



SHAREHOLDER'S HANDBOOK

Dear Shareholders,

The purpose of this handbook is to make shareholders aware about their rights as shareholders of the Bank and to assist them in resolving their general queries. This handbook is for the purpose of providing relevant details to the shareholders with an objective of quicker resolution to shareholders queries and ensure compliances.

Please note that this document shall not be treated as final and binding. In case of change in law, the shareholders are advised to refer relevant laws and the provision of relevant laws/act shall prevail.

Corporate Identity Number of the Bank

The Corporate Identity Number of the Bank is L65110GJ1993PLC020769.

Contact Information

Registered Office	Corporate Office	Registrar & Share Transfer Agent
Axis Bank Limited [CIN: L65110GJ1993PLC020769] 'Trishul', 3 rd Floor, Opp. Samartheshwar Temple, Law Garden, Ellisbridge, Ahmedabad - 380 006 Gujarat Tel. No.: +91 79 6630 6161 Fax No.: +91 79 2640 9321 Email: shareholders@axisbank.com Website: www.axisbank.com	Axis Bank Limited 'Axis House', C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025 Maharashtra Tel. No.: +91 22 2425 2525 Fax No.: +91 22 2425 1800 Email: shareholders@axisbank.com Website: www.axisbank.com	KFin Technologies Limited (KFIN) Unit: Axis Bank Limited Selenium Tower - B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032 Telangana Tel. No.: +91 40 6716 2222 Fax No.: +91 40 2300 1153 Toll Free No.: 1800 3094 001 Email: einward.ris@kfintech.com Website: www.kfintech.com

Stock exchanges where the Securities of the Bank are listed

The shares of Bank are listed on the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The GDRs issued by the Bank are listed on London Stock Exchange (LSE). The Bonds issued by the Bank under the MTN programme are listed on the Singapore Stock Exchange.

Stock Exchange	Code No. / ISIN NO
NSE	AXISBANK
BSE	532215 - A Group
LSE	ISIN No. US05462W1099

International Securities Identification Number (ISIN)

ISIN is a unique 12 digit alphanumeric identification number allotted for a security. ISIN for the Bank on NSE and BSE is INE238A01034.

Folio Number

Folio number is a unique identifier used to keep track of investments.

Folio prefix of the Bank

Axis Bank folio number consist of 9 alphanumeric digit. 3 alphabetical and 6 Numerical e.g UTI123456 or ABL123456.

Details of the Bank shares split

In 2014, the equity shares of the Bank were split from Rs.10/- face value to Rs.2/- face value.

Depositories registered with SEBI

National Securities Depository Limited (<https://nsdl.co.in/>) and Central Depository Services (India) Limited (<https://www.cdslindia.com/>)

Shareholders' Rights

- To receive shares on allotment in case of any corporate action.
- To receive copies of the Annual Report containing the Balance Sheet, the statement of Profit & Loss and the Auditor's Report and any other correspondences through email or through physical mode (as the case may be).
- To participate and vote on resolutions at general meetings either personally or through a proxy/authorised representative in accordance with applicable laws.
- To receive dividends in due time once approved by members at general meetings.
- To inspect the statutory registers and documents as may be permitted under the law.
- To receive corporate benefits like rights, bonus, etc., once approved by Board/Members of the Bank.
- Other rights as specified in the statutory enactments.

Do's

- Encash dividend regularly to avoid transfer of unclaimed amount/underlying securities to IEPF.
- Follow up diligently and promptly if you have not receive allotment intimation/ certificate / dividend / interest etc.
- Ensure that your PAN is registered with the RTA for all your folios.
- Ensure nomination is registered for all your securities to smoothen the transmission.
- Ensure that all KYC details viz full postal address with PIN, mobile number, e-mail address etc. are updated to facilitate the RTA for sending communication.
- Ensure that correct and complete Bank details are recorded with RTA to facilitate prompt electronic credit of dividend / interest / redemption amounts and eliminate possibility of unclaimed amounts / underlying securities being transferred to IEPF.

- Promptly inform the RTA in writing and complete required formalities in case of loss of securities.
- Ensure that the documents provided for availing any investor service request are complete in all respects and keep copies of documents sent to the RTA.
- Monitor all corporate announcements pertaining to investments made.

