

Bharti AXA Tax Advantage Fund

(An Open-Ended Equity Linked Savings Scheme)

New Fund Offer Opens: December 12, 2008

New Fund Offer Closes: February 12, 2009**

Scheme re-opens on: February 27, 2009.

Offer for Units of Rs. 10/- Per Unit for cash during the New fund Offer Period, and at NAV based prices upon re-opening

bharti AXA INVESTMENT MANAGERS

**The Trustee has the right to extend the closing date of NFO after issuing suitable communication.

Mutual Fund :
Bharti AXA Mutual Fund

Trustee :
Bharti AXA Trustee Services Pvt Ltd
51, 5th Floor, Kalpataru Synergy, Vakola,
Santacruz (E), Mumbai 400055

Investment Manager :
Bharti AXA Investment Managers Pvt Ltd
51, 5th Floor, Kalpataru Synergy, Vakola,
Santacruz (E), Mumbai 400055

Sponsor :
AXA Investment Managers
Coeur Défense-Tour B-La Défense 4
100 Esplanade du Général de Gaulle
92400 Courbevoie France

KEY INFORMATION MEMORANDUM - CUM - APPLICATION FORM

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and Equity Linked Savings Scheme, 2005 (issued by Department of Economic Affairs, Ministry of Finance, Government of India vide Notification no 226/2005 dated November 3, 2005 and amended vide notification dated December 13, 2005), and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

Investment Objective

The Scheme seeks to generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities across all market capitalisations. The Scheme is in the nature of diversified multi-cap fund. The Scheme is not providing any assured or guaranteed returns.

There can be no assurance that the investment objectives of the Scheme will be realized.

Asset Allocation Pattern of the scheme

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile (High/ Medium/Low)
Equity and equity related securities*	80% to 100%	High
Debt & Money market securities/instruments*	0% to 20%	Low to Medium

*Investment in derivatives instruments may be made only if permitted under ELSS Rules and SEBI Regulations. In such event, the investments in derivatives shall be up to 50% of the net assets of the Scheme.

*The Scheme will not make investments in securitized debt.

Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- By virtue of requirements under the Equity Linked Savings Scheme, 2005 issued by Department of Economic Affairs, Ministry of Finance, Government of India vide Notification no 226/2005 dated November 13, 2005 and amended vide notification dated December 13, 2005 (ELSS Rules), Units issued under the Scheme cannot be redeemed until the expiry of three years from the date of their allotment. Consequently, the ability of an investor to redeem the investments or realise returns on investments in the Scheme is restricted for the first three years. Redemption prior to the expiry of the aforesaid three year period is permissible, subject to the ELSS Rules only in the event of the death of a Unit holder who is an Assessee, subject to the Units having been held for a period of at least one year from the date of allotment.
- This Scheme has been framed in accordance with the ELSS Rules and other prevailing laws. The tax benefits described herein / in the SID / SAI are as available under the prevailing taxation laws including the ELSS Rules, which or whose interpretation may change from time to time. As is the case with any investment, there can be no guarantee that the current tax position or the tax position prevailing at the time of an investment in the Scheme will not undergo change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her / their own professional tax advisor.
- Equity and equity related securities are volatile and carry risk of price fluctuations on an ongoing basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.
- Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.
- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.
- Fixed Income instruments may be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- Different types of securities in which the Scheme would carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further, even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.

For further risk factors, please refer to the Scheme Information Document.

Plans and Options

The Scheme offers following Plans:

- Eco Plan
- Regular Plan

Eco Plan: Eco Plan is available for purchase transactions (including switch, SIP etc) of upto Rs. 2 lacs only. This Plan cannot be chosen if the value of any purchase transaction exceeds Rs. 2 lacs.

For investors opting for this Plan, all investor communications including account statements, annual reports, portfolio statements, and other statutory information shall be communicated / sent to them exclusively in electronic format to their registered e-mail address. Dividend and redemption payments will be made only by way of direct credit / ECS / RTGS / NEFT to their registered bank mandate. For investors choosing the Eco Plan, a lower annual recurring expense ratio as described under the Para B titled "Annual Scheme Recurring Expenses" under Section V "Fees and Expenses" of the SID will apply.

Where the value of any purchase transaction is greater than Rs.2 lacs, then such investments can be placed only in Regular Plan. If the investor / Unit holder has erroneously chosen Eco Plan, the entire amount will be automatically placed in Regular Plan. In such cases, unless the Investor specifies distinct Options / preferences, the Options and preferences as chosen under Eco Plan folio, if any, will automatically apply. All communications to a Unit holder having Eco Plan folio would continue to be sent in electronic format (e-mail, sms, etc).

Regular Plan: The Scheme also offers Regular Plan. Purchase transactions exceeding Rs. 2 lacs can be placed only in Regular Plan.

Both Plans will have common portfolio. If the investor does not clearly specify the choice of Plan at the time of investing, it will be treated as an investment in the Regular Plan.

Each of the Plans have following Options:

- Growth Option for capital appreciation
- Dividend Option offering Dividend Re-investment and Dividend Pay-out facilities

Applicable NAV (after the Scheme opens for re-purchase and sale)

In respect of all Purchase, Redemption and Switch requests, the Applicable NAV will be as follows:

For valid applications accepted:

Upto 3:00 PM (cut-off time) on a Business Day, the NAV of such Business Day.

After 3:00 PM (cut-off time) on a Business Day, the NAV of following Business Day.

The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which Designated Collection Centre or ISC is located where the applications are being submitted. Payments by Cash, Postal Orders, money orders and outstation cheques / drafts; and third party payment instruments will not be accepted.

For Switches:

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase and thus the provisions of the Cut-off time and the Applicable NAV as mentioned in the SID as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

Minimum Application Amount/ Number of Units

Rs.500/- and in multiples of Rs.500/- for Purchases including Purchases through Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) and Additional Purchases.

Minimum Redemption Amount

Rs.500/- (or equivalent Unit value), or account balance, whichever is lower.

Despatch of Repurchase (Redemption) Request

Within 10 working days of the receipt of the redemption request at the authorised centre of Bharti AXA Mutual Fund. (Redemptions are subject to lock-in period of 3 years from the date of respective allotment).

Benchmark Index

S&P CNX Nifty Index

Dividend Policy

Dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Investor may choose between Dividend Payout and Dividend Re-investment Options. If the investor does not clearly specify the choice of Option at the time of investing, it will be treated as a Dividend Re-investment Option.

The Fund will endeavor to declare dividends subject to availability of distributable surplus, as computed in accordance with the Regulations. In case no dividend is declared, the net surplus, if any, will remain invested and be reflected in the NAV. All dividends will be paid in accordance with procedure prescribed under SEBI circular dated April 4, 2006, or as per prevailing provisions.

There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that dividends will be declared regularly. All distribution of earnings will be out of distributable surplus and at the discretion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of dividend declaration shall be final.

In respect of Unit holders opting for Dividend Re-investment Option, the dividends will be compulsorily re-invested.

The record date for the dividends may be fixed by the AMC and notified as per Regulations. If such record date is a non-Business Day, then the next working/Business Day will be considered as a record date. All Unit holders in the respective Plans, whose names appear in the Register of Unit holders on the record date, will be eligible to receive the dividend.

Dividend Transfer Facility

Under the Dividend Pay-out Option, the Unit holders can choose to transfer the amount of dividend receivable by them into a liquid scheme of the Fund.

