

CLIENT REGISTRATION FORM

Investment Services

For Non-Individual Clients

This registration will entail the following benefits:

- Creation of a unique Client Registration ID with the Bank that will facilitate easy execution and consolidation of all the relevant investment transactions
- Utilising the Bank as an intermediary / distributor / referrer to facilitate purchase, subscription, transfer, switch, sale, redemption and other type of transactions in investment products distributed by the Bank from time to time
- Using the services, facilities and various channels, including but not limited to the branch(es), Relationship Managers, internet, kiosk, mobile phone, tablets and such other services / channels provided by the Bank currently or which may be introduced at a future date, to execute any of the above stated transactions
- Receiving updates on details of various products being distributed by the Bank, copies of product documents & other information material from time to time
- Receiving a portfolio statement for the transactions executed through the Bank
- Any other services that the Bank may provide from time to time

SECTION 1: ACCOUNT AND PERSONAL INFORMATION

I/We hereby request Axis Bank Ltd. ('the Bank') to register me/us, in the name and combination as detailed below, for availing investment services from the Bank.

Please do not leave any blanks in the Form. Please strike off any section which is not filled and / or is not required.

DETAILS OF APPLICANT FOR NON INDIVIDUAL

Name (as per PAN Card): _____

CIF ID No.*: _____ PAN No.: _____

Date of Incorporation: Country of Incorporation: _____

City of Incorporation: _____ Contact Person: _____ Designation: _____

Contact Details: _____ Email: _____

Status:

Please tick any one: ☐ Private Ltd Co. ☐ Public Ltd Co ☐ Body Corporate Partnership
☐ HUF ☐ Trust / Charities / NGOs ☐ FI ☐ FII
☐ AOP ☐ Government Body ☐ Non -Government Organization ☐ Body of Individuals
☐ Bank ☐ Society ☐ Partnership ☐ Sole Proprietorship

Others (please Specify) _____

Source of Income:

☐ Salary ☐ Business Income ☐ Gift ☐ Ancestral Property
☐ Rental Income ☐ Prize Money ☐ Royalty ☐ Others

Other KYC Information:

• Please Tick, if applicable, for any or your authorized signatories/Promoter/Partners/Karta/Trustees/Whole time directors:

☐ Politically Exposed Person ☐ Related to a Politically Exposed Person ☐ Not Applicable

• KRA KYC Registered?: ☐ Yes ☐ No ☐ Application submitted (copy enclosed)

Gross Annual Income Details Please Tick ():

☐ Below 1 Lac ☐ 1-5 Lac ☐ 5-10 Lac ☐ 10-25 Lac ☐ 25 Lacs-1 Crore ☐ >1 Crore

Net-worth (Not be older than 1 year): Rs. _____ As on date:

For Non-Individual Investors (Please tick, if applicable)

1. Foreign Exchange / Money Changer Service ☐ Yes ☐ No
2. Gaming / Gambling / Lottery / Casino Services ☐ Yes ☐ No
3. Money Lending / Pawning ☐ Yes ☐ No

ADDRESS & CONTACT DETAILS

Correspondence Address: _____

City _____ PIN _____ State _____ Country _____

Contact Details**: Tel: (R) _____ (O) _____

Fax: _____

Registered Address (If different from above): _____

City _____ PIN _____ State _____ Country _____

Contact Details**: Tel: (R) _____ (O) _____

Fax: _____

DECLARATION

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

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

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

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

	Authorised Signatory 1	Authorised Signatory 2	Authorised Signatory 3
Name			
Signature (with Company seal)			

FOR OFFICE USE ONLY (Sourcing Information)

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

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

RM Sign: _____

Client Branch Name: _____

Branch Stamp & Sign: _____

FATCA - CRS Declaration Form

Non-Individuals



DETAILS OF ULTIMATE BENEFICIAL OWNER INCLUDING ADDITIONAL FATCA & CRS INFORMATION

- 1) Name of the Investor _____
- 2) Identification type and Identification Number (if TIN or US GIIN not provided)*: Company Identification Number _____, Global Entity Identification Number _____, Other (please specify & provide) _____
- 3) Issuing country for identification number provided in (2) above * _____
- 4) Please tick the applicable tax resident declaration*: (Any one)

☐ Entity is a tax resident of India and not resident of any other country OR
☐ Entity is a tax resident of the country/ies mentioned in the table below

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:

Country	Tax Identification Number%	Identification Type (TIN or Other%, please specify)

% In case Tax Identification Number is not available, kindly provide functional equivalent\$.