Don't's

- Do not keep your folios without PAN.
- Do not keep your folios without nomination
- Do not deal with unauthorized persons for any investor service requests such as change in / up-dation of address, e-mail address, mobile number and bank details.
- Do not share security details, viz. folio number, certificate number, distinctive number(s), bank details, specimen signature, KYC documents, etc. with unknown person(s).

INVESTOR SERVICE REQUEST	
Nature of Service	Expected Timelines (Number of days)
Processing of Transmission Request (SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2022/65)	30
Processing of Issue of Duplicate Security Certificate Request (Letter of Confirmation)	30
Processing of Dematerialization Request	15
Processing of Remat Request	30
Processing of Transposition Request	15
I. PROCESSING of REQUEST FOR CHANGE IN I UPDATION OF	
A. Name	30
B. Signature	30
C. Nomination	30
D. Contact Details (Address, E-Mail Address and Mobile Number)	15
E. Bank Account Details	15
II. PROCESSING of REQUEST FOR UP-DATION of PAN	
Processing of Re-Validation of Dividend I Interest I Redemption Instruments And Sending The Remittance Request Files To The Bank I Company	15
GRIEVANCE REDRESSAL	
Providing Response To The Inquiries of The Investors And Redressal of Grievance	30

Update address in case of change

If the shares are in physical mode, the holder must send a request letter duly signed along with new address & ID proof to RTA. On receipt of the same, RTA will verify the signature of the holder with specimen record with them and do the needful.

If shareholder is holding shares in electronic mode, then the shareholder should contact Depository Participant where the shareholder is maintaining Demat account for updation of new address.

Procedure to update change/correction in name

For name change/correction, if shares are in physical mode:-

- In case of any typographical error, then the holder must submit the request letter duly signed along with original share certificates and copy of PAN to RTA for change of name.
- If the name correction is due to marriage, the holder must send the request letter duly signed along with Marriage certificate, original share certificates, address & ID proof to RTA.
- If the holder's name is different than the name provided in PAN, the shareholder must send the original share certificate, affidavit for name change, copy of PAN & address to RTA for further process.
- If the holder is having two different names, holder must send original share certificate, gazette notification, address & ID proof.

For name change/correction, if shares are in demat mode:-

- Shareholder must contact the Depository Participant with whom demat account is maintained.

Update email address

Shareholder should send the written request along with the relevant documents to RTA or their respective Depository Participant for updating the Email Address in the system.

Change in order of names (that is, transposition) to be affected

The shareholder should send a request letter duly signed by all the shareholders to RTA along with original share certificate, transposition form, address & ID proof for transposition of names.

Nominee registration for the holdings

If the shares are in physical mode, to register a nomination, shareholder should submit a duly filled and signed Form No. SH-13 to RTA. In case of joint holding, all the joint shareholders are required to sign the nomination form.

If shareholder is holding shares in demat mode, nomination must be registered with the Depository Participant with whom demat account is maintained.

Update PAN details

If shares are in physical form, shareholder should submit a request letter duly signed by all the holders of the security to RTA quoting the folio number and accompanied by self-attested copies of PAN Cards of all the holders.

In case shareholder is holding shares in demat mode, contact the Depository Participant with whom demat account is maintained.

Procedure to register/update email address for getting communications from the Bank such as notice of Annual General Meeting, Annual Report and Dividend intimation advice in electronic Mode

Shareholder should submit a request letter duly signed by all the holders to RTA for registration/updation of email address. Please quote your folio number or DP ID and Client ID particulars, as the case may be.

Nomination change for the holdings

Shareholder should send a request letter to RTA along with ISR1, ISR2 and nomination change form SH-14, and PAN copy & old nomination registration copy (if it available) which was sent by RTA earlier. They can visit Kfin's website for downloading the forms and reading SEBI Circulars <https://ris.kfintech.com/default.aspx>.

If shares are held in demat form, contact the Depository Participant with whom demat account is maintained.

Surviving shareholder(s) to get the shares in their names in the event of death of joint holder (Deletion of name)

The surviving shareholder should send a request letter duly signed along with attested copy of death certificate of deceased holder, original share certificates, cancelled cheque leaf, address & Id proof of the surviving holder to RTA for name deletion and updation of bank details.

SEBI Circular on mandatory to furnish PAN, email address, mobile number, bank account details and nomination by holders of physical securities. Please visit KFin's website for SEBI Circulars and ISR Forms to be downloaded <https://ris.kfintech.com/default.aspx>.

