. Hire Act 2010.

Governing Law and Jurisdiction

All disputes and differences arising out of, under or in connection with the Investment / insurance services or anything done in connection therewith, shall be within the exclusive jurisdiction of the courts only of the city in which the branch of the Bank through which such services are availed is located. Further, these Terms and Conditions and availing the investment / insurance services are subject to and shall be construed in accordance with the applicable laws and regulatory guidelines & regulations prevalent in force in India or globally (wherever applicable) from time to time. These Terms and Conditions are subject to change as per changes in regulations, law and / or internal policies of the Bank. Bank reserves the right to change or amend all the Terms and Conditions by giving prior notice

Miscellaneous

- Registration for the investment & insurance services provided by the Bank and any utilisation of the same, would clearly imply that the Applicant(s) has / have read, understood (which expresses the complete, exclusive and final understanding of the Applicant(s) with regard to the Services) and agree to abide and be bound by the herein stated Terms and Conditions. The Terms and Conditions may not be altered, amended or modified except in writing by the Bank
- These Terms and conditions will bind, not only the Applicant(s), but also his / her / their respective heirs and legal representatives, in respect of the Services availed from time to time by the Applicant(s)
- The Terms and Conditions that by their nature and content are intended to survive even after termination of the Services hereunder, shall so survive the completion and termination of the Services
- Failure by the Bank at any time to enforce any obligation of the Applicant(s) or to claim a breach of any term or condition or to exercise any power agreed to hereunder or under any other document executed by the Applicant(s) in favour of the Bank will not be construed as a waiver of any right, power or obligation under these Terms and Conditions and it will not affect any subsequent breach and will not prejudice the Bank as regards any subsequent action
- If any term or condition herein should be declared invalid by a court of competent jurisdiction, the remaining Terms and Conditions herein shall remain unimpaired and in full force and effect
- The rights of the Applicant(s) hereunder may not be assigned, in whole or in part, by the Applicant(s)
- The Bank is hereby authorised to give such information about the Applicant(s) and / or their relationship(s) with the Bank to Credit Rating agencies, the Credit Information Bureau (India) Limited, the Reserve Bank of India or such other organisations which may use and / or give out information for credit assessment and prevention of fraud. For such purpose, the Bank may use the services of an intermediary / agent
- The Applicant(s) hereby agree, undertake to be bound by such other product specific Terms and Conditions and shall execute such other documents as may be required by the Bank for effectively rendering the investment and insurance services from time to time. The Applicant(s) understand that if the requisite additional documents, as required by the Bank, are not provided within the specified time frame, the Bank may, at its sole discretion and without any further intimation, freeze the relationship(s) with the Applicant(s) and prevent any further transactions being executed till such time the documents are provided

Politically Exposed Persons (PEP):

PEPs are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, Senior Politicians, Senior Government / judicial / military officers, Senior Executives of state-owned corporations, important Political Party Officials, etc. or senior political figures and their immediate family members and close associates

Additional Risk

In addition to the general risks set forth in this document, there are other additional risks which may be relevant for specific investment / insurance products. These are listed below. The Applicant(s) may please note that these risks are only illustrative in nature and not exhaustive by any measure. Applicant(s) are advised to refer to the Terms and Conditions of each specific product, in addition to these, prior to purchasing or investing in any investment / insurance product.

The risk of a Force Majeure event will be commonly applicable to all products. If, for reasons beyond the control of the Product Provider, the performance of the underlying investment & insurance products like Mutual Funds, Bonds / Debentures, Structured Products, Discretionary / Non-Discretionary Portfolio Management Services, Private Equity & Real Estate Funds, etc. is prevented by reason of Force Majeure including but not limited to an act of state or situations beyond the reasonable control of the Product Provider, occurring after such obligation is entered into, or has become illegal or impossible in whole or in part or in the exercising of its rights, the Product Provider may at its discretion and without obligation to do so, redeem and/or arrange for the purchase of all or some of the products.