In case the Entity's Country of Incorporation/Tax residence is U.S. but Entity is not a Specified U.S. Person, Mention Entity's exemption code¹ here: _____

FATCA-CRS DECLARATION (Please consult your professional tax advisor for further guidance on FATCA-CRS Declaration)

Part A (to be filled by Financial Institutions or Direct Reporting NFEs)		
1	We are a <input type="checkbox"/> Financial institution ² or <input type="checkbox"/> Direct reporting NFE ³ (please tick as appropriate)	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> GIIN: _____ <i>Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below:</i> Name of sponsoring entity: _____ </div> <div style="width: 35%;"> GIIN not available (please tick as applicable): <input type="checkbox"/> Applied for Following options available only for Financial Institutions: <input type="checkbox"/> Not required to apply for (Please specify sub-category⁴) Please provide with Form W8-BEN-E, duly filled in <input type="checkbox"/> Not obtained - Non-participating FI </div> </div>

Part B (to be filled by NFEs other than Direct Reporting NFEs - please fill any one as appropriate)	
1	<div style="display: flex;"> <div style="width: 35%;"> Is the Entity a publicly traded company⁵ (that is, a company whose shares are regularly traded on an established securities market) </div> <div style="width: 65%;"> <input type="checkbox"/> Yes (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange: <input type="checkbox"/> BSE <input type="checkbox"/> NSE <input type="checkbox"/> Other (Please specify) _____ </div> </div>
2	<div style="display: flex;"> <div style="width: 35%;"> Is the Entity a related entity of a publicly traded company⁶ - a company whose shares are regularly traded on an established securities market </div> <div style="width: 65%;"> <input type="checkbox"/> Yes Name of the listed company, the stock of which is regularly traded _____ (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange: <input type="checkbox"/> BSE <input type="checkbox"/> NSE <input type="checkbox"/> Other (Please specify) _____ Nature of relation: <input type="checkbox"/> Subsidiary of the listed company <input type="checkbox"/> Controlled by a listed company </div> </div>
3	<div style="display: flex;"> <div style="width: 35%;"> Is the Entity an active NFE⁷ </div> <div style="width: 65%;"> <input type="checkbox"/> Yes Nature of business _____ Please specify the sub-category of Active NFE: _____ (Mention code – refer 2c of Part D) </div> </div>
4	<div style="display: flex;"> <div style="width: 35%;"> Is the Entity a passive NFE⁸ </div> <div style="width: 65%;"> <input type="checkbox"/> Yes Nature of business _____ </div> </div>

¹Refer 3(VIII) of Part D ²Refer 1 of Part D ³Refer 3(VII) of Part D ⁴Refer 1A. of Part D ⁵Refer 2a of Part D ⁶Refer 2b of Part D ⁷Refer 2c of Part D

⁸Refer 3(II) of Part D

*Mandatory field

[illegible]

Tax identification number (or functional equivalent) for each country identified in relation to each person%

Identification Type (TIN or Other, please specify) _____ Controlling person type code¹¹

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Date of Birth*

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Gender*

M	F	T
---	---	---

^ Minor**

Y	N
---	---

 Married*

Y	N
---	---

If minor/ senior citizen, please provide proof of DOB **If minor please fill Minor Declaration Section ^T stands for 'third gender'

PAN*** ☐ Or ☐ FORM 60/61 ***If PAN No. is not available, please fill up Additional declaration Form 60 or 61

[illegible]

Additional details to be filled below by controlling persons having tax residency/permanent residency/citizenship in any country other than India including green card holders :

[illegible][illegible]

Address type for address mentioned above ☐ Residential ☐ Business ☐ Registered office

Identification Type (Documents submitted as proof of identity of the individual) @

Spouse's name (optional) Aadhaar Number (optional)

¹¹Refer 3(IV) (A) of Part D

CONTROLLING PERSON 3

[illegible]

Existing Customer* ☐ Y ☐ N If Yes, Customer ID

[illegible][illegible][illegible][illegible][illegible]

% of beneficial interest		
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Tax identification number (or functional equivalent) for each country identified in relation to each person% _____

Identification Type (TIN or Other, please specify) _____ Controlling person type code¹¹

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Date of Birth*# Gender* Minor** Married*

If minor/ senior citizen, please provide proof of DOB **If minor please fill Minor Declaration Section ^T stands for 'third gender'

PAN*** Or ☐ FORM 60/61 ***If PAN No. is not available, please fill up Additional declaration Form 60 or 61

[illegible]

Additional details to be filled below by controlling persons having tax residency/permanent residency/citizenship in any country other than India including green card holders :

[illegible][illegible]

Address type for address mentioned above ☐ Residential ☐ Business ☐ Registered office

Identification Type (Documents submitted as proof of identity of the individual)@		
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Spouse's name (optional) Aadhaar Number (optional)

¹¹Refer 3(IV) (A) of Part D

FATCA CRS TERMS AND CONDITIONS

The Central Board of Direct Taxes has notified on 7th August 2015 Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies/ withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

CERTIFICATION

I have understood the information requirements of this Form (read along with the FATCA-CRS Instructions & Definitions under Part D) and hereby confirm that the information provided by me on this Form is True, Correct, and Complete. I also confirm that I have read and understood the FATCA-CRS Terms and Conditions above and hereby accept the same.