SEBI vide its circular SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/687 November 3, 2021 on 'Common and simplified norms for processing investor's service request by RTAs and norms for furnishing PAN, KYC details and Nomination' has made it mandatory to furnish PAN, email address, mobile number, bank account details and nomination by holders of physical securities. Please find the relevant forms below:

Forms	Descriptions
Form ISR-1	Request for registering PAN, KYC details or changes / up-dation thereof
Form ISR- 2	Confirmation of signature of securities holder by the Bank
Form ISR-3	Declaration for Nomination opt-out
Form- SH-13	Nomination form
Form SH- 14	Change in Nomination

The above forms can be downloaded from RTA website:

https://ris.kfintech.com/clientservices/isc/default.aspx#isc_download_hrd

And on the Banks website:

<https://www.axisbank.com/shareholders-corner>

Procedure for transmission of shares

On receipt of the below mentioned documents and on being satisfied with the identity of the legal heir(s)/nominee/surviving shareholder, the RTA would take the necessary action as appropriate for transmission of shares. However, the RTA may seek additional documents/information from the claimants if so required.

- Request letter duly signed by the Claimant/s quoting the folio number and company name along with query details.
- Self-attested copy of PAN card of the Claimant/s.
- Copy of Probate of Will or Letter of Administration or Succession Certificate issued under Part-X of the Indian Succession Act, 1925 duly attested by Notary.
- Self-attested copy of address proof of the Claimant/s such as Passport/ Driving License/ Voter card/ Aadhar card etc.
- Copy of death certificate of the deceased shareholder duly Attested/ Notarized.
- Transmission form
- Cancelled Cheque
- Original Share certificate

- No Objection letter on Non-Judicial Stamp Paper of Rs.50/- from other legal heirs (if applicable) as per the format enclosed.
- Specimen signature of all the Legal Heirs duly attested by a Manager of any Bank with their official seal indicating the A/c No., bank official employee id and name and designation along with cancelled cheque.
- Photo Identity of all the Legal Heirs like copy of Passport/ PAN card.

Dematerialization

Dematerialization is the process by which physical certificates of securities are converted into securities in electronic form by way of credit in investor's demat account held with a Depository Participant.

Conversion of physical shares into demat

In order to dematerialize certificates, shareholder is required to open a demat account. Once the demat account has been opened, he should fill a 'Dematerialization Request Form' in prescribed form and submit it to Depository Participant (DP) along with the security certificates. The DP will forward the demat request to the concerned issuer company or its Registrar and Transfer Agent for further processing. Once the request is confirmed by the Bank or RTA, it results in credit of electronic securities in the demat account of the respective investor.

Duration for dematerialization process take

As per SEBI's guidelines, Depository Participant is required to process the demat request received by it within 7 days. Further, issuer company / its RTA may take up to 15 days to process the demat request received by them. Considering the time required for transmission of documents from DP to issuer company / RTA, dematerialization will normally take about 30 days.

Adding of one or more name as a joint holder at the time of dematerialising the share certificates in case of sole holder of share certificate

If the shareholder wants to transfer the ownership from his/her individual name to a joint name, shareholder should first open an account as the sole holder (account A) and dematerialise the share certificates. He/she should then open another depository account (account B) in which he is the first holder and the other person is the second holder and make an off market transfer of the shares from the account A to account B. The Shareholder may incur a charge on this transaction. Alternatively, the certificates can be transferred to the joint ownership and then sent for dematerialisation.

Electronic modes by which the dividend is paid by the Bank

If the bank particulars is available in the RTA records such as bank account number, bank name and address, IFSC Code and MICR number then the amount will be paid through NEFT / ECS / RTGS mode to shareholders.

Physical modes by which the dividend is paid by the Bank

If the bank particulars are not updated or proper details are not available, then Demand Drafts are issued to shareholders for dividend payment.

To receive dividend electronically

If shares are held in physical mode, shareholder should submit duly executed Bank Mandate Form to RTA, along with cancelled cheque leaf / attested bank passbook bearing the name of the shareholder and self-attested copies of PAN card of all the shareholder(s) for updation of bank details.

If shares are held in Demat form, shareholder should approach the Depository Participant with whom Demat account is maintained.

Action required to take in case dividend is not received

Kindly write to RTA furnishing the details/ of the dividend not received. Please quote your folio number or DP ID and Client ID particulars as the case may be.