Name of the Fund Manager

Mr Prateek Agrawal

Name of the Trustee Company

Bharti AXA Trustee Services Private Limited

Performance of the Scheme

Being a new Scheme, this Scheme does not have any performance track record.

Expenses of the Scheme

(i) Load Structure	New Fund Offer Period and Continuous Offer:			
	Load	Regular Plan	Eco Plan	Investments through SIP/STP
	Entry Load	• Where the purchase amount is less than Rs.2 crores: 2.25% of the Applicable NAV • Where the purchase amount is Rs.2 crores or above: Nil	2.25% of the Applicable NAV	2.25% of the Applicable NAV
Exit Load	Nil	Nil	Nil	

(ii) Recurring expenses	First Rs.100 crores of the average weekly net assets : 2.50%
Next Rs.300 crores of the average weekly net assets : 2.25%	
Next Rs.300 crores of the average weekly net assets : 2.00%	
Balance : 1.75%	

Actual expenses for the previous financial year:

Not Applicable as this is a new Scheme.

Waiver of Load for Direct Applications

No Entry Load will be charged on Direct Applications, unless permitted by Regulations. Investors should note the following for ensuring that the application is treated as a Direct Application:

1. Broker code, if already printed on the application form, should be crossed-out / struck-off and investor should counter sign besides the same.
2. Where the broker code block in the application form is blank, it is advisable to cross out / strike-off or indicate "DIRECT" / "Not Applicable" in the block.
3. Such applications should be lodged at Investor Service Centres / Designated Collection Centres as listed on the AMC Website.

Investors should ensure that broker code block is not left blank. If the block is blank, then it will be treated as Direct Application.

Direct Applications will attract Exit Load as per details above.

Tax treatment for the Investors (Unitholders)

Bharti AXA Tax Advantage Fund	Resident ¹ Investors	Mutual Fund ²
Tax on Dividend distributed by the Mutual Fund	Nil	Tax on income distribution by the Mutual Fund: Nil – In case of equity oriented fund (Refer Note)
Capital Gains: Long Term	Nil – in case of equity oriented fund	Nil
Short Term	15% - in case of equity oriented fund ³	Nil
Business Income	10% - 30% based on the total income of the investor ⁴	Nil

Redemption of units of an equity oriented fund will attract securities transaction tax (STT) at the rate of 0.25%.

Individuals and HUFs would be entitled to claim deduction under section 80C in respect of subscription to the units of the Scheme. The aggregate amount deductible under section 80C in respect of subscription to the units of an equity linked savings scheme and other prescribed investments is restricted to Rs.100,000/-.

Note: An equity oriented fund has been defined as a scheme of a Mutual Fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65 per cent of the total proceeds of such fund. The percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

For further details on taxation, please refer to Section XI titled "TAX PROVISIONS IN RESPECT OF INVESTMENTS IN MUTUAL FUNDS" in the Statement of Additional Information.

The tax benefits described in the SID / in the SAI are as available under the prevailing taxation laws, which or whose interpretation may change from time to time. As is the case with any investment, there can be no guarantee that the current tax position or the tax position prevailing at the time of an investment in the Scheme will not undergo change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her / their own professional tax advisor.

¹ The tax rate would be increased by a surcharge of:

- (a) 10 per cent - in case of individual / HUF / AOP and BOI, where the total income exceeds Rs.10,00,000/-.
- (b) 10 per cent - in case of firms / domestic corporate Unit Holders, where the total income exceeds Rs.100,00,000/-.
- (c) 2.5 per cent - in case of foreign corporate Unit Holders, where the total income exceeds Rs.100,00,000/-.

Further, for all Unit Holders, an additional surcharge of 3 per cent by way of education cess would be charged on amount of tax inclusive of surcharge.

² The tax rate would be increased by a surcharge of 10 per cent and an additional surcharge by way of education cess at the rate of 3 per cent on the amount of tax inclusive of surcharge.

³ In case of resident individuals and HUFs, where the total income as reduced by the short-term capital gains, is below the basic exemption limit the short-term capital gains will be reduced to the extent of the shortfall and only the balance short-term capital gains will be subjected to the 15 per cent tax rate.

⁴ Assuming that the total income in case of individuals, HUF, AOP and BOI investors exceeds the basic exemption limit (Rs.225,000/- in case of resident individuals of an age of 65 years or more, Rs.180,000/- in case of women resident in India below 65 years of age and Rs.150,000/- in case of other individuals and HUF, AOP/BOI).

All rates are as per Finance Act, 2008.

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all Business Days and will be released for publication in 2 newspapers. NAV can also be viewed on www.bhartiataxa-im.com and www.amfiindia.com. However, it may be noted that the first Re-purchase / Redemption Price will be published only after 1 year from the date of first allotment and thereafter for all Business Days.

For Investor Grievances please contact

Registrar & Transfer Agent:

Karvy Computershare Pvt. Ltd.
Karvy Registry House
8-2-596, Avenue 4,
Street No. 1, Banjara Hills,
Hyderabad – 500 034.

Asset Management Company:

Mr Stoney Antoney, Head - Investor Service
Bharti AXA Investment Managers Private Limited
51, 5th Floor, East Wing, Kalpataru Synergy,
Vakola, Santacruz (E), Mumbai- 400 055, India.
Email: service@bhartiataxa-im.com
Customer Engagement Center:
Toll free Number: 1800 103 2263
Alternate Number: 020 – 40112300

Unitholders' Information

(a) **Account Statements:** An account statement stating the number of Units purchased and allotted will be sent through ordinary post and/or electronic mail to each Unit holder not later than 30 days from the close of the New Fund Offer Period and Not later than 10 days for subscriptions received and accepted in Ongoing Offer.

(b) **Annual Report:** Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unit holders within four months from the date of closure of the relevant accounting year i.e. 31st March each year.

The Abridged Scheme wise Annual Report may be mailed to the investors' e-mail address if so mandated by the Investors.

(c) **Half – Yearly Financial Results and Portfolio Details:** The mutual fund shall publish statement of the Scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located or as required by the Regulations. Alternatively, the mutual fund may opt to send the portfolio to all Unit holders in lieu of the advertisement.

(d) For Unit holders in Eco Plan, all investor communications including account statements, annual reports, portfolio statements, statutory and other information shall be communicated / sent exclusively in electronic format to their e-mail address.

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PLEASE FILL ALL FIELDS WITH BLACK BALL POINT, IN BLOCK LETTERS AND COMPLETE MANDATORY (MARKED*) FIELDS

Application No: _____

Please read the instructions carefully, before filling up the application form. Use this form if you are making the first time investment.