Name: _____

Signature

Designation: _____

Date: __/__/__

Place: _____

Branch Declaration: "We have made best efforts to identify the beneficial owners/controlling persons of the said Company. The details furnished above have been verified from information available through constitutional documents, public domain."

Axis Bank
Authorised Signatory

PART D: FATCA-CRS INSTRUCTIONS & DEFINITIONS

1. Financial Institution (FI)-The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company as defined.

• Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.

• Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-

- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period during which the entity has been in existence, whichever is less.

• Investment entity is any entity:

• That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

- (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
- (ii) Individual and collective portfolio management; or
- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons ;

or

• The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) the period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

• Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

Non-participating financial institution means a financial institution defined in clause 1 of the said instructions, but does not include,-

- (a) An Indian financial institution; or
- (b) other jurisdiction, being a jurisdiction that has in effect an agreement with the United States of America to facilitate the implementation of FATCA (herein after referred to as other partner jurisdiction), financial institution, other than a financial institution treated as a non-participating financial institution pursuant to significant non-compliance of the FATCA agreement in an agreement between the United States of America and other partner jurisdiction.

A. FIS NOT REQUIRED TO APPLY FOR GIIN

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer

06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

Note: For detailed definition and conditions, refer Annexure to Entity forms

2. NON-FINANCIAL ENTITY (NFE) – ANY ENTITY THAT IS NOT A FINANCIAL INSTITUTION

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company) A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)	
b. Related entity of a publicly traded company The NFE is a related entity of an entity which is regularly traded on an established securities market;	
c. Active NFE : (is any one of the following):	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; • The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p><i>Explanation.</i> - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of Income-tax Act, 1961</p>

3. OTHER DEFINITIONS

(I) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(II) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(III) Passive income

The term passive income includes income by way of :

- (i) Dividends,
- (ii) Interest
- (iii) Income equivalent to interest,
- (iv) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE
- (v) Annuities
- (vi) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (vii) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (viii) The excess of foreign currency gains over foreign currency losses
- (ix) Net income from swaps
- (x) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(IV) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

For Partnership / Limited Liability Partnership (LLP) / Association of Persons (AOP) / Society / Trust / Club / University / Institution:

The declaration should be signed by an active/designated partner in case of Partnership Firm/LLP, a trustee in case of Trust, a senior member in case of AOP, Society, Club and member of the Managing Committee in case of University and Institution.

Pursuant to guidelines on identification of Beneficial Ownership issued vide RBI circular no. DBOD.AML.BC. No.71/14.01.001/2012-13 dated January 18, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- (i) More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- (ii) More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- (iii) More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person (CP) Type:

Code	Sub-category
C01	CP of legal person-ownership
C02	CP of legal person-other means
C03	CP of legal person-senior managing official
C04	CP of legal arrangement-trust-settlor
C05	CP of legal arrangement--trust-trustee
C06	CP of legal arrangement--trust-protector
C07	CP of legal arrangement--trust-beneficiary
C08	CP of legal arrangement--trust-other
C09	CP of legal arrangement—Other-settlor equivalent
C10	CP of legal arrangement—Other-trustee equivalent

(A) Controlling Person (CP) Type:	
C11	CP of legal arrangement—Other-protector equivalent
C12	CP of legal arrangement—Other-beneficiary equivalent
C13	CP of legal arrangement—Other-other equivalent
C14	Unknown

(V) Specified U.S. person – A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(VI) Owner documented FFI

An FFI meets the following requirements:

- (i) The FFI is an FFI solely because it is an investment entity;
- (ii) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (iii) The FFI does not maintain a financial account for any nonparticipating FFI;
- (iv) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (v) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 FFI, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(VII) Direct reporting NFE

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS

(VIII) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37) of Internal Revenue Code
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(I) of Internal Revenue Code
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(I) of Internal Revenue Code
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 of Internal Revenue Code or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a) of Internal Revenue Code
J	A bank as defined in section 581 of Internal Revenue Code
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1) of Internal Revenue Code
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan of Internal Revenue Code
N	Not Applicable

