

Bharti AXA Short Term Income Fund

(An open-ended income Scheme)

New Fund Offer Opens: December 3, 2008

New Fund Offer Closes: December 10, 2008**

Scheme re-opens for continuous sale and re-purchase on: December 22, 2008

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



(**The Trustee has the right to extend the closing date of NFO after issuing suitable communication. However, the New Fund Offer shall not be kept open for more than 30 days.)

Mutual Fund : Bharti AXA Mutual Fund	Trustee : Bharti AXA Trustee Services Pvt Ltd 51, 5th Floor, Kalpataru Synergy, Vakola, Santacruz (E), Mumbai 400055	Investment Manager : Bharti AXA Investment Managers Pvt Ltd 51, 5th Floor, Kalpataru Synergy, Vakola, Santacruz (E), Mumbai 400055	Sponsor : AXA Investment Managers Coeur Défense-Tour B-La Défense 4 100 Esplanade du Général de Gaulle 92400 Courbevoie France
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KEY INFORMATION MEMORANDUM - CUM - APPLICATION FORM

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

Investment Objective

The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of debt and money market securities.

However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.

Asset Allocation Pattern of the Scheme

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile (High/Medium/ Low)
Money market securities and debt securities including government securities, corporate debt, securitized debt* and other debt instruments with average maturity less than or equal to 370 days or have put options within a period not exceeding 370 days	30% to 100%	Low to Medium
Debt instruments including government securities, corporate debt, securitized debt* and other debt instruments with average maturity greater than 370 days	0% to 70%	Medium

*Investments in Asset Backed Securities (Securitized debt) will not exceed 20% of the net assets as at the time of Purchase.

Investment in debt derivatives instruments may be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes.

Risk Profile of the Scheme

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

- Fixed Income instruments may be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- The NAV of the Scheme's Units, to the extent the Scheme is invested in coupon bearing fixed income securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income securities can be expected to decline. In case of floating rate securities it depends upon the frequency of the coupon reset.
- Different types of securities in which the Scheme would invest as given in the SID carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further, even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.
- Interest Rate Risk:** As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long term securities generally fluctuate more in response to interest rate changes than of shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the NAV.

In the case of floating rate instruments, an additional risk could rise because of the changes in the spreads of floating rate instruments. With the increase in the spread of floating rate instruments the prices can fall and with the contraction in the spreads of the floating rate instruments the prices can rise, other parameters being unchanged. Moreover, floating rate instruments which have periodical interest rate reset carry lower interest rate risk compared to a fixed rate debt instrument. However, in a falling interest rate scenario the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments.

- Liquidity or Marketability Risk:** This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the quoted bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of these investments. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The length of time for settlement may affect the Scheme in the event (a) it has to meet an inordinately large number of redemption or (b) of restructuring of the Scheme's investment portfolio. Securities that are unlisted also carry a higher liquidity risk compared to listed securities.

- Credit Risk:** Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). However, even if no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. However, corporate debt carries a higher risk and trade at a level higher than corresponding G-secs.

Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. Different types of securities in which the Scheme is invested carry different levels and types of risk. The credit risk in respect of Scheme assets portfolio thus may go up or down basis its investment pattern.

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

Plans and Options

The Scheme offers following Plans and Options:

Plans	Options
Regular	<ul style="list-style-type: none"> Growth Option for capital appreciation Dividend Re-investment Option for regular income (with monthly and quarterly frequency of dividend re-investment) Dividend Pay-out Option for regular income (with monthly and quarterly frequency of dividend pay-out)
Institutional	<ul style="list-style-type: none"> Growth Option for capital appreciation Dividend Re-investment Option for regular income (with weekly, monthly and quarterly frequency of dividend re-investment) Dividend Pay-out Option for regular income (with monthly and quarterly frequency of dividend pay-out)

Applicable NAV (after the Scheme opens for repurchase and sale)

In respect of all Purchase, Redemption and Switch requests during Ongoing Offer Period, Applicable NAV will be as follows:

For valid applications accepted:

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

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

In line with SEBI circular SEBI/IMD/CIR No. 11/142521/08 dated October 24, 2008 applicable to income / debt oriented schemes (other than liquid schemes), for purchase of units amounting to Rs. 1 crore or more, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilization shall be the Applicable NAV.