Mutual Funds

- Liquidity for Close Ended Schemes: Units of Close Ended Mutual funds may be listed on a recognised stock exchange(s) in India, but there can be no assurance that there will be adequate liquidity or an active secondary market for these units. Due to this, Applicant(s) may not be able to sell the units or may be able to sell below their Net Asset Value (NAV) and / or face value.
- Selection Risk: The risk that investment is made in a scheme that underperforms the market and / or other peer schemes in the same or other category types, for reasons that cannot be anticipated
- Bonds / Debentures
 - Liquidity Risk: The corporate debt market is relatively illiquid in comparison to the government securities market. There could therefore be difficulties in exiting from corporate bonds, especially in times of uncertainty. Further, liquidity may occur only in specific lot sizes. Even though the government securities market is more liquid than the debt instruments market, on occasions, there could be difficulties in transacting in the Government Securities market as well due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through. There can be no assurance that the requirements of applicable law, necessary to maintain the listing of specified Debt Securities will continue to be met or will remain unchanged
 - Interest Rate Risks: It refers to the changes in market rates of interest, which have a direct effect on Bond investments. Bond prices are inversely related to Interest Rates, so if Interest Rates increase, the price of the Bond may decrease
 - Credit Risk: For a Bond investor, there are two types of Credit Risk
 - Default Risk: It refers to the risk that arises when the issuer of the Bond may default or is unable to make timely payments of principal and interest. In case the issuer defaults, the Client may fail to receive the principal amount also
 - Downgrade Risk: It is the risk that a Bond is reclassified as a riskier security by Credit Rating Agencies. When an issue is re-categorised or its credit rating is changed, the yield may adjust to reflect the new rating
 - Inflation Risk: The interest rate on the Bond is set when it is issued, as is the principal that will be returned at maturity. If there is significant Inflation over the time the client holds the Bond, the real value (what client can purchase with the income) of the investment will suffer
- Private Equity / Real Estate Funds
 - Liquidity Risk & Nature of Investment: Investments made by Private Equity / Real Estate Funds in listed or unlisted companies are illiquid in nature. As a result there will be not readily available-secondary market for interests acquired by the Client in such portfolio companies through the Fund and such interests may also be subject to restrictions on transferability

- Valuation Risk & Transparency: Investments made by Private Equity / Real Estate Funds may be difficult to value, sell and / or liquidate. The risk of such investments is greater than the risk of investing in publicly traded Securities. The cost of disposing of unlisted Securities may also be substantial. Unlisted companies / Securities are not subject to the same standard of disclosure and investment protection norms that apply to listed companies / Securities
- Failure to meet draw down by other contributors: Default by other contributors to face their obligations in the event of a draw down may cause the Fund(s) to face a shortage of capital necessary to make planned investments in portfolio companies. Such default may consequently lead to the Fund(s) not being able to meet its stated objectives, including the possible payment of damages. Loss of opportunities along with payment of damages could result in a material adverse effect on the performance of the Fund(s) and hence adversely affect the return on the investment(s) made by the Applicant(s)
- Restrictions on withdrawal / transfer: Applicant(s) may not be permitted to withdraw, in part or whole, their investment in these Fund(s). The Applicant(s) may also not be permitted to transfer any of the interests, rights or obligations with regard to the Fund(s), except as may be provided in the documentation entered into with the Fund(s) and or subject to restrictions imposed under applicable law
- Distribution in kind: In some cases, upon liquidation or expiry of the Fund(s), there is a possibility that the underlying investments / Securities, which the Fund(s) has not been unable to liquidate, could be distributed to the Applicant(s). This could consist of Securities which are listed / unlisted on stock exchanges for which there is no readily available public market, have low trading volumes and / or low market capitalisation. There can be no assurance that the listing of the unlisted Securities will provide the Applicant(s) with a viable exit route. Additionally there can be no assurance that the Applicant(s) will be able to sell the Securities distributed in kind and therefore receive a return on capital or recover the capital contributed to the Fund(s)
- Exit Strategy: The feasibility and terms of any proposed Exit Strategy for the Fund(s) in respect of its / their investments will depend in part on factors that are not within the control of the Fund(s) at the time of the proposed disposition, such as the effect of applicable legislation, political and economic conditions etc. Consequently, the precise timing of the disposition of an investment and the manner of disposition are impossible to predict and no assurance can be given that such disposition will be achieved on terms favourable to the Fund(s)
- Discretionary / Non-Discretionary Portfolio Management Schemes
 - Distribution in kind: In some cases, upon liquidation or expiry of the Scheme(s) or at the time of the Applicant(s) requesting for an exit, there is a possibility that the underlying investments / Securities, which the Scheme(s) has not been unable to liquidate, could be distributed to the Applicant(s). This could consist of Securities which are listed / unlisted on stock exchanges for which there is no readily available public market, have low trading volumes and / or low market capitalisation. There can be no assurance that the listing of the unlisted Securities will provide the Applicant(s) with a viable Exit Route. Additionally there can be no assurance that the Applicant(s) will be able to sell the Securities distributed in kind and therefore receive a return on capital or recover the capital contributed to the Fund(s)
- Structured Products
 - Market Trading Risks: Although the Structured Products / Securities / Units may be listed on a recognised stock exchange, there can be no assurance that an active secondary market will be available, develop or be maintained. Due to this, the Structured Products / Securities / Mutual Fund units may quote below their declared value
 - Credit Risk of the issuer: This refers to the risk that an issuer of the Structured Products may default or may be unable to make timely payments of principal and / or interest to the Applicant(s). The valuation of the Structured Products, Securities / Units may also be affected by the perceived level of Credit Risk as well as an actual event of default. In the event that an issuer defaults, the Applicant(s) may fail to recover even the principal amount invested
 - Zero and Negative Return Risks: Returns on investments undertaken in Structured Products would depend on occurrence / non-occurrence of specified events. Thus returns may or may not accrue to Applicant(s), depending on the occurrence / non-occurrence of the specified event
 - Liquidity Risk: Units of Structured Products, though they may be listed on a recognised stock exchange, may be relatively illiquid. Therefore, there could be difficulties in exiting prior to maturity. In certain cases, it may also be possible to get the Product Provider to redeem the investments by unwinding the underlying derivative contracts (if any). However, unwinding of derivative contracts may be done at a substantial discount and hence could result in erosion of the returns and / or the principal amount