SECTION 2: AUTHORITY LETTER TO EXECUTE INSTRUCTIONS

Investor CIF ID: Investment Services Registration ID:

Name of the Investor: _____

A/c No.1: _____ Type: Savings / Current : _____

A/c No.2: _____ Type: Savings / Current : _____

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

I/We, the Investor, as per the details given above, hereby request and authorise Axis Bank to register:

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

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

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

1. To subscribe to/purchase the Securities (including Systematic Investment Plans and Systematic Transfer Plans) and to issue instructions to debit my/our above mentioned bank account(s) maintained by me/us in my/our name with the Bank (hereinafter referred to as "Bank Account") for the payment(s) for the Securities so subscribed/purchased.
2. To redeem/sell the Securities (including through Systematic Withdrawal Plan) held by me/us, whether solely or jointly with other persons, to receive the payment for such redemption/sale, acknowledge receipt of the same and credit the proceeds (net of charges, if any) to my/our Bank Account.
3. To sign all such writings and do all such acts as may be required for redeeming/selling any units of Mutual Funds/SIF or for switching any units between schemes/plans of Mutual Funds/SIF.
4. To collect, receive to my/our Bank Account and give good and effectual receipts and discharges for any sum including dividend, interest or income arising from the units and to sign and endorse dividend and interest warrants
5. To collect and deposit monies directly in my/our Bank Account in my/our name, whether solely or jointly with another or others with the Bank and to make such debits in the said account as may be necessary
6. To appoint and engage brokers/agents/intermediaries for the-purpose of the powers conferred herein and to give instructions and orders to such brokers/agents/ intermediaries including but not limited to: instructions and orders for purchase, sale, transfer, switch, redeem, split, consolidate, offer for buyback units of the Securities and to pay remuneration brokerage, commission and other sums to the brokers/agents/intermediaries be debit to my/our Bank Account.
7. To correspond with and give notice to the Product Providers, Issuers, corresponding Asset Management Company, Trustees, Transfer Agents, Settlement Agency of the Securities and/or such other agents / intermediaries appointed by them (hereinafter referred to as "Product Providers"), including but not limited to instructions with regard to nomination, change in nomination, change in investment plans/any other changes that may be necessitated
8. To mark a lien/pledge/hypothecate/create charge on units of Mutual Funds/SIF on my/our behalf, upon my/our specific instructions and to sign all such writings and do all such acts as may be required for such acts; To accept my/our investment / transaction requests under Channel Partner arrangement with "Anyone or Survivor" mode of operation (when there is more than one holder) and same can be to be conveyed to the respective Product Providers for their execution. I / We don't have any objection on honoring my/our Investment & redemption request by the respective Product Providers received through the Axis Bank channel partner arrangement with "Anyone or Survivor" mode of operation even if the mode of operation in the folio maintained in the records of the respective Product Providers "Jointly"
9. I/ We am/are aware of the fact that the respective Product Providers will execute my/our transaction request, submitted through a service provider other than the Axis Bank channel partner arrangement, will be processed if the transaction request is signed as per the mode of operation registered with the respective Product Providers and not as per Axis Bank record.
10. I/ We hereby understand and accept the above arrangement and agree to hold harmless Axis Bank and its group companies / subsidiaries, Product Providers, its directors, and employees against any loss, liability, damage, cost or expenses arising out of any action undertaken or activities performed on the basis of above information/ documents furnished in/ with this form or at time hereafter or failure to furnish information/ document in/ with this form or at any time hereafter.

11. To do all such things, acts, activities to undertake and discharge the duties entrusted to Axis Bank through the Terms & Conditions listed in the Client Registration Form for availing Investment services.

I/We hereby also authorize Axis Bank to accept and process instructions provided by me/us through any channel, including but not limited to the branch, internet banking website, phone banking, tablet or mobile apps, kiosks and such other channels as may be offered and intimated by the Bank from time to time. I/We understand and agree that all transactions executed through any of the self-service channels like internet website, mobile apps, etc. will be deemed to be 'execution only' transactions. In such cases, the Bank shall be under no duty or obligation to assess the prudence or otherwise of any instructions given by me/us and would be justified in acting on my/our instructions irrespective of their prudence or otherwise