As per SEBI circular dated April 20, 2018, the unencashed dividend can be remitted by electronic transfer only. Hence shareholders are advised to also submit Bank Mandate Form along with cancelled cheque leaf / attested bank passbook bearing the name of the shareholder for updation of bank details and payment of unencashed dividend.

Action required to take in case of validity of dividend warrant(s)/demand draft(s) have expired

Shareholder(s) who have not encashed their dividend warrant(s)/demand draft(s) within the validity period may send their request letter duly signed by the holder to our RTA enclosing the said original dividend warrant(s)/demand draft(s).

Guidelines to claim unclaimed Dividends/Shares lying with the Bank.

Shareholders should submit a request letter along with copy of Share Certificate / Pan Card), to enable RTA to check the status of dividend which is lying in unclaimed / unpaid status and then the RTA will provide the procedure for claiming the same.

Dividend and shares transferred to IEPF Authority

All dividends and shares, which remain unpaid or unclaimed for seven consecutive years due to any reason, are transferred by respective companies to Investor Education and Protection Fund (IEPF) Authority. IEPF Authority is a statutory body, constituted under the provisions of Companies Act, 2013.

Procedure for claiming the dividend and shares that have been transferred to IEPF Authority

Unclaimed Dividends/Shares which have been transferred to the designated account of the IEPF Authority, in accordance with the with the IEPF Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, can be claimed by the Shareholders through the website of the IEPF Authority (<http://www.iepf.gov.in>).

Please follow the steps detailed below:

Download the Form IEPF - 5 from the website of IEPF (<http://www.iepf.gov.in>). Read the instructions provided on the instructions kit along with the e-form carefully before filling the form.

After filling the form save it on the computer and submit the duly filled form by following the instructions given in the upload link on the IEPF website.

On successful uploading, the acknowledgment will be generated indicating the SRN. This SRN is to be used for future tracking of the form.

After uploading the form, submit the following documents to Nodal Officer (IEPF) of the Bank in an envelope marked "Claim for refund from the IEPF Authority:

- Self-attested copy of e-Form.
- Indemnity Bond in original.
- Copy of acknowledgment.
- Other documents as mentioned in the Form IEPF-5.

The general information of the Bank, required for filing the aforesaid Form, are as under:

- Corporate Identification Number (CIN) of Company: L65110GJ1993PLC020769.
- Name of the Company: Axis Bank Limited.
- Address of Registered Office of the Company: 'Trishul', 3rd Floor, Opp. Samartheshwar Temple, Law Garden, Ellisbridge, Ahmedabad, Gujarat – 380 006.

KFin, has been entrusted with the task of verifying the claims received from the Shareholders of the Bank, in respect the unclaimed dividend/shares of the Bank transferred to the IEPF Authority. KFin, is responsible to liaise with the claimants to ensure that proper documents as required as per the IEPF Authority Rules, are received. After verifying the authenticity of their claims, KFin, will issue an entitlement letter, in favour of the claimant.

On receipt of the entitlement letter, the Bank submits an online verification report to the IEPF Authority, along with the scanned copy of all the original documents submitted by the claimant. Based on the said online verification report, IEPF Authority processes the claims.

The Bank has appointed Nodal Officer and Deputy Nodal Officers for the purpose of verification of the claim(s) and for co-ordination with the IEPF Authority. The details of the same have been hosted on the website of the Bank viz <https://www.axisbank.com/shareholders-corner/investor-contacts>.

Disclosure/Intimation to Stock Exchanges:

Shareholders can view disclosure submitted to Stock Exchange as per SEBI (LODR) Regulations, 2015 under Shareholders Corner <https://www.axisbank.com/shareholders-corner>.

Shareholders can view and download the forms from KFin's website <https://ris.kfintech.com/clientservices/isc/InvestorGrievance.aspx?q=0>.

Investors are requested to write to the Registered Office of the Bank or to KFin for availing any of the said services or may address their correspondence / complaints to shareholders@axisbank.com or inward.ris@kfintech.com. Further if you are not satisfied with the response received from RTA of the Bank, you may escalate your concern at shareholders@axisbank.com

Note: This Handbook contains general information. Readers are advised to refer to the relevant Acts/Rules/Regulations/Guidelines/Clarifications before dealing in securities. The information covered in the handbook may change from time to time, and when that occurs the handbook will be updated as soon as possible.