For Switches:

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

Minimum Application Amount/ Number of Units

Applications under the Scheme for Purchases and Additional Purchases shall be made for minimum amount of and in multiples of:

Plan	Minimum investment	Multiples of, thereafter	Minimum Additional investment
Regular Plan	Rs. 5,000	Re. 1	Rs. 1,000
Institutional Plan	Rs. 1 crore	Re. 1	Rs. 100,000

Minimum Redemption

The minimum amount for redemption shall be Rs. 1,000/- or equivalent Unit value, or entire account balance whichever is lower.

Despatch of Repurchase (Redemption) Request

Within 10 working days of the receipt of the redemption request at the authorised centre of Bharti AXA Mutual Fund

Benchmark Index

CRISIL Short Term Bond Fund Index

Dividend Policy

Both Plans offer Dividend Re-investment and Dividend Pay-out facility.

Under the Dividend Re-investment Options, dividends will be declared at a monthly and quarterly frequency for the Regular Plan and at weekly, monthly and quarterly frequencies for the Institutional Plan. The Dividends so declared will be compulsorily re-invested in the same Plan / Option (at the first ex-dividend NAV). Investors may opt for a frequency of their choice.

Under the Dividend Pay-out Option, dividends will be declared at a monthly and quarterly frequency in both the Regular and Institutional Plans.

Declaration of dividend under relevant Options will always be subject to availability of distributable surplus, computed in accordance with the Regulations. In case no dividend is declared, the net surplus, if any, will remain invested and be reflected in the NAV. All dividends will be paid in accordance with procedure prescribed by SEBI circular dated April 4, 2006 and as amended from time to time. All distribution of earnings will be out of distributable surplus and at the discretion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of dividend declaration shall be final. No separate notice of declaration of dividend will be issued for Dividend Options providing dividend declaration frequency of upto a month.

The dividends, if declared/paid, may vary for different pay-out periods. In case no dividend is declared, the net surplus, if any, will remain invested and be reflected in the NAV. The record date for the weekly dividends will normally be on Friday and for monthly dividends on 25th of the relevant month as applicable. If such record date is a non-Business Day, then the next working/Business Day will be considered as a record date. All Unit holders in the respective Plans, whose names appear in the Register of Unit holders on the record date, will be eligible to receive the dividend. However, the AMC reserves the right to vary this day or the period. Pursuant to declaration of dividend, NAVs of the Dividend Options under the Scheme will fall to the extent of such dividend and statutory levy (taxes, levies, cess etc.), if any.

Name of the Fund Manager

Mr Sujoy Kumar Das

Name of the Trustee Company

Bharti AXA Trustee Services Private Limited

Performance of the Scheme

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

Expenses of the Scheme**(i) Load Structure**

New Fund Offer Period & Continuous Offer

Entry load : Nil

Exit load : 0.25% if redeemed within 30 days from date of allotment

CDSC : Nil

(ii) Recurring expenses

First Rs. 100 crores of the average weekly net assets: 2.25%

Next Rs. 300 crores of the average weekly net assets: 2.00%

Next Rs. 300 crores of the average weekly net assets: 1.75%

Balance: 1.50%

Actual expenses for the previous financial year:

Not Applicable as this is a new Scheme

Waiver of Load for Direct Applications

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

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

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

Direct Applications will attract applicable Exit Load.

Tax treatment for the Investors (Unitholders)

Bharti AXA Short Term Income Fund	Resident Investors ¹	Mutual Fund ²
Tax on Dividend distributed by the Mutual Fund	Nil	Tax on income distribution by the Mutual Fund to: Individual and HUF unit holders - 12.5 per cent of amount distributed (refer Note 1) Other unit holders - 20 per cent of amount distributed
Short-term capital gains	0 ³ – 30 per cent based on the total income of the investor	Nil
Long-term capital gains ⁴	0 ³ – 20 per cent ⁵	Nil
Business income	0 ³ – 30 per cent based on the total income of the investor	Nil

Since Bharti AXA Short Term Income Fund does not qualify as an equity oriented mutual fund, no STT (Securities Transaction Tax) is payable by the Unit Holders on redemption / repurchase of units by the Fund.

Any tax liability arising on account of change in the tax treatment with respect to dividend distribution tax by the tax authorities shall be solely borne by the investor / Unit Holder and not by the AMC, the Trustee or by the Fund.

Note 1: Under the terms of this SID, the Scheme has been classified as "Open ended Income Scheme" and accordingly the income-tax on distribution of income to an Individual/ Hindu Undivided Family ("HUF") is payable at the rate of 14.1625% and at the rate of 22.66% on distribution of income to any other investor. However, if owing to any relevant regulatory provision; such Scheme is classified as "Liquid Fund", then the income-tax on distribution of income will be payable at the rate of 28.325% (the rate of tax is inclusive of applicable surcharge, education cess and secondary and higher education cess).