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

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

- All electronic instructions given or purportedly given or received from the above specified numbers and/or email IDs shall be deemed to be given with full authority and approval from me/us and shall be sufficient authority to the Bank. The instructions shall be binding on me/us, irrespective of whether such instructions are or are not subsequently confirmed in writing.
- The Bank shall not be responsible for the identification, verification and/or due diligence of the authority or the identity of the person purporting to give instructions using the electronic channels or the authenticity of any instructions received by the Bank. All instructions received by the Bank from the registered numbers and/or email IDs shall at all times b/e valid, effective and binding without any further enquiry. However, the Bank reserves the right to process an instruction in a manner in which it is perceived by the Bank or reject / keep on hold any instruction that the Bank in its sole discretion opine/believe is/are ambiguous, unclear, conflicting till such time further clarifications are provided by me/us or where the bank suspects any illegality, fraud, forgery, breach of law/regulations. I/We shall not hold the Bank liable for any loss, damages or claim arising from such action taken by the Bank.
- The electronic mode of giving instructions will be permitted by the Bank only for specific type of instructions and products, as may be permitted by the Bank from time to time. The permitted transactions may include but is not limited to subscription, redemption, switch, systematic investment plan (SIP), systematic withdrawal plan (SWP), systematic transfer plan (STP) of mutual fund/SIF units and/or such other transactions or investment products that the Bank may permit at a later date.
- It will be the endeavour of the Bank to process instructions received during normal banking hours and before the transaction cut off time (as determined by the Bank from time to time) on the same day. The cut-off time for electronic instructions may be different from instructions received through other channels. All instructions received after the cut-off time will be processed on the next business day.
- The Bank shall process the instruction(s) based on the request received from the sole holder or the sole authorised signatory (for non-individual accounts). In case of joint holder accounts (with mode of operation as 'anyone or survivor'), the Bank is authorised to act on instructions received from any one of us or any one of the authorised signatories (for non-individual accounts).
- The Bank shall not be liable for any act of omission or commission of any party involved in the transaction.
- The use of electronic channels for giving instructions shall be entirely at my/our risk, except in the case of gross negligence or wilful misconduct by the Bank.
- I/We understand that the Bank is entitled, at its sole discretion and without giving any reason thereof, to decline the processing of any electronic instruction received. I/We shall not hold the Bank liable for any loss, damages or claim arising from such action of the Bank.
- I/We also understand and give my/our consent that any instructions given by me/us via telephone or mobile phone may be recorded by the Bank and the Bank may also do callbacks in writing / using recording equipments / otherwise and any such records of the Bank are conclusive evidence against me/us of the fact and content of the calls.

The request and authority of the indemnity herein contained shall remain in full force unless and until notice of revocation thereof is received in writing by the Bank from all the joint account holders (if any) and the Bank has reasonable time to act upon the notice of revocation. Such revocation shall not release the Client from any liability hereunder in respect of any act performed by the Bank in accordance with the terms of this agreement prior to the expiry of such time.

	Authorised Signatory 1	Authorised Signatory 2	Authorised Signatory 3
Name			
Signature (with Company Seal)			

Place:

Date:

SECTION 3: MOST IMPORTANT TERMS & CONDITIONS

- All services provided by the Bank are subject to local regulations and / or the Bank's internal policy requirements at all times. The Bank is authorised to make changes to its service offering at any time to ensure adherence to the same.
- The Bank is acting only as a Distributor and / or referrer of third party investment products to its customers. These products do not pertain to Axis Bank and are not endorsed or guaranteed nor do they constitute obligations of Axis Bank or any of its subsidiaries, associates or affiliated companies.
- The Bank only acts as an intermediary to facilitate transactions in various investment products, on behalf of and on receipt of instructions from the Applicant(s). All transactions undertaken by the Bank will:-
 - be subject to the terms and conditions stated herein and as specifically applicable for each product
 - be basis the express instructions of the Applicant(s) and
 - be strictly on a non-discretionary and on a non-risk participation basis
- In its role of a Distributor and / or an intermediary to facilitate the transactions, the Bank may provide its services through multiple channels, including but not limited to the branch, internet banking website, phone banking, tablet or mobile apps, kiosks and such other channels as may be offered and intimated by the Bank from time to time. All transactions executed through any of the self-service channels like internet website, mobile apps, etc. will be deemed to be 'execution only' transactions. In such cases, the Bank shall be under no duty or obligation to assess the prudence, suitability or otherwise of any instructions given by the Applicants and would be justified in acting on the instructions of the Applicant(s) irrespective of their prudence, suitability or otherwise.
- All decisions to buy, sell or execute any transaction will be solely that of the Applicant(s). It will be deemed that all decisions taken by the Applicant(s) and instructions sent to the Bank for execution have been arrived at after due consideration of all aspects and the Bank accepts no liability whatsoever in this regard.
- Prior to availing the services and at periodic intervals thereafter, as may be communicated by the Bank, you will need to complete the Risk Profiling document. The Risk Profiler will help you understand your investment objective along with your ability and willingness to take risks, which will help you in identifying and selecting investment products which are appropriate for you.
- The Applicant(s) understand and agree(s) that the Bank does not in any manner guarantee:
 - the execution and / or non-execution of the transaction for which instructions have been provided to the Bank. The Bank's responsibility is restricted to, on a best effort basis, passing on the instructions to the respective product providers
 - payment on any investment products;
 - the liquidity, redemption, sale or repayment of any investment products, whether on or prior to maturity;
 - or make any offer to buy back for any of the investment products;
 - the payment of interest, dividend or any other corporate action; and
 - or promise any returns
- All investments are subject to investment risks, including the possible loss of the principal amount invested. Past results are not indicative of future performance. The value of investments may fluctuate from time to time resulting in gains / profits or losses, as the case may be. Past performance should not be construed as an indication or guarantee of future yield, gains, profits or results.
- In the absence of the Bank's gross negligence, bad faith or willful misconduct, as long as the Bank acts in compliance with such authorisation / instruction, the Bank shall be indemnified for and held free and harmless from and against any and all responsibility for, any and all costs, claims, losses or liabilities of any nature (direct or indirect) resulting from any act of omission (or any delay) or the basis of instructions to the Bank to purchase, sell or otherwise dispose of any securities, together with any and all attendant costs and expenses including the Bank's reasonable legal fees and expenses, collectively referred to as 'losses'.
- The Bank does not provide Income Tax, Wealth Tax or any other tax related advice in relation to the investments made through the Bank or otherwise. All clients are requested to engage the services of a recognised tax consultant for any tax related queries or clarifications required. The distribution of any investment product shall not, under any circumstance, be construed as tax, investment, professional or legal advice.
- In the process of offering these services, the Bank may be required to share information relating to the services availed by you, your transactions and / or your holdings to the regulators, auditors, other statutory bodies, third party Product Providers, their agents or intermediaries and subsidiaries or affiliates of Axis Bank. The Applicant(s) hereby authorise Axis Bank to share such information on a need basis.