1. DISTRIBUTOR INFORMATION (Refer Instruction No 1)			FOR OFFICE USE ONLY	
Name & Agent Code	Sub-Agent Name & Code	Bank/Branch Name & Serial No.	Registrar Serial No.	Date/Time of Receipt
2. INFORMATION OF EXISTING INVESTOR (For existing Investors / Zero Balance Folio Holders, please mention the Folio Number & go directly to Section 7 (Scheme Details). Note that Applicant Details and Mode of Holding will be as per existing Folio Number) (Refer Instruction No 2)				
Folio No. / ZERO Balance Folio Number <input type="text"/>				
3. APPLICANT INFORMATION (Refer Instruction No 3)				
Name of Sole /First Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.		Date of Birth <input type="text"/>		
<input type="text"/>		<input type="text"/>		
PAN* <input type="text"/>		Attested PAN Proof enclosed* <input type="checkbox"/> KYC Compliant Status (Mandatory for Rs. 50,000 & above)* (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO		
Name of Second Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.		Date of Birth <input type="text"/>		
<input type="text"/>		<input type="text"/>		
PAN* <input type="text"/>		Attested PAN Proof enclosed* <input type="checkbox"/> KYC Compliant Status (Mandatory for Rs. 50,000 & above)* (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO		
Name of Third Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.		Date of Birth <input type="text"/>		
<input type="text"/>		<input type="text"/>		
PAN* <input type="text"/>		Attested PAN Proof enclosed* <input type="checkbox"/> KYC Compliant Status (Mandatory for Rs. 50,000 & above)* (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO		
Name of Guardian/Contact Person* Relationship with MINOR <input type="text"/>		Guardian's Date of Birth <input type="text"/>		
<input type="text"/>		<input type="text"/>		
PAN* <input type="text"/>		Attested PAN Proof enclosed* <input type="checkbox"/> KYC Compliant Status (Mandatory for Rs. 50,000 & above)* (If yes, attach proof) : <input type="checkbox"/> YES <input type="checkbox"/> NO		
*Please mention the contact person in case of Non-individual				
Mode of Holding <input type="checkbox"/> Single <input type="checkbox"/> Joint ¹ <input type="checkbox"/> Anyone or Survivor (Default)				
Status <input type="checkbox"/> Resident individual <input type="checkbox"/> NRI/PIO <input type="checkbox"/> Company / Body Corporate <input type="checkbox"/> Trust <input type="checkbox"/> Listed Company <input type="checkbox"/> Partnership <input type="checkbox"/> Flls <input type="checkbox"/> Bank / FI <input type="checkbox"/> AOP / BOI <input type="checkbox"/> Club / Society <input type="checkbox"/> Minor <input type="checkbox"/> NGO <input type="checkbox"/> Defence Establishment <input type="checkbox"/> Government Body <input type="checkbox"/> HUF <input type="checkbox"/> Others _____				
Occupation <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector / Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others _____				
4. FIRST APPLICANT'S CONTACT INFORMATION (Refer Instruction No 4)				
Correspondence Address of Sole/First Applicant (P.O. Box alone may not be sufficient)				
<input type="text"/>				
City <input type="text"/>		State <input type="text"/>		Pin code <input type="text"/>
Overseas Address # (mandatory for NRI/FII applicant). (P.O. Box alone may not be sufficient)				
<input type="text"/>				
City <input type="text"/>		Country <input type="text"/>		Pin code <input type="text"/>
# Document proof for foreign address to be provided (self certified copy of bank account statement/Passbook will serve as proof of address. Incase the documents are in foreign language, the same to be translated to English and certified by Govt. authorities in the country of residence or the Indian Embassy.				
Contact Details	Tel No. STD Code	Res.	Off.	Fax
1 st Applicant	Mobile No. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 nd Applicant	Mobile No. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 rd Applicant	Mobile No. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
*Email ID compulsory for ECO Plan				
5. EMAIL COMMUNICATION INFORMATION (Refer Instruction No 5) (Investors in ECO Plan will be compulsorily communicated via Email only)				
I/We wish to receive the following document via e-mail in lieu of physical document(s) [Please ()]		<input type="checkbox"/> Account Statement <input type="checkbox"/> News Letter <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Statutory Information		

Application No: _____

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from: Mr. / Ms. / M/s _____ an application for allotment of units

under Bharti AXA Tax Advantage Fund, Plan _____, Option _____

Cheque/DD No _____ Dated ____/____/____

Amount (Rs.) _____ Drawn on Bank and Branch _____.

Checklist Investment Details Bank Mandate Attested PAN Card Copy KYC Details

Please note: All purchases are subject to realization of cheques/Demand Drafts.

Collection Centre's Stamp & Receipt Date and Time

6. BANK ACCOUNT DETAILS (Refer Instruction No 6) (* Mandatory - If left blank, Application will be rejected)

A/c Type [please] Saving Current NRO NRE FCNR

Bank Name

Account No

Branch City Pin

IFSC Code* (mandatory for credit via NEFT/RTGS) (11 Character code appearing on your cheque leaf.)

MICR Code* (9 Digit No. next to your Cheque Number) **(Please attach blank cancelled cheque/Copy of cheque)**

Direct credit facility is available for redemption/dividend proceeds for investors having HDFC Bank Account.

7. SCHEME DETAILS (Refer Instruction No 7)

Scheme Name : Bharti AXA Tax Advantage Fund

Investment In	Plan	Option	Dividend Sub-Option
<input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP (please fill the Auto Debit Form)	<input type="checkbox"/> Regular* <input type="checkbox"/> Eco	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend*	<input type="checkbox"/> Reinvest* <input type="checkbox"/> Payout

*Default Plan/Option

8. DIVIDEND TRANSFER FACILITY (Please to select this facility) (Refer Instruction No 10)

This facility is applicable only for Dividend Payout option and the unit holder chooses to transfer amount of the dividend receivable by them into the Bharti AXA Liquid Fund only.

9. INVESTMENT & PAYMENT DETAILS (Refer Instruction No 11)

Investment Amount DD Charges Net Amount

Minimum investment amount Rs. 500/- and in multiples of Rs. 500/-

Cheque/DD No Cheque/DD Date Drawn on Bank

Branch Name A/c Type [please] Saving Current NRO NRE FCNR

- Cheque should be in favour of Bharti AXA Tax Advantage Fund • Third Party & O/S cheques will not be accepted and transaction is liable to be rejected.
- Separate cheque/demand draft is required for investment in each plan of the scheme)

10. NOMINATION DETAILS (Please cross out this section if you do not wish to nominate) (Refer Instruction No 12)

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our Folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be a valid discharge for the AMC/Mutual Fund/Trustees.

Nominee's Name Mr. Ms. Relationship Date of Birth (Mandatory In case of Minor)

FULL NAME

In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.

Name of Guardian (In case Nominee is a Minor (Guardian should be other than the Applicant))

Mailing Address

City Pin

Signature of Guardian/ Nominee

11. DECLARATION AND SIGNATURE(S) (Refer Instruction No 13) (* Mandatory - If left blank, Application will be rejected)

I/We have read and understood the contents of the Scheme Information Document of the above Scheme and the Statement of Additional Information of Bharti AXA Mutual Fund including the section on "Who cannot invest" and "Prevention of Money Laundering". I/We hereby apply for Allotment/Purchase of Units in the Scheme and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am /are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We hereby authorise Bharti AXA Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/Bharti AXA Mutual Fund's bank(s) and /or Distributor /Broker / Investment Advisor. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRI only: I /We confirm that I am/we are Non-Resident of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/FCNR/NRO Account. I/We undertake that all additional purchases made under this Folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR/NRO Account.

DATE

SIGNATURE(S)

Solo/1 st applicant/Guardian/Authorised Signatory/POA	2 nd applicant/Guardian/Authorised Signatory/POA	3 rd applicant/Guardian/Authorised Signatory/POA
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CHECKLIST (Please submit the following documents with your application (where applicable). All documents should be original/true copies Certified by a Director/Trustee /Company Secretary /Authorised signatory / Notary Public.)