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

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

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

(a) 10 per cent - in case of individual / HUF / AOP and BOI, where the total income exceeds Rs 10,00,000.

(b) 10 per cent - in case of firms / domestic corporate Unit Holders, where the total income exceeds Rs 100,00,000

(c) 2.5 per cent - in case of foreign corporate Unit Holders, where the total income exceeds Rs 100,00,000

(d) Nil - in case of local authority and co-operative societies

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

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

³The tax rate applicable to the assessee would vary as per the available basic exemption limit (exhaustively covered in the SAI).

⁴Indexation benefit will be allowed at the discretion of the Unit Holder (refer footnote 5).

⁵Where the tax payable on such long-term capital gains, exceeds 10 per cent of the amount of capital gains computed before indexation, such excess tax shall not be payable by the Unit Holder. Further, in case of resident individuals and HUFs, where the total income as reduced by long-term capital gains, is below the basic exemption limit, the long-term capital gains will be reduced to the extent of the shortfall and only the balance long-term capital gains will be subjected to the 20 per cent tax or the 10 per cent tax, as the case may be.

All rates are as per Finance Act, 2008.

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all Business Days and will be released for publication in 2 newspapers. NAV can also be viewed on www.bharti-axa-im.com and www.amfiindia.com.

For Investor Grievances please contact

Registrar & Transfer Agent:
Karyv Computershare Pvt. Ltd.
Karyv Registry House
8-2-596, Avenue 4,
Street No. 1, Banjara Hills,
Hyderabad – 500 034

Asset Management Company:
Mr Staney Antoney
Bharti AXA Investment Managers Private Limited
51, 5th Floor, East Wing, Kalpataru Synergy,
Vakola, Santacruz (E), Mumbai- 400 055, India.
Telephone: (022) 40479000
Fax: (022) 40479001
Email: service@bharti-axa-im.com
Customer Engagement Centers:
Tollfree Number: 18001032263
Alternate Number : 020 – 40112300

Unitholders' Information

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

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

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

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

Date: November 11, 2008

Bharti AXA Short Term Income Fund

New Fund Offer Opens: December 3, 2008
 New Fund Offer Closes: December 10, 2008**
 Scheme re-opens for continuous sale and re-purchase on: December 22, 2008

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

(*The Trustee has the right to extend the closing date of NFO after issuing suitable communication. However, the New Fund Offer shall not be kept open for more than 30 days.)

Application No:

Please read the instructions carefully, before filling up the Application Form.

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

Application No:

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

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

under Bharti AXA Short Term Income Fund, Plan _____, Option _____

Cheque/DD No _____ Dated ____/____/____

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

Checklist Investment Details Bank Mandate Attested PAN Card Copy KYC Details

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

Collection Centre's Stamp & Receipt Date and Time

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

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

Bank Name

Account No

Branch City Pin

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

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

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

7. SCHEME DETAILS (Refer Instruction No 7)

Scheme Name : Bharti AXA Short Term Income Fund

Investment In	<input type="checkbox"/> Regular Plan*	<input type="checkbox"/> Institutional Plan
<input type="checkbox"/> Lumpsum	Options	
<input type="checkbox"/> SIP (please fill the Auto Debit Form)	<input type="radio"/> Growth* <input type="radio"/> Dividend Reinvestment <input type="radio"/> Dividend Payout <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	<input type="radio"/> Growth <input type="radio"/> Dividend Reinvestment* <input type="radio"/> Dividend Payout <input type="checkbox"/> Weekly* <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly

*Default Plan / Option

8. SYSTEMATIC WITHDRAWAL PLAN (SWP) (Refer Instruction No 8) - Minimum investment balance of Rs. 25,000/-

<input type="checkbox"/> SWP	<input type="checkbox"/> Fixed SWP	<input type="checkbox"/> Appreciation SWP
	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
Dates: <input type="radio"/> 1st, <input type="radio"/> 7th, <input type="radio"/> 10th, <input type="radio"/> 15th, <input type="radio"/> 20th, <input type="radio"/> 25th		

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

Investment Amount DD Charges Net Amount

Cheque/DD No Cheque/DD Date Drawn on Bank

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

• Cheque should be in favour of the Scheme name. • Third Party & O/S cheques will not be accepted and transaction is liable to be rejected. • Separate cheque/demand draft is required for investment in each plan of the Scheme)