SECTION 4: OTHER TERMS & CONDITIONS

Registration

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

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

Bank's Role

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

Additionally, the Bank may also provide services relating to providing product

updates, statements, performance updates, etc. in the event they are sent to the Bank by the Product Provider.

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

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

third party products / product providers.

- The Bank is under no duty to assess the prudence or otherwise of any instructions given by the Applicant(s) or to give any advice thereto and would be justified in acting on the instructions of the Applicant(s), irrespective of their prudence or otherwise.

Communication of instructions

- The Bank will act on instructions received in the specified format, within the cut off time and through a channel as may be specified by the Bank from time to time. The Bank may, at its discretion, refuse to act on any instructions unless they are given in a manner and form acceptable to the Bank. The Bank may, in its discretion, not carry out instructions of the Applicant(s), where the Bank has reason to believe (which decision of the Bank the Applicant(s) shall not question or dispute) that the instructions are not genuine or are otherwise improper or unclear or raise a doubt and/or put on hold or stop such transactions where it feels that further verification is required for any compliance, legal, operational or any other purpose.
- The Bank shall have no responsibility to determine the authenticity of any instructions given or purported to be given by the Applicant(s). The Applicant(s) shall not hold the Bank liable on account of the Bank acting in good faith on any of the instructions of the Applicant(s). The Bank shall perform its duties on a best effort basis to execute the Applicant(s) instructions to buy/sell the requisite units of the Securities at the specified price. However, there may be a few instances wherein the instruction may be executed for a different quantity or at a different price due to volatile market conditions. The execution of the instruction may also get delayed due to non-availability of balance in the account, technical delays in processing the instruction, discrepancies in the instructions, delay in the receipt of the instructions or any other reason which in the opinion of the Bank restricts the Bank from executing the Applicant(s) instruction(s). The Bank shall not be held responsible for any delays or failure to execute the instructions which are beyond the reasonable control of the Bank.
- The Applicant(s) authorize(s) the Bank to accept instructions through various channels and in such formats, including but not limited to physical forms in original, facsimile instructions, email instructions, telephonic instructions, instructions through the permitted websites & mobile banking / tablet applications, kiosks or such other channels that the Bank may provide and permit from time to time. To enable this, the Applicant(s) has/have agreed to execute the Authority Letter to execute instructions electronically (Section 2 of the Client Registration Form), in which the Applicant(s) will specify the email ID's, through which email instructions will be provided to the Bank. Any instructions given or purportedly given or received from the email id, phone number, fax number, mobile number, IP Address currently provided by the Applicant(s) and/or as may be changed by the Applicant(s) from time to time, subsequent to the execution of this document, through specific instructions to the Bank shall be deemed to be given with the full authority and approval of the Applicant(s) and shall be sufficient authority to the Bank and conclusively binding on the Client, irrespective of whether such orders or instructions are or are not subsequently confirmed in writing. The Applicant(s) accept full responsibility and liability for all consequences of the acceptance and execution of such orders and instructions. The Bank shall not be liable for any loss which the Client may suffer if the Bank acts on these instructions from the Applicant(s).
- Notwithstanding anything herein contained, the Bank is entitled at any time in its sole and absolute discretion and without giving any reason therefore, to defer the execution and/or decline any email/facsimile/telephone/internet/mobile orders or instructions given by the Applicant(s). The Applicant(s) shall not hold the Bank liable for any loss, damage or claim or any other consequence arising as a result of the Bank declining the same.
- The Applicant(s) acknowledges that the security and control procedures provided by the Bank are designed to verify the source of communication and not to detect errors in transmission or content including discrepancies between names and account numbers and that the Bank, or any intermediary, may execute an instruction by reference to account number only, even if the name on the account is also provided.
- The Applicant(s) hereby irrevocably agree(s) that, in the absence of the Bank's gross negligence, bad faith or willful misconduct, as long as the Bank acts in compliance with such authorisation/instruction, the Bank shall be indemnified for and held free and harmless from and against any and all responsibility for, any and all costs, claims, losses or liabilities of any nature (direct or indirect) resulting from any act of omission (or any delay) or the basis of instructions to the Bank to purchase, sell or otherwise dispose the securities, together with any kind and all attendant costs and expenses including the bank's reasonable legal fees and expenses, collectively referred to as 'losses'.
- If the mode of operation for the registration and availing the investment services is by 'any one or survivor', all Applicant(s) authorise the Bank to accept any/all instructions, from any one of the Applicants of the said relationship. The Bank is authorised not to accept and/or reject any instruction received by the Bank which is not in line with the mode of operation specified.
- Nothing contained herein shall require the Bank to violate any applicable laws, rules or procedures / instructions. The Bank shall have no further duty to verify the content of any instruction or communication or the identity of the sender or confirmer thereof, if any, and the Applicant(s) expressly agree(s) to be bound by any instructions and communications, whether or not authorized, sent in its name and accepted by the Bank.