Documents	Ind	Co.	Soc.	Partnership Firms	Investment through POA	Trusts	NRI	Fis
PNN Card								
KYC Acknowledgement (If application for Rs. 50,000 or above)								
Resolution/ Authorisation to invest								
List of authorised signatories with specimen signatures								
Memorandum & Articles of Association								
Trust Deed								
Bye-laws								
Partnership Deed								
Notorised POA (signed by investor and POA Holder)								
Bank confirmation of Non Resident Account								
Type / FIRC/ Approval from FIPB								

For more information visit us at
www.bharti-axa-im.com

Email us at
service@bharti-axa-im.com

Call us at (Toll Free) **1-800-1032-263** | Alternate Number **020-4011 2300**

SIP AUTO DEBIT FACILITY : REGISTRATION CUM MANDATE FORM

INVESTORS SUBSCRIBING TO THE SCHEME THROUGH SIP AUTO DEBIT FACILITY TO COMPLETE THIS FORM COMPULSORILY ALONGWITH COMMON APPLICATION FORM

(Application should be submitted atleast 30 days before the 1st Debit Clearing date)
For terms & conditions refer overleaf

Application No: _____

1. DISTRIBUTOR INFORMATION FOR OFFICE USE ONLY

Name & Agent Code	Sub-Agent Name & Code	Bank/Branch Name & Serial No.	Registrar Serial No.	Date/Time of Receipt

Please any one only **SIP Registration - by Existing Investor** (Please do not fill the Application Form) **SIP Registration - by New Investor (Including Zero Balance Folio Holder)** (Complete the Application Form compulsorily along with this form.)

2. INVESTOR DETAILS

Folio No. / Application No./ Zero Balance Folio No. (For Existing Investor / Zero Balance Folio Holders please mention Folio Number / For New Applicants please mention the Application Form Number)

Name of 1st Applicant /

Name of 2nd Applicant /

Name of 3rd Applicant /

Name of Father/ Guardian in case of Minor

3. SIP DETAILS (First SIP cheque and subsequent via Auto Debit Facility in select cities only)

Bharti AXA Tax Advantage Fund	Plan	Option	Dividend Sub-Option
	<input type="checkbox"/> Regular* <input type="checkbox"/> Eco	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend*	<input type="checkbox"/> Reinvest* <input type="checkbox"/> Payout

Frequency (please) Monthly SIP Date : 1st 7th 10th 15th 20th 25th

Instalment Amount (In figures) Enrolment Period From** To

Drawn on Bank /Branch Name

*Default Plan/Option **Minimum SIP term should be for 6 months

4. PARTICULARS OF BANK ACCOUNT

Name of 1st Account Holder

Name of 1st Joint Holder

Name of 2nd Joint Holder

Name of Bank & Branch

City Pin

Account No.

9 digit MICR Code (Mandatory) (This is 9 digit number next to the cheque number)

IFSC Code **Please provide a copy of cancelled cheque leaf from an Auto Debit eligible bank (Mandatory)**

Account Type (Please)	
Savings <input type="checkbox"/>	NRO <input type="checkbox"/>
Current <input type="checkbox"/>	NRE/FCNR <input type="checkbox"/>

DECLARATION & SIGNATURE I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / We would not hold the user institution responsible. I / We will also inform AMC, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

SIGNATURE (S) (as in Bank records)	Sole/1 st applicant/Guardian/Authorised Signatory/POA	2 nd applicant/Guardian/Authorised Signatory/POA	3 rd applicant/Guardian/Authorised Signatory/POA
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5. BANKER'S ATTESTATION

Certified that the signature of account holder and the Details of Bank account are correct as per our records

Signature verification request (To be retained by the Customers Bank)

Signature of authorised Official from Bank (Bank stamp and date)

The Branch Manager

Bank Branch Date

Sub : Mandate verification for A/c. No. This is to inform you that I/We have registered for making payment towards my investments in Bharti AXA Tax Advantage Fund by debit to my /our above account directly or through ECS (Debit Clearing). I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account. Thanking you, Yours sincerely

SIGNATURE (S) (as in Bank records)	Sole/1 st applicant/Guardian/Authorised Signatory/POA	2 nd applicant/Guardian/Authorised Signatory/POA	3 rd applicant/Guardian/Authorised Signatory/POA
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(To be filled in by the First applicant/Authorized Signatory) :
Received from Name & address :
an application for Purchase of Units alongwith Cheque SIP Auto Debit Facility For Rs.
All purchases are subject to realisation of cheques. Cheque Number Acknowledgement Stamp

INSTRUCTIONS FOR COMPLETING THE NFO APPLICATION FORM

Please read the Scheme Information Document, Key Information Memorandum and the Statement of Additional Information carefully before filling up the application form. Investors are deemed to have read and accepted the terms subject to which this offer is being made, and bind themselves to the terms upon signing the application form and tendering payment.

General instructions - Please complete the form :

- Legibly.
- In English language.
- By ticking the appropriate box for relevant options.
- In black ink or any dark coloured ink.
- In BLOCK LETTERS.

Please fill in the fields marked as 'MANDATORY' to prevent rejection of your Application Form. Please refer to the checklist provided at the end of the NFO Application Form to ensure that the necessary details and attachments are made available. This will help to avoid processing delays and/or rejection of your Application.

Applications complete in all respects, may be submitted at the designated Investor Service Centres (ISCs) / Official Points of Acceptance of Bharti AXA Mutual Fund.

Investors must write the Application Form number / Folio number / Zero Balance Folio Number on the reverse of the cheques and bank drafts accompanying the Application Form.

All applications will be accepted subject to verification. Invalid or incomplete applications are liable to be rejected after acceptance and verification. The AMC / Trustee retains the sole and absolute discretion to reject any application.

1. DISTRIBUTOR INFORMATION / DIRECT APPLICATIONS

Investors are requested to kindly mention the correct AMFI Registration Number (ARN) in the Application Form. In case, the investor is directly applying to the NFO, then they should clearly mention "DIRECT" in the column "Name & Agent Code".

Any edition or cancellation of the Distributor Information should be countersigned by the investor else the same is liable to be rejected.

2. INFORMATION OF EXISTING INVESTOR / ZERO BALANCE FOLIO HOLDER

Existing Investor / Zero Balance Folio Holders should mention the correct Folio Number & go directly to Section 7 (Scheme Details).

3. APPLICANT INFORMATION

Applications for Individuals: Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).

Applications for Non-Individuals: Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details). Sole-proprietorship concerns should apply in the name of the sole-proprietor.

Please fill in your date of birth as this may be required to establish your identity in your future communication with us.

Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised) or the relevant resolution or authority to make the application (or duly notarised copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and/or Certificate of Registration. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust, a resolution from the Trustee(s) authorising such purchase must be submitted. **Applications not complying with the above are liable to be rejected.**

In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

4. APPLICANTS CONTACT INFORMATION

Investor is required to provide his full address.

If the Investor is an NRI/FII, an overseas address must be provided. A local address if available may also be mentioned in the Application Form. The P.O. Box alone is not sufficient.

For Investors investing Rs.50000 or above, the address as mentioned in the Application Form will be overwritten by the address provided by you for the purpose of your KYC to CVL. Also for such investors all future change in your address should be informed to CVL quoting your KYC acknowledgement number / PAN number. For information on CVL, please refer to instruction no. 15.

For issuing the Customer ID for each investor in the Folio, the investors are requested to provide their contact details (i.e. Mobile Numbers).

5. EMAIL COMMUNICATION

Account Statements / Newsletters / Annual Reports / Other statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996) can be sent to each Unit holder by courier / post / e-mail. Unit holders who have opted to receive these documents by e-mail will be sent all documents by email only and no physical documents will be sent. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder may request the Fund for delivery the same 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 Newsletter, shall be displayed at the AMC website. The Unit holders can request for a copy of the Newsletter by post / e-mail.