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

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

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

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

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

Mailing Address

City Pin

Signature of Guardian/ Nominee

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

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

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

DATE

SIGNATURE(S)

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

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

For more information visit us at
www.bharti-axa-im.com
 Email us at
service@bharti-axa-im.com
 Call us at (Toll Free) **1-800-1032-263** | Alternate Number **020-4011 2300**

SIP AUTO DEBIT FACILITY : REGISTRATION CUM MANDATE FORM

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

For terms & conditions refer overleaf

Application No: _____

1. DISTRIBUTOR INFORMATION

FOR OFFICE USE ONLY

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

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

2. INVESTOR DETAILS

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

Name of 1st Applicant /

Name of 2nd Applicant /

Name of 3rd Applicant /

Name of Father/ Guardian in case of Minor

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

Scheme Name : **Bharti AXA Short Term Income Fund**

Regular Plan* Institutional Plan

Growth Option* Dividend Reinvestment Option Dividend Payout Option Growth Option Dividend Reinvestment Option* Dividend Payout Option
 Monthly Quarterly Monthly Quarterly Weekly* Monthly Quarterly Monthly Quarterly

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

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

Cheque / DD Drawn on Bank / Branch Name

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

4. PARTICULARS OF BANK ACCOUNT

Name of 1st Account Holder

Name of 1st Joint Holder

Name of 2nd Joint Holder

Name of Bank & Branch

City Pin

Account No.

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

IFSC Code

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

Account Type (Please)

Savings	<input type="checkbox"/>	NRO	<input type="checkbox"/>
Current	<input type="checkbox"/>	NRE / FCNR	<input type="checkbox"/>

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

SIGNATURE (S) (as in Bank records)

Sole/1st applicant/Guardian/Authorised Signatory/POA 2nd applicant/Guardian/Authorised Signatory/POA 3rd applicant/Guardian/Authorised Signatory/POA

5. BANKER'S ATTESTATION

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

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

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

The Branch Manager Date

Bank Branch

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

SIGNATURE (S) (as in Bank records)

Sole/1st applicant/Guardian/Authorised Signatory/POA 2nd applicant/Guardian/Authorised Signatory/POA 3rd applicant/Guardian/Authorised Signatory/POA

(To be filled in by the First applicant/Authorized Signatory) :

Received from Name & address :

an application for Purchase of Units alongwith Cheque

SIP Auto Debit Facility

For Rs.

All purchases are subject to realisation of cheques. Cheque Number

Acknowledgement Stamp

INSTRUCTIONS FOR COMPLETING THE NFO APPLICATION FORM

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

General instructions - Please complete the form :

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

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

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

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

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

1. DISTRIBUTOR INFORMATION / DIRECT APPLICATIONS

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

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

2. INFORMATION OF EXISTING INVESTOR / ZERO BALANCE FOLIO HOLDER

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

3. APPLICANT INFORMATION

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

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

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

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

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

4. APPLICANTS CONTACT INFORMATION

Investor is required to provide his full address.

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

For Investors investing Rs.50000 or above, the address as mentioned in the Application Form will be overwritten by the address provided by you for the purpose of your KYC to CVL. Also for such investors all future change in your address should be informed to CVL quoting your KYC acknowledgement number / PAN number.

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

5. EMAIL COMMUNICATION

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

It is deemed that the Unit holder is aware of all security risks in electronic transmission including possible third party interception of the documents and contents of the documents becoming known to third parties.

The Newsletter, shall be displayed at the AMC website. The Unit holders can request for a copy of the Newsletter by post / e-mail.

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

6. BANK ACCOUNT DETAILS

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

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

Please also provide the following details:

- i) The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf.
- ii) The 11 digit IFSC (Indian Financial System Code) that is being given by some of the banks on the cheques. If not available, you could check with your local bank branch. The above information will help us in the future for secure transfer of your redemption and dividend payouts via the various electronic modes of transfer that are available in the banking system.

Investors are required to attach a physical blank cancelled cheque leaf / copy of cheque leaf alongwith the application form, if the investment amount is issued through a demand draft or investment cheque is not issued from the bank account as mentioned in the Bank Account Details (Refer section 5 above).

The mutual fund offers a facility of direct credit (issued through RTGS / NEFT / Direct Credit Mode) of redemption / dividend proceeds.

7. SCHEME DETAILS

Investors should indicate the Plan / Option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice of Plan / Option, the default Plan / Option will be considered.