Communication from Product Providers

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

Liability in case of more than one Applicant

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

Third Party Risk

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

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

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

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

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

Liability of the Bank

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

Authorisations

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

- Collect from the Applicant(s), the relevant transaction forms, instructions, cheques, payment instructions and/or such other documents as may be required, deposit the same with the respective Product Provider and collect / receive acknowledgement for the same
- Receive the Account Statement(s) pertaining to the transactions from the respective Fund House / Product Provider and acknowledge receipt of the same
- Collect and/or receive from the Fund House/Product Provider the cheques / credit instructions for any corporate action(s) or sale / redemption proceeds and forward the same to the Applicant(s) or credit to the Applicant(s) account maintained with the Bank
- To do or omit to do all such acts and things as the Bank may in its sole discretion consider

to be necessary or desirable in order to perform its duties or exercise of powers set out in these Terms and Conditions or with a view to comply with any laws, orders, rules, regulations or directions of any government or regulatory or other authorities

Correspondence

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

Taxation & Regulatory Developments

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

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

Axis Bank is taking appropriate measures in order to become FATCA compliant, with effect from 1 July 2014, subject to local regulations. It would also have to comply with other similar laws, going forward. Towards compliance with FATCA and similar laws, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our investors and counterparties. Such information may be sought either at the time of account opening or any time subsequently. The onus to provide accurate, adequate and timely inputs in this regard would be that of the Account Holder or Counter Party. In this regard, any change in the status or information or certification previously provided should also be intimated to Axis Bank within 30 days. In the appropriate cases and also especially in case of any omission, delay or failure in providing such information, we would / may be constrained to report relevant information pertaining to the account to domestic or Foreign Tax Authorities

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

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

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

Country of Tax Residence and Tax ID number:

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

Governing Law and Jurisdiction

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

Miscellaneous

- Registration for the investment services provided by the Bank and any utilisation of the same, would clearly imply that the Applicant(s) has/have read, understood (which expresses the complete, exclusive and final understanding of the Applicant(s) with regard to the Services) and agree to abide and be bound by the herein stated Terms and Conditions. The Terms and Conditions may not be altered, amended or modified except in writing by the Bank
- These Terms and conditions will bind, not only the Applicant(s), but also his/her/their respective heirs and legal representatives, in respect of the Services availed of from time to time by the Applicant(s)