Fees

The charges / Fees, if and wherever applicable, shall be paid by the Applicant(s) to the Bank and/or the Bank shall debit such charges / Fees from the Applicant(s) account maintained with the Bank. All Fees, charges and reimbursement of expenditure shall be paid or made in full by the Applicant(s) without any counter claim set off or withholding. All the Client's liabilities and obligations hereunder to the Bank shall be joint and several. The Client shall also pay any applicable taxes, levies or duties, including Service Tax that may be levied on any transactions undertaken pursuant to the Terms and Conditions governing investment & insurance services

Termination

The registration for availing investment and insurance services shall continue until terminated by the Applicant(s) and / or the Bank, each of whom is entitled to terminate the relationship forthwith, by giving notice on writing in that behalf to the other party. Provided however that the Applicant(s) shall not be relieved of his / her / their obligations hereunder, notwithstanding such Termination, incurred prior to the date on which such Termination shall become effective. The request and authority and the indemnity herein before contained shall remain in full force, unless and until notice of revocation thereof, in writing duly signed by or on behalf of the Applicant(s) is received by the Bank. Such revocation shall not release the Applicant(s) from any liability hereunder, in respect of any act performed by the Bank in accordance with the terms of this Agreement, prior to the expiry of such time. Upon termination, the Units / Securities may be sold / redeemed or transferred by the Bank, as the case may be and as requested by the Applicant(s), after deduction of the Bank's dues, to the Sole / First Applicant and the same shall be a valid, full and effective discharge to the Bank. The Bank reserves the right to Terminate this service if it is of the opinion that the Applicant(s) KYC is not in order or if the Applicant(s) are indulging in activities such as money laundering, fraudulent transactions, financial frauds or such other activities which are against the relevant regulations or applicable laws

CHECK LIST

A. IMPORTANT POINTS:

1. Self attested copy of PAN Card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorised for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name and address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If the correspondence and permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name and capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card / OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository Participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate / Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government / judicial / military officers, senior executives of state owned corporations, important political party officials, etc.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

1. PAN Card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID Card / Driving License.
3. Identity Card / document with applicant's photo, issued by any of the following: Central / State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members and Credit Cards / Debit Cards issued by Banks.

C. Proof of Address (POA): List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.)

1. Passport / Voters Identity Card / Ration Card / Registered Lease or Sale Agreement of Residence / Driving License / Flat Maintenance Bill / Insurance Copy.
2. Utility bills like Telephone Bill (only landline), Electricity Bill or Gas Bill, not more than 3 months old.
3. Bank Account Statement / Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks / Scheduled

Co-operative Bank / Multinational Foreign Banks / Gazetted Officer / Notary public / Elected representatives to the Legislative Assembly / Parliament / Documents issued by any Govt. or Statutory Authority.

6. Identity Card / document with address, issued by any of the following: Central / State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII / sub-account, Power of Attorney given by FII / sub-account to the Custodians (which are duly notarised and / or apostilled or consularised) that gives the registered address should be taken.
8. The Proof of Address in the name of the spouse may be accepted.

D. Exemptions / clarifications to PAN (*Sufficient documentary evidence in support of such claims be collected)

1. In case of transactions undertaken on behalf of Central Government and / or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities / multilateral agencies exempt from paying taxes / filing tax returns in India.
4. SIP of Mutual Funds up to ₹50,000/- p.a. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN Card details with the original PAN Card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorised to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial / Co-operative Bank or Multinational Foreign Banks (Name, Designation and Seal should be affixed on the copy).
2. In case of NRIs, authorised officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy / Consulate General in the country where the client resides are permitted to attest the documents.

This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Please exercise diligence by reading and understanding the Key Information Memorandum(s) / Scheme Investment Document(s) / Term Sheet / Prospectus / Product Terms & Conditions / any other product information document carefully before investing. No claim whatsoever shall be made against Axis Bank Ltd. or any of its affiliates or subsidiaries and / or employees claiming any influence / recommendation / advice / responsibility / liability as against your decision to invest in any investment product.

Central Office:

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Registered Office:

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