Bharti AXA Short Term Income Fund					
Regular Plan*			Institutional Plan		
Growth Option*	Dividend Reinvestment Option	Dividend Payout Option	Growth	Dividend Reinvestment Option*	Dividend Payout Option
	• Monthly	• Monthly		• Weekly*	• Monthly
	• Quarterly	• Quarterly		• Monthly	• Quarterly
				• Quarterly	

*Default Plan / Option

8. Systematic Withdrawal Plan (SWP)

This facility enables the Unit holders to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request. A Unit holder who has a minimum balance of Rs. 25,000/- in the Scheme (in a particular folio) may avail of this facility. The withdrawals can be made monthly /quarterly on any date specified by the Unit holder. The Systematic Withdrawal Plan facility is available in two options as per the following details:

(i) Fixed SWP Option:

Minimum no of instalments	6
Minimum amount of withdrawal (Redemption)	Rs 500/- and in multiples of Rs 100/- thereafter (eg: Rs 600/-, 700/-, 800/- and so on and so forth)
Withdrawal Frequency	Monthly / Quarterly
Monthly Fixed SWP sub-Option	Quarterly Fixed SWP sub-Option
On any one of the following dates in a month as chosen by the investor / Unit holder : 1st, 7th, 10th, 15th, 20th and 25th basis NAV of that day	On any one of the following dates in a month as chosen by the investor / Unit holder : 1st, 7th, 10th, 15th, 20th and 25th basis NAV of that day, and thereafter after every 3 months on that date

(ii) Appreciation SWP Option:

Minimum no of instalments	6
Minimum amount of withdrawal (Redemption)	Subject to minimum withdrawal of Rs 500/-, such number of Units will be withdrawn basis Applicable NAV that is equal to appreciation during the last month / quarter (last month / quarter will be reckoned basis SWP dates)
Withdrawal Frequency	Monthly / Quarterly
Monthly Appreciation SWP sub-Option	Quarterly Appreciation SWP sub-Option
On any one of the following dates in a month as chosen by the investor / Unit holder : 1st, 7th, 10th, 15th, 20th and 25th basis NAV of that day	On any one of the following dates in a month as chosen by the investor / Unit holder : 1st, 7th, 10th, 15th, 20th and 25th basis NAV of that day, and thereafter after every 3 months on that date

If the balance investment falls below Rs. 5,000/-, then AMC will have the right to redeem the balance Units. The withdrawals will commence after 1 month (for Monthly option) / 3 months (for Quarterly option) from the start date mentioned by the Unit holder in the Application Form / Common Transaction Form for the facility. The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought. In case the day on which the withdrawal is sought is a non-Business Day for the Scheme, the same will be processed on the immediately following Business Day.

A Unit holder may avail of SWP by completing the Application Form / Common Transaction Form, specifying therein the 'SWP Date' and period. The SWP enrolment will be registered within three days of receipt. Where the mode of holding is "any one or survivor", any of the joint holders may issue an SWP instruction, as above, and such instruction shall be binding on all the joint owners.

9. INSTRUMENT & PAYMENT DETAILS

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

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

- NRIs, FIs
- Repatriation Basis

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

II. Fills shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.

• **Non-repatriation Basis**

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

10. NOMINATION DETAILS

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

11. DECLARATION AND SIGNATURES

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

12. PAN DETAILS

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase*. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian signing on behalf of the minor as the case may be. In order to verify that the PAN of the applicants (in case of application

in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification.* includes fresh/additional purchase, Systematic Investment.

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

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

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

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

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

Investors should note that it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment above the threshold. The KYC status will be validated with the records of the Central Agency before allotting units. Bharti AXA Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

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

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

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

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

TERMS AND CONDITIONS FOR SIP WITH AUTO DEBIT FACILITY

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

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

- 14. Bharti AXA investment Managers Pvt. Ltd. reserves the right not to represent any mandate for SIP auto Debit facility if the registration could not be effected in time for reason beyond its control.
- 15. Bharti AXA Investment Managers Pvt. Ltd., its registrars and other service providers shall not be responsible and liable for any transaction failures, due to rejection of the transaction by your bank / branch or its refusal to register the SIP mandate.
- 16. Please refer to the Scheme Information Document / Statement of Additional Information for the applicable NAV, Redemptions, Risk Factors, Load and other information before investing.
- 17. Generic Information on SIP

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

Systematic Investment Plan facility will be available as detailed below:

SIP Option	Monthly SIP
Debit for contributions in the Scheme will be executed	On any one of the following dates in a month as chosen by the investor / Unitholder : 1st , 7th, 10th , 15th, 20th and 25th basis NAV of that day, or of following Business Day, if that day is not a Business Day
Minimum duration of SIP contributions	6 months
SIP Instalment	Rs 1,000/- and in multiples of Rs 100/- thereafter (eg: Rs 1,100/-, 1,200/-, 1,300/- and so on and so forth)

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

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

Investor Service Centers / Designated Collection Centers

DURING NEW FUND OFFER PERIOD

Bharti AXA Investment Managers' Branches - Investor Service Centers (ISC)

Ahmedabad : 401-402, 4th floor, 3rd EYE, Panchvati Cross Road, C.G. Road, Ahmedabad - 380006. **Bangalore** : N 307, 3rd Floor, Manjal Centre, 47 Dickenson Road, 78th Municipal Division, Bangalore 560042. **Bangalore** : SJR Maximus, 1st Floor, 1st Main Road, Sadashiv nagar, Vayalikkaval, Malleshwaram, Bangalore. **Baroda** : 39 to 45, 2nd floor, Trident, Near Race course circle Baroda - 390 007. **Bhubaneswar** : Gr Floor, Chandan Villa, Plot No. 1258, Road No. 8, Unit IX, Bhubaneswar - 751 022. **Chandigarh** : Suit No. 2, 3rd floor, SCO No.37-38, Sector 17-C, Chandigarh 160 017. **Chennai** : 2nd floor, Metro Plaza, 162, Anna Salai, Opp Spencer Plaza, Chennai – 600 002. **Cochin** : 1st Floor, Gauri Narayan, Near Shenoy Theatre & Jayalakhmi Silks, M.G.Road, Cochin - 682 015. **Gurgaon** : Gr Floor, Tower B, UniTech Cyber Park, Gurgaon - 122 001. **Guwahati** : 7th floor, dee tee towers, down town hospital complex, G.S Road, Dispur - 781006. **Hyderabad** : 3rd, Floor, 6-3-666/B/6, Gokul Towers, Punjagutta, Hyderabad – 500082. **Indore** : Office No 205, 2nd Floor, GOLD STAR building, 576 M G Road, Indore, MP- 452 001. **Jaipur** : 16/301, Sangam Tower, 190 Church Road, M.I. Road, Jaipur 302 001. **Kanpur** : 1st floor, Padam Tower, Civil Lines, (Stock Exchange Building) Kanpur - 208 001. **Kolkata** : No. 3rd Floor, Unit No. 3W, The Millennium, 235/2A, A J C Bose Road, Kolkata - 700 020. **Kolkata** : PAM Plaza, 6th flr, 169, Rasbehari Avenue, Gariahat, kolkata - 700 019 (Above Vishal Mega Mart). **Lucknow** : Ground Floor, Plot no TC-57/V, Shalimar Tower, Vibhuti Khand, Gombi Nagar. **Ludhiana** : G-454 IC Towers, BRS Nagar, Opp Verka Milk Plant, Ferozpur Road, Ludhiana – 141 004. **Mumbai** : Office No 2 to 13, 1st Floor, Botawala Chambers, P M Road, Fort, Mumbai 400 001. **Mumbai** : 9th Floor & 11th Floor, Maithali Signet, Plot #39/4, Sector 30-A, Station road, Vashi, Navi Mumbai - 400703. **Mumbai** : 51, 5th floor, Kalpataru Synergy, Opp Grand Hyatt, Vakola, Santacruz (E), Mumbai 400 055. **New Delhi** : 7th Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi-110001. **Noida** : 3rd floorK-24, Sector 18, Noida - 201301. **Panjim** : Gr Floor, Magnum Plaza, Zarina Towers - II, ST Inez, Panjim Goa - 403 001. **Patna** : 4th floor, Ashiana Chamber, Exhibition Road, Patna - 800001. **Pune** : 62 & 63, 3rd floor, Shreenath Plaza, Dyaneshwar Paduka Chowk, Off FC road, Shivaji Nagar, Pune 411005. **Surat** : 5th Floor, International Trade Tower, Ring Road, Majura Gate Junction, Surat, Gujarat - 395002.