- The Terms and Conditions that by their nature and content are intended to survive even after termination of the Services hereunder, shall so survive the completion and termination of the Services
- Failure by the Bank at any time to enforce any obligation of the Applicant(s) or to claim a breach of any term or condition or to exercise any power agreed to hereunder or under any other document executed by the Applicant(s) in favour of the Bank will not be construed as a waiver of any right, power or obligation under these Terms and Conditions and it will not affect any subsequent breach and will not prejudice the Bank as regards any subsequent action
- If any term or condition herein should be declared invalid by a court of competent jurisdiction, the remaining Terms and Conditions herein shall remain unimpaired and in full force and effect
- The rights of the Applicant(s) hereunder may not be assigned, in whole or in part, by the Applicant(s)
- The Bank is hereby authorised to give such information about the Applicant(s) and/or their relationship(s) with the Bank to Credit Rating agencies, the Credit Information Bureau (India) Limited, the Reserve Bank of India or such other organisations which may use and/or give out information for credit assessment and prevention of fraud. For such purpose, the Bank may use the services of an intermediary / agent
- The Applicant(s) hereby agree, undertake to be bound by such other product specific Terms and Conditions and shall execute such other documents as may be required by the Bank for effectively rendering the Investment Services from time to time. The Applicant(s) understand that if the requisite additional documents, as required by the Bank, are not provided within the specified time frame, the Bank may, at its sole discretion and without any further intimation, freeze the relationship(s) with the Applicant(s) and prevent any further transactions being executed till such time the documents are provided

Politically Exposed Persons (PEP):

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

Additional Risk

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

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

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

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

Fees

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

Termination

The registration for availing investment services shall continue until terminated by the Applicant(s) and / or the Bank, each of whom is entitled to terminate the relationship forthwith, by giving notice in writing in that behalf to the other party. Provided however that the Applicant(s) shall not be relieved of his / her / their obligations hereunder, notwithstanding such Termination, incurred prior to the date on which such Termination shall become effective. The request and authority and the indemnity herein before contained shall remain in full force, unless and until notice of revocation thereof, in writing duly signed by or on behalf of the Applicant(s) is received by the Bank. Such revocation shall not release the Applicant(s) from any liability hereunder, in respect of any act performed by the Bank in accordance with the terms of this Agreement, prior to the expiry

of such time. Upon Termination, the units / Securities may be sold / redeemed or transferred by the Bank, as the case may be and as requested by the Applicant(s), after deduction of the Bank's dues, to the Sole / First Applicant and the same shall be a valid, full and effective discharge to the Bank. The Bank reserves the right to Terminate this service if it is of the opinion that the Applicant(s) KYC is not in order or if the Applicant(s) are indulging in activities such as Money Laundering, Fraudulent Transactions, Financial Frauds or such other activities which are against the relevant regulations or applicable laws

^ Politically Exposed Persons (PEP)

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

CHECK LIST

A. IMPORTANT POINTS:

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

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

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

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

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

5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks / Scheduled Co-Operative Bank / Multinational Foreign Banks / Gazetted Officer / Notary public / Elected representatives to the Legislative Assembly / Parliament / Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII / subaccount to the Custodians (which are duly notarized and/or apostiled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

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

E. List of people authorized to attest the documents:

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

F. In case of Non-Individuals, additional documents to be obtained from non-individuals, over & above the POI & POA, as mentioned below:

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year) • Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations • Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly • Copies of the Memorandum and Articles of Association and certificate of incorporation • Copy of the Board Resolution for investment in securities market • Authorised signatories list with specimen signatures
Partnership firm	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered partnership firms only) • Copy of partnership deed • Authorised signatories list with specimen signatures • Photograph, POI, POA, PAN of Partners
Trust	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered trust only).Copy of Trust deed • List of trustees certified by managing trustees/CA • Photograph, POI, POA, PAN of Trustees
HUF	<ul style="list-style-type: none"> • PAN of HUF • Deed of declaration of HUF/List of coparceners • Bank pass-book/bank statement in the name of HUF • Photograph, POI, POA, PAN of Karta
Unincorporated Association or a body of individuals	<ul style="list-style-type: none"> • Proof of Existence/Constitution document • Resolution of the managing body & Power of Attorney granted to transact business on its behalf • Authorized signatories list with specimen signatures
Banks/Institutional Investors	<ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years • Authorized signatories list with specimen signatures
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> • Copy of SEBI registration certificate • Authorized signatories list with specimen signatures
Army/Government Bodies	<ul style="list-style-type: none"> • Self-certification on letterhead • Authorized signatories list with specimen signatures
Registered Society	<ul style="list-style-type: none"> • Copy of Registration Certificate under Societies Registration Act • List of Managing Committee members • Committee resolution for persons authorised to act as authorised signatories with specimen signatures • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary

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