All communication and payments shall be made in the name of and favouring the first/sole applicant only.

For ECO Plan - By default all communications to the investors would be via Email only.

6. BANK ACCOUNT DETAILS

In order to protect the interest of investors from fraudulent encashment of cheques and as per the current SEBI Regulations, it is mandatory for Unit holders to specify their complete bank details in the application for subscription or redemption of units. Applications without complete bank details shall be rejected.

Applicants should provide the name of the bank, branch address, account type and account no. of the Sole/First Applicant. As per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Application Form.

Please also provide the following details:

i) The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf.

ii) The 11 digit IFSC (Indian Financial System Code) that is being given by some of the banks on the cheques. If not available, you could check with your local bank branch. The above information will help us in the future for secure transfer of your redemption and dividend payouts via the various electronic mode of transfers that are available in the banking system.

Investors are required to attach a physical blank cancelled cheque leaf / copy of cheque leaf alongwith the Application Form if the investment amount is issued through a demand draft / investment cheque is not issued from the bank account as mentioned in the Bank Account Details in Section 6 of Application Form.

The Fund offers a facility of direct credit (issued through RTGS / NEFT / Direct Credit Mode) of redemption / dividend proceeds. However, if the investor wishes to receive a cheque payout of the redemption / dividend proceeds then he / she has to make a choice of the same.

7. SCHEME DETAILS

Investors should indicate the Plan / Option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the Application Form. In case of valid applications received without indicating any choice of Plan / Option, the default Plan / Option will be considered. Eco plan can be selected for investment (purchase/SIP etc.) upto Rs. 2 lacs. In case this plan is selected but if the investment amount is greater than Rs. 2 lacs then the investment will be placed in Regular Plan only.

Bharti AXA Tax Advantage Fund	Plan	Option	Dividend Sub-Option
	<input type="checkbox"/> Regular* <input type="checkbox"/> Eco	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend*	<input type="checkbox"/> Reinvest* <input type="checkbox"/> Payout

*Default Plan/Option

8. SYSTEMATIC TRANSFER PLAN (STP)

The Scheme offers systematic transfers from any other scheme of the Fund into this Scheme or vice versa, subject to the terms & conditions of the relevant schemes. STP facility for transfer out to other schemes shall be permitted only after the 3 years lock-in period.

The transfers under Systematic Transfer Plan can be made as per following details:

STP Frequency	Monthly
Transfer will be executed	On any one of the following dates in a month as chosen by the investor / Unitholder : 1st, 7th, 10th, 15th, 20th and 25th basis Applicable NAV of that day, or of following Business Day, if that day is not a Business Day
Minimum duration for which transfer should be set up under STP	6 months
STP Instalment	Rs 500/- and in multiples of Rs 500/- thereafter (eg: Rs 1,500/-, 2,000/-, 2,500/- and so on and so forth)

The minimum STP Instalment amount indicated above will apply during New Fund Offer Period as well. Under STP facility, the transfer by the unit holders should be within the same account/folio number. To enable setting up STP, a Unit Holder has to have a minimum balance as required under the scheme from where the transfer will take place. Also, no transfer can be made if the units in the scheme from which transfer has to take place are under hold/ lock-in/ pledge or any similar restriction.

9. SYSTEMATIC WITHDRAWAL PLAN (SWP)

The Scheme offers Systematic Withdrawal Plan (SWP) Facility. Unit holders can avail this facility, however, only after the 3 years lock-in period in accordance with ELSS Rules. Please refer to SID for further details on SWP.

10. DIVIDEND TRANSFER FACILITY

Under the Dividend Pay-out Option, the Unitholders can choose to transfer the amount of dividend receivable by them into a liquid scheme of the Fund. Under this provision, the dividend due and payable to the Unitholders will compulsorily and without any further act by the Unitholders, be re-invested in the chosen liquid scheme of the Fund (at the first ex-dividend NAV) and at the applicable NAV of such other scheme. However, if the Unitholder does not already have holding in such liquid scheme, in that event the transfer will be carried out only if the amount of dividend to be transferred meets the minimum application amount requirement of the target liquid scheme.

11. INVESTMENT & PAYMENT DETAILS

- a) Minimum investment amount is Rs. 500/- and in multiples of Rs. 500/- thereafter.
- b) The cheque or demand draft should be drawn in favour of "Bharti AXA Tax Advantage Fund" and should be crossed 'Account Payee Only'.
- c) Returned cheques will not be presented again for collection and the accompanying application will be rejected.
- d) The following modes of payment are not valid and applications accompanied by such payments are liable to be rejected:
 - I. Outstation cheques
 - II. Third Party Cheques (Except as mentioned in the Statement of Additional Information)
 - III. Cash / Money Order / Postal Order
 - IV. Post-dated cheques
 - V. Multiple cheques for investments in one scheme or single cheque for investments in multiple schemes.
- e) If you are from a city not serviced by an Investor Service Centre, you may submit a Demand Draft payable at the place where you will submit the form.

Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors. The AMC will not accept any request for refund of demand draft charges, in such cases.

• NRIs, FIIs

• Repatriation Basis

- I. In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non-Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.
- II. FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.

• Non-repatriation Basis

In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO).

12. NOMINATION DETAILS

- a) The nomination(s) can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Up to 3 nominees can be appointed. The Investor can do the same by requesting for a separate form which can be obtained from the Registrar / AMC or download the same from the AMC Website. All joint applicants must sign the nomination form.
- b) A minor can be nominated and in that event, name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination(s) can also be in favour of the central government, state government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- c) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
- d) Nomination(s) in respect of the units stands rescinded upon the transfer/redemption of units/if nominee predeceases the applicant. Transfer of units in favour of a Nominee shall be valid discharge for the asset management company/mutual fund against the legal heir.
- e) The cancellation/revocation of nomination(s) can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination(s), the nomination shall stand rescinded and the asset management company / mutual fund shall not be under any obligation to transfer the units in favour of the Nominee.
- f) In case of more than one nominee, if the percentage of allocation/share for each of the nominees is not indicated, the AMC shall settle the claim equally amongst all the nominees.
- g) In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.

13. DECLARATION AND SIGNATURES

- a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate.
- b) Applications by minors should be signed by their guardians. In the case of a Hindu Undivided Family (HUF), Karta should sign on behalf of the HUF.
- c) Authorised officials should sign the form under their official designation and company seal. A list of authorised officials, duly certified and attested, should also be attached to the application form. In the case of a Trust, a resolution from the trustee(s) authorising such purchase or investment must be submitted.
- d) If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is by the Constituted Attorney on your behalf.

14. PAN DETAILS

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase*. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification.* includes fresh/additional purchase, Systematic Investment.

Applications not complying with the above requirement may not be accepted/ processed.

Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres / Karvy / Distributors or visit our website www.bharti-axa-im.com for further details.

15. Prevention of Money Laundering and Know Your Client (KYC)

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued thereunder and the guidelines / circulars issued by SEBI regarding the Anti Money Laundering (AML) Laws, all intermediaries, including Mutual Funds, have to formulate and implement a client identification / Know Your Client programme, verify and maintain the record of identity and address(es) of investors. In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of the investor(s) to an independent agency [presently CDSL Ventures Limited ("CVL")] which will act as central record keeping agency ("Central Agency"). As a token of having verified the identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number – MIN* Allotment Letter) to each investor who submits an application and the prescribed documents to the Central Agency.