HDFC Bank Branches

Agra : Shop No F3,f3-a 1st Floor, Friend's Plaza, Sanjay Place Agra 282 002 Tel.: 0562-3052011 / 3052013 / 3052016. **Ahmedabad** : Astral Building , Next To Hdfc House Opposite Reliance General Insurance Building, Near Mithakhali Six Roads , Navrangpura Navrangpura 380 009 Tel.: 079-55217163 / 55217184. **Allahabad** : 2nd Floor, Above Honda Showroom 58, Sardar Patel Marg, Civil Lines Allahabad 211 001 Tel.: 0532-2260049. **Amritsar** : 1st Floor, R.s Towers Hall Bazar Amritsar 143 001 Tel.: 0183- 3018604. **Asansol** : Cms Dept P C Chatterjee Market, G.t Road , Rambhandu Tala Asansol 713 303 Tel.: 0341-2214848. **Aurangabad** : Shivani Chambers Manjeet Nagar , Jalna Road , Opp Akshwani Aurangabad 431 001 Tel.: (0240).2362042/47. **Bangalore** : No 8 / 24 Salco Centre Richmond Road Bangalore 560 025 Tel.: 080-41266865. **Baroda** : 5th Floor, Midway Heights Next To Panchmukhi Hanuman Temple , Lokmanya Tilak Road ,kirti Mandir ,near Kala Ghoda , Raopura Baroda - 390 001 Baroda 390 001 Tel.: 0265-5585516. **Bhilai** : Chauhan Estate G.E Road, Supela Bhilai 490 023 Tel.: 0788-4062729. **Bhopal** : Service Branch , 1st Floor, Z-1 , Zone 1 M P Nagar, Bhopal - 462 011 - **Bhubaneswar** : Junction Of Janpath & Gandhi Marg Hotel Jajati Complex , Khavelanagar, Unit - Iii , Master Canteen Square Bhubaneswar 751 001 Tel.: 0674-2400986/95. **Chandigarh** : Sco 371/372 Sector 35 - B Chandigarh 160 034 Tel.: 0172-2711285/5088303. **Chennai** : Mariam Centre , Ground Floor 751 B, Anna Salai Chennai 600 002 Tel.: 09380169836. **Cochin** : 1st Floor, SI Plaza Palarivattom Cochin 682 025 Tel.: 0484-4456603 And 0484 - 4456604. **Coimbatore** : 1635 Classic Tower Trichy Road Coimbatore 641 018 Tel.: 0422-2302630/46/2303300. **Dehradun** : 56 , Rajpur Road Uttaranchal Dehradun 248 001 Tel.: 0135-2745295. **Durgapur** : A102 & 103, City Centre Bengal Shristi Complex , City Center , Durgapur Road Durgapur 713 216 Tel.: 0343-2549962-65. **Ghaziabad** : C - 29 , Rdc , Rajnagar Ghaziabad 201001. **Gorakhpur** : Cms Dept , Pralahad Rai Trade Centre Ayodhya Crossing , Bank Road Gorakhpur 273 001 Tel.: (0551)-2342612. **Gurgaon** : Df- Gurgaon, A-12, The Shopping Mall, Dif Outlay Enclave Phase 1, Gurgaon 122 001. **Guwahati** : Fancy Bazar Branch - Who Mishra Complex Jail Road Guwahati 781 001 Tel.: 0361-2461082 (d), 74/80/81. **Hisar** : Plot No 3 - 4 Mca Area Railway Road Hisar Hisar 125 001 Tel.: 01662-241023, 01622-321357. **Hubli** : T B Revankar Complex Vivekanand Hospital Road Hubli 580 029 Tel.: 0836-2217084. **Hyderabad** : 6-1-73 3rd Floor Saeed Plaza Lakadikapal Hyderabad 500 004 Tel.: 040-55666821/ 55630666 / 32347423/ 32347412. **Indore** : 3 Rd Floor, 9/1a, U.v.house South Tukonj Indore - 452 001. **Jaipur** : 1st Floor, o - 10, Ashok Marg Ahimsa Circle, C Scheme Jaipur 302 001 Tel.: 0141-5593966. **Jalandhar** : 911, Near Narinder Cinema G T Road Jalandhar 144 001 Tel.: 0181-5071644. **Jalgaon** : Plot No 134 / 135, Dsp Chowk Facing Mahal Road Jalgaon 425 001 Tel.: 0257-2237642 / 2238948 / 2238958 / 223878 Extn - 104 / 110. **Jamshedpur** : C/o Mithila Motors Ltd Near Ram Mandir, Bistupur