Investors should note that it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment above the threshold. The KYC status will be validated with the records of the Central Agency before allotting units. Bhati AXA Mutual Fund will not be held responsible and/or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Where it is not possible to verify the KYC compliance status of

the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

*Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.

The investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder (AML Law).

If the AMC, after applying appropriate due diligence measures, believes that the transaction is suspicious in nature within the purview of AML Law and / or on account of deficiencies in the documentation, it shall have absolute discretion to report suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the Applicable NAV subject to payment of exit load, if any, in terms of the communication sent by the AMC to the investor(s) in this regard.

For further details on KYC procedure visit the AMC website www.bhati-axa-im.com.

TERMS AND CONDITIONS FOR SIP WITH AUTO DEBIT FACILITY

- SIP Payment can be done through Auto Debit Facility in all the cities as prescribed by the Reserve Bank of India (RBI).
- Please check for the availability of SIP facility in the respective Scheme.
- The cities as prescribed in RBI's list may be modified/updated/changed/removed at any time in future entirely at the discretion of Bhati AXA Investment Managers Private Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via Auto Debit route will be discontinued and communication to that effect will be sent to the investor. Investments already made will continue.
- During ongoing purchase in monthly SIP, your first SIP can be for any day of the month. Your second and subsequent SIPs are available only on the above specified dates of the month with a minimum gap of at least 30 days between first and second SIP instalment. In case the chosen date turns out to be a non Business Day for the Scheme; the SIP will be processed on the immediate following Business Day.
- The SIP cheque should be drawn on the same bank account which is to be registered for Auto Debit. The bank account provided for Auto Debit should participate in local MICR clearing.
- The cheque should be drawn in favour of Scheme name i.e. "Bhati AXA Tax Advantage Fund".
- If two consecutive SIP's fail, the SIP will automatically stand terminated and a communication to the effect will be sent to the investor.
- If the SIP preferences are not indicated or in case of discrepancy or ambiguity, the default option shall be as under:
 - SIP Frequency - Monthly, SIP Date - every 7th of the month & Tenure - 6 months
- Any request for the modification/cancellation of SIP shall be processed within 20 days on receipt of written request. All such requests, should be accompanied by:
 - A new SIP form duly filled in and carrying the revised/new SIP request details, or
 - A written and signed confirmation for discontinuing the existing SIP.
- If you are a new investor / Zero Balance Folio Holder please fill in the relevant sections in the Application Form except the section titled "Investment and payment details". The investment details must be indicated in the SIP auto debit form.
- Existing investors are required to submit only the SIP auto debit form indicating the existing folio number and investment details in the SIP section.
- Please furnish a certified copy of the PAN card with the application form. Additionally please furnish KYC acknowledgement copy, if investment amount is Rs. 50,000/- and above.
- Investor will not hold Bhati AXA investment Managers Pvt. Ltd., its registrars and other service providers responsible if the transaction is delayed or not effected, the investor bank account is debited in advance or after

the specific SIP date due to various clearing cycles of Auto Debit / local holidays / incomplete or incorrect instructions from the applicant.

14. Bhati AXA investment Managers Pvt. Ltd. reserves the right not to represent any mandate for SIP auto Debit facility if the registration could not be effected in time for reason beyond its control.

15. Bhati AXA Investment Managers Pvt. Ltd., its registrars and other service providers shall not be responsible and liable for any transaction failures, due to rejection of the transaction by your bank / branch or its refusal to register the SIP mandate.

16. Please refer to the Scheme Information Document / Statement of Additional Information for the Applicable NAV, Redemptions, Risk Factors, Load and other information before investing.

17. Generic Information on SIP

This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units. SIP allows investors to invest a fixed amount of Rupees on specific dates every month by purchasing Units of the Scheme at the Purchase Price prevailing at such time. Any unit holder can avail of this facility subject to certain terms and conditions contained in the Application Form.

Systematic Investment Plan facility will be available as detailed below:

SIP Frequency	Monthly
Debit for contributions in the Scheme will be executed	On any one of the following dates in a month as chosen by the investor / Unit holder : 1st, 7th, 10th, 15th, 20th and 25th basis NAV of that day, or of following Business Day, if that day is not a Business Day
Minimum duration of SIP contributions	6 months
SIP Instalment	Rs 500/- and in multiples of Rs 500/- thereafter (eg: Rs 1,500/-, 2,000/-, 2,500/- and so on and so forth)

The minimum SIP instalment amount indicated above will apply during New Fund Offer Period as well. The SIP payments can be made only by availing the Auto Debit Facility.

Auto Debit Facility : Auto Debit allows an investor to instruct his bank to debit his bank account at periodic intervals for making investment in Mutual Fund Scheme(s). However the first investment in SIP under this mode shall be by way of cheque only. There shall be a gap of at least 60 days between the closure of the NFO period and the date of the first instalment through Auto Debit in case of a monthly SIP Initiated during the NFO period. There shall be a gap of at least 30 days between the date of the first cheque and first instalment through Auto Debit in case of a monthly SIP Initiated during the Ongoing Offer Period.

Investor Service Centres / Designated Collection Centres

DURING NEW FUND OFFER PERIOD

Bhati AXA Investment Managers' Branches - Investor Service Centres (ISC)

Ahmedabad : 401/402, 4th floor, 3rd EYE, Panchvati Cross Road, C.G. Road, Ahmedabad - 380006.
Bangalore : N-307, 3rd Floor, Manjal Centre, 47 Dickenson Road, 78th Municipal Division, Bangalore 560042
Bangalore : SJR Maximus, 1st floor, 1st Main Road, Sadashiv nagar, Vayalikalav, Malleshwaram, Bangalore.
Baroda : 39 to 45, 2nd floor, Trident, Near Race course circle Baroda - 390007
Bhubaneswar : Gr Floor, Chandan Villa, Plot No. 1258, Road No. 8, Unit IX, Bhubaneswar - 751 022
Chandigarh : SCO 350-351-352, 1st Floor, Sec-34A, Chandigarh 160034
Chennai : 2nd floor, Metro Plaza, 162, Anna Salai, Opp Spencer Plaza, Chennai - 600 002 .
Cochin : 1st Floor, Gauri Narayan, Near Sheny Theatre & Jayalalitha Silks, M.G.Road, Cochin - 682 015
Gurgaon : Gr Floor, Tower B, Unifitech Cyber Park, Gurgaon - 122 001
Guwahati : 7th floor, dee tee towers, down town hospital complex, G.S Road, Dispur-781006
Hyderabad : 3rd Floor, G-3666/B/6, Gokul Towers, Punjagutta, Hyderabad - 500082 .
Indore : Unit no. 207, 2nd floor, Corporate Park, Dev Ahir, Indira Vidyasara Campus RNT Marg, Indore 452 001 .
Jaipur : 2nd floor, Sun Tower, SB-15 A, Bapu Nagar & Ganshi Nagar Turn, Tank Road, Jaipur-302015
Kanpur : 1st floor, Padam Tower, Civil Lines, (Stock Exchange Building), Kanpur-208 001 .
Kolkata : No. 3rd Floor, Unit No. 3W, The Millennium, 235/2A, A J C Bose Road, Kolkata - 700 020 .
Kolkatta : PAM Plaza, 6th flr, 169, Rasbehari Avenue, Gariahat, kolkatta - 700 019 (Above Vishal Mega Mart)
Lucknow : Ground floor, Plot no TC-57/V, Shalimar Tower, Vibhuti Khand, Gomti Nagar - Ludhiana : G-454 IC Towers, BRS Nagar, Opp Verka Milk Plant, Feropuz Road, Ludhiana - 141 004 .
Mumbai : Office No 2 to 13, 1st Floor, Botawalla Chambers, P M Road, Fort, Mumbai 400 001 .
Mumbai : 9th Floor & 11th Floor, Maithali Signet, Plot #39/4, Sector 30-A, Station road, Vashi, Navi Mumbai - 400703
Mumbai : 51, 5th floor, Kalpataru Synergy, Opp Grand Hyatt, Vakhla, Santacruz (E), Mumbai 400 055
New Delhi : 7th Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi-110001
Noida : 3rd floor/24, Sector 18, Noida - 201301 .
Panjinj : Gr Floor, Magnum Plaza, Zarina Towers - II, ST Inez, Panjinj Goa - 400301 .
Patna : 4th floor, Ashiana Chamber, Exhibition Road, Patna - 800001
Pune : 62 & 63, 3rd floor, Shreenath Plaza, Dyanshwar Paduka Chowk, Off FC Road, Shivaji Nagar, Pune 411005
Surat : 5th Floor, International Trade Tower, Ring Road, Majura Gate Junction, Surat, Gujarat - 395002

HDFC Bank Branches

Agra : Shop No F3,f3-a 1st Floor , Friend's Plaza , Sarjany Place Agra - 282 002 Tel.: 0562-3052011 / 3052013 / 3052016
Ahmedabad : Astral Building , Next To Hdfc House Opposite Reliance General Insurance Building, Near Mitakhali Six Roads , Navrangpura Navrangpura - 380 009 Tel.: 079-55217163 / 55217484
Ahmedabad : Amber Plaza, station Road Opp Akota Bank Sahakar Gruh Ahmednagar - 414 001 Tel.: 079-24112456
Ahmedabad : Amrteshwar, Station Road Opp. Sanket, 10/14/14, Sahakar Gruh, Kankaria, 414001
Ahmedabad : Anand Plaza, Station Road, Opp. Sanket, 10/14/14, Sahakar Gruh, Kankaria, 414001
Ahmedabad : Swami Complex Ameer - 305 001 Tel.: 0145-5100123
Akola : Sethi Heights, Opp To Collector Office Z P Road Akola - 444 001 Tel.: 0724-2432204 (d), 2441128 & 2431446 (Ext 110) .
Aligarh : 3-16 Ranghat Road Near Devi Tryst Hospital, Aligarh - 202 001 Tel.: 0571-2741973
Allahabad : 2nd Floor, Above Honda Showroom 58, Sardar Patel Marg, Civil Lines Allahabad - 211 001 Tel.: 0532-2260049
Alwar : Bhagat Singh Circle Road No 2, Alwar - 301 001 Tel.: 0144-5100880
Ambala : Shingar Plaza Complex Nicholson Road Ambala Cantt - 133 001 Tel.: 0171-2600044 (d), 0171-2600045
Amravati : C/o Rasik Plaza , Jaistambh Chowk Morshi Road Amravati - 444 001 Tel.: 0721-2568432, 05, 06 .
Amreli : 2 Manekpura Station Road Amreli - 365 601 Tel.: 02792-220342
Amritsar : 1st Floor, R, S Towers Hall Bazar Amritsar - 143 001 Tel.: 0183-3018604
Anand : 1st Floor, Sanket Towers Opp Anand Arts College, Gid Road Anand - 388 001 Tel.: 02692-573195
Ankleshwar : Commercial Plot - 73 / P, Gid Estate, s A Motors Building Ankleshwar - 395 002 Tel.: (02646) 227704 / 227705
Asansol : Cms Dept P C Chatterjee Market, G.T.Road, Rambhandu Tala Asansol - 713 303 Tel.: 0341-2214848
Aurangabad : Shivani Chambers Marjeet Nagar, Jalna Road, Opp Akashwani Aurangabad - 431 001 Tel.: (0240) 2362042 / 47
Balasoar : C/o Bharat Motors F.m Circle Balasoar - 756 001 Tel.: 06782 - 263335
Bangalore : No 8 / 24 Salco Centre Richmond Road Bangalore - 560 025 Tel.: 080-41266865
Bardoli : Shree Ambika Niketan Temple Shree Ambika Niketan Temple Bardoli - 394 601 Tel.: 02622 223627 . (02622) 223879
Barielly : 154, Krishna Plaza Civil Lines Barielly - 243 001 Tel.: (0581) - 3099631
Baroda : 5th Floor, Midway Heights Next To Panchmukhi Hanuman Temple, Lokmanya Tilak Road, kirti Mandir, near Kala Ghoda, Raopura Baroda - 390 001 Baroda - 390 001 Tel.: 0265-5585516
Belgaum : 3 Rd Floor, Khimjibhai Complex O Belgaum - 590 006 Tel.: 0831-2404415 / 0831 - 6451940
Bharuch : Near Octroi Naka Link Road Near Octroi Naka , Link Road Bharuch - 392 001 Tel.: Direct No.222031 (02642) , Board Line -220108,222032 Extn.23 .
Bhatinda : 3027 - B Guru Kanshi Marg O Bhatinda - 151 001 Tel.: 0164-2240832,2240993-996
Bhavnagar : 1st Floor, Gopi Arcade Opp Takteshwar Post Office, Waghawadi Road Bhavnagar - 364 001 Tel.: (0278) 5540340
Bhilai : Chauhan Estate G.E.Road , Supela Bhilai - 490 023 Tel.: 0788-4062729
Bhilwara : 2-3-4 , S.k Plaza Complex Pur Jai Bhilwara - 311 001 Tel.: 01482-512686
Bhubaneswar : Junction Of Jangshir & Gandhi Marg Hotel Jai Complex , Kharvelanagar , Unit - iii Master Center Square Bhubaneswar - 751 001 Tel.: 0674-2400986/95
Bhub : 101 & 102 Sunrise Tower 11 - Vijaynagar Society , Hospital Road Bhubj - 370 001 Tel.:

02832-571466
Bhusaval : Mansingh Complex , C.t.s No 3294 H No 4 / 285 , Jamner Road, Opposite Csm Complex Bhusaval - 425 201 Tel.: 02582-645496
Bikaner : Roshan Plaza Rani Bazar Bikaner - 334 001 Tel.: 0151 - 5120300
Bilaspur : A - 99 Link Road Near Agrasen Chowk, Bilaspur C/o Bilaspur - 495 001 Tel.: 07752 - 428601
Bokaro : B-9 City Centre, Sector Iv B -9, City Centre, Sector Iv, Bokaro Steel City Bokaro - 827 004 Tel.: 06542-232786/87/88
Burdwan : 45 G City Road Birhata Burdwan - 713 001 Tel.: 0342-2560784
Calicut : 3rd Floor, Simax Tower Kannur Road, Nadakkavu Calicut - 673 013 Tel.: 0495-2727759
Chandigarh : Sco 371/372 Sector 35 - B Chandigarh - 160 034 Tel.: 0172-2711285/5088303
Chengannur : Govt Hospital Junction O Chengannur - 689 121 Tel.: 0479-2456215
Chennai : Mariam Centre , Ground Floor 751 B, Anna Salai Chennai - 600 002 Tel.: 09380169836
Cochin : 1st Floor, SI Plaza Palarivattom Cochin - 682 025 Tel.: 0484-4456603 And 0484 - 4456604
Coimbatore : 1635 Classic Tower Trichy Road Coimbatore - 641 018 Tel.: 0422-2302630/46/2303300
Curchorem : Cms Dept Mopkar Chamunda , Ground Floor ,near Post Office, Curchorem - Sanguem Road Curchorem - 403 706 Tel.: (0832) 2650098
Cuttack : Bajrakabati Road O Cuttack - 753 001 Tel.: 0671-2332744/33/22/11
Dahanu : Matruashish Building Irani Road, Dahanu Road Dahanu - 401 602 Tel.: 02528-225603/4
Daman : Arc Shopping Mall, Dilip Nagar Teen Batti Daman - 396 210 Tel.: 0260-2250632/2263497
Davangere : No 621
Bhm Enclave Binny Co Road , Mandipet Davangere - 577 002
Dehradun : 56 , Rajpur Road Uttaranchal Dehradun - 248 001 Tel.: 0135-2745295
Delhi : 1st Floor Kailash Building, 26 K G Marg New Delhi - 110 001 Tel.: 011-41699406 / 41699418
Dhanbad : Sri Ram Plaza , 1st Floor, Bank More Dhanbad Jharkhand - 826 001 Tel.: (0326) 2308831
Dhule : Lane No 6, Mundlaca Arcade Parola Road Dhule - 425 001 Tel.: 02562-235672
Durgapur : A102 & 103, City Centre Bengal Shristi Complex , City Centre, Durgapur Road Durgapur - 713 216 Tel.: 0343-2549962 65
Erode : 456 Brough Road Erode - 638 001 Tel.: (95424) - 2261287 / 2268522 - Extn 0424
Faridabad : 5/7/2, Badshah Khan Chowk, nit, Faridabad - 121 001
Gandhidham : Plot No 1, Sector 8 Rabdranchar Tagore Road, Near Gop Gandhidham - 370 201 Tel.: (02836) - 573251
Ghaziabad : C - 29, Rd., Rajnagar Ghaziabad - 201001
Gondal : Ground And First Floor College Chowk, Next To Central Bank Of India Gondal - 363 031 Tel.: 02825-645161
Gorakhpur : Cms Dept, Prahlad Rai Trade Centre Ayodhya Crossing, Bank Road Gorakhpur - 273 001 Tel.: (0551) -2342612
Guntur : 87-90 , Main Road Lakshimpuram Guntur - 52 2007 Tel.: (0863) -2265648
Gurdaspur : Cms Dept, Scf-1 & 2 Shopping Complex, Improvement Trust Market, Hanuman Chowk Gurdaspur - 143 521 Tel.: (01874) - 242335
Gurgaon : Dif- Gurgaon, A-12, The Shopping Mall, Dif Outback Enclave Phase 1, Gurgaon - 122 001
Guwahati : Fancy Bazar Branch - W/o Mishra Complex Jail Road Guwahati - 781 001 Tel.: 0361-2461082 (d), 74/80/81
Himmatnagar : G.F.Shop No 5-8 & First Floor 4 - 9 Kurmar House, Durga Oil Mill Compound Himmatnagar - 383 001 Tel.: 02772-571156/9898592977
Hisar : Plot No 3 - 4 MCA Area Railway Road Hisar Hisar - 125 001 Tel.: 01662-241023, 01622-321357
Hubli : T B Revankar Complex Vivekanand Hospital Road Hubli - 528 029 Tel.: 0836-2217084
Hyderabad : 6 : 1-73 3rd Floor Saeed Plaza Lakadkappal Hyderabad - 500 004 Tel.: 040-5566821 / 55630666 / 32347423 / 32347412
Ichhalakarniji : House No 7-55 Main Road, Janata Chowk Ichhalakarniji - 416 115 Tel.: 0230 - 2422613
Jaipur : 1st Floor o - 10 , Ashok Marg Ahimsa Circle, C Scheme Jaipur - 302 001 Tel.: 0141-5593966
Jalandhar : 911 , Near Narinder Cinema G T Road Jalandhar - 144 001 Tel.: 0181-5071644
Jaigaon : Plot No 134 / 135 , Dsp Chowk Facing Mahal Road Jaigaon - 425 001 Tel.: 0257-2237642 / 2238948 / 2238958 / 223878
Ext-129-104 / 110
Jammu : Cb 13, Railhead Complex Gandhi Nagar, Jammu Tawi Jammu - 180 001 Tel.: 0191-2475396
Jamnagar : Plot No 6 , Park Colony St Ann's School, Bedi Bunder Road Jamnagar - 361 008 Tel.: 0288 - 2662035
0288-5122594
Jamshedpur : C/o Mitthila Motors Ltd Near Ram Mandir , Bistupur Jamshedpur - 831 001 Tel.: 0657-2756006 / 2756066
Jhansi : Damroo Cinema Complex Civil Lines Jhansi - 284 001 Tel.: 0510 - 2449330
Jodhpur : Plot No 57 / B 9th Chopanagar Road Jodhpur - 342 003 Tel.: 0291-5106400 / 5106100 / 5106200 / 51062300 Extn 108 / 110
Junagadh : Moti Palace, Ground Floor Opp Rajinagar Junagadh - 362 001 Tel.: 0285 2670042 / 0285 - 2671947
Ext : 111
Kadi : Radhaswami Complex , r.s No 242, Nr N.C. Desai Petrol Pump, Highway Char Rastha Kadi - 382 715 Tel.: 02764 - 242027
Kannur : Cms Dept K V R Towers, South Bazar Road, Kannur - 670 002 Tel.: 0497-2705880
Kanpur : Navin Market Branch 15 / 46 Civil Lines Kanpur - 280 001 Tel.: 0512-3018052
Karad : Near Hotel Sangam Pune Bangalore Highway Karad - 415 110 Tel.: 02164-229679
Karnal : Sco 778-779 Opp Mahabir Dal Hospital, Kanjapura Road Karnal - 132 001 Tel.: 0184-2202789
Katwa : 126 / D, / E, Anna Plaza Kovai Road Karur - 639 002 Tel.: 04324 - 233722
Kolhapur : Gem Stone, Raosahab Vichare Complex 517, E Ward, New Shahupuri, Near Central Bus Stand And Parikh Pool Kolhapur - 416 001 Tel.: 0231-2651906 , 2651908
Kolkata : Abhilasha II - 6 1st Floor, 6 Royd Street Kolkata - 700 016 Tel.: 033-22273760/65/2227 3761
Kota : Show Room No 13 - 14 Main Jhalawar Road Kota - 324 001 Tel.: 0744-2390485 (d), 9829 230 30
Kottayam : Unity Building, Opp Mid Centre K K Road Kottayam - 686 002 Tel.: 0481-2302361
Kurukshetra : Cms Dept - Shop No 1 To 5, Kalawati Market Railway Road Kurukshetra - 136 118 Tel.: 0174-2494732
Latur : Shri Prabhra Arcade , Shop No 3-6 M.G.Road , Near Nagar Parishad , Opp Town Hall Latur - 413 512 Tel.: 02382 - 255116
Lucknow : Pranay Tower, darbari Lal Sharma Marg Beside Pratibha Cinema Lucknow - 226 001 Tel.: 0522-3019124/27 / 3919811 / 3919813 / 3019132/3019136 / 3019140
Ludhiana : Cms Dept , 5th