Jamshedpur 831 001 Tel.: 0657-2756006 / 2756066. **Jodhpur** : Plot No 57 / B 9th Chopasani Road Jodhpur 342 003 Tel.: 0291-5106400 / 5106100 / 5106200 / 51062300 Extn 108 / 110. **Kanpur** : Navin Market Branch 15/46 Civil Lines Kanpur 280 001 Tel.: 0512-3018052. **Kolhapur** : Gem Stone, Raosaheb Vichare Complex 517, E Ward , New Shahupuri , Near Central Bus Stand And Parikh Plot Kolhapur 416 001 Tel.: 0231-2651906 , 2651908. **Kolkata** : Abhilasha II, 6 1st Floor, 6 Royd Street Kolkata 700 016 Tel.: 033-22273760-65, 2227 3761. **Lucknow** : Pranay Tower, darbari Lal Sharma Marg Beside Pratibha Cinema Lucknow 226 001 Tel.: 0522-3019124-27 / 3919811 / 3919813 / 3019132/3019136 / 3019140. **Ludhiana** : Cms Dept, 5th Floor Mall Road Ludhiana 141 001 Tel.: 0161-242344 / 5021699. **Madurai** : Nithya Kalyani Towers , No 34, Krishnayar Tank Street No. 8, North Vell Street Madurai 625 001 Tel.: 0452-4246609. **Mangalore** : M.n Towers Kadri Mangalore 575 002 Tel.: 0824 - 2225405/2225410. **Moradabad** : Chaddha Shopping Complex Gmd Road Moradabad 244 001 Tel.: 0591-2310508 / 09 - **Mumbai** : Maneckjiwadia Building Nanik Motwani Marg Mumbai 400 023 Tel.: 022 - 40801510 / 40801520 / 40801550 / 40801560 / 40801580 / 40801570. **Nadiad** : Shoot Out Building , Nadiad Ice Factory Compound College Road Nadiad 387 001 Tel.: 0268- 5540114. **Nagpur** : 303 & 304 3rd/floor, Wardh Road 12, Milestone, Near Lokmat Square, Nagpur 440 010 Tel.: 0712- 2554405 / 2551746 Extn - 119 And 111. **Nasik** : Archit Centre , 3rd Floor, Chandak Circle Link Road Opp Sandeep Hotel , Near Mahamarg Bus Stand Nasik 422 002 Tel.: 0253-5647594 / 97 / 98. **Patna** : Rajendra Ram Plaza Exhibition Road Patna 800 001 Tel.: 0612-2206161,2224332,3116348. **Pune** : Fortune Square Model Colony Pune 411 016 Tel.: 020-41224335 / 41224309. **Raipur** : Chawla Tower, Near Bottle House Shankar Nagar Raipur - 492 001. **Rajkot** : Opp Alfred High School 2nd Floor, Panchartha Bldg, Jawahar Road Rajkot 360 001 Tel.: 0281-5595553. **Ranchi** : Rohini 1st Floor 56 Circular Road Ranchi 834 001 Tel.: 0651-6451133. **Siliguri** : 3 No , Ramkrishna Samity Building Sevoke Road, Pani Tanki More, Siliguri 734 401 Tel.: 0353-2640726., 0353 2642566 Extn. 112/114. **Surat** : 7th Floor, Kashi Plaza Next To Dr Bipin Desai Children Hospital , Majura Gate Surat 395 002 Tel.: 0261 - 6563650. **Trichur** : Global Centre M G Road Trichur 680 004 Tel.: 0487-2384870. **Trichy** : A - 10, Lakshmi Arcade 11th Cross Main Road , Thillainagar Trichy 620 018 Tel.: 0431 - 2742204. **Trivandrum** : Kenton Towers Vazhuthacaud Trivandrum 695 014 Tel.: 0471 2337615. **Udaipur** : 358 Post Office Road Chetak Circle , Adjacent To Chetak Cinema Udaipur 313 001 Tel.: 0294 - 5103355. **Varanasi** : D 58 / 2 Kuber Complex Rathyatra Crossing Varanasi 221 010 Tel.: 0542-2226203. **Vijaywada** : 40 - 1 -48 / 2 , M.g Road Labbipet Vijaywada 520 010 Tel.: 0866 - 5547400. **Vishakapatnam** : 1st Floor , Poduri Castle Above Rayomond Showroom Dwarka Nagar Vishakapatnam 530 016 Tel.: 0891-5571123

FOR ONGOING SUBSCRIPTION

Bharti AXA Investment Managers' Branches - Investor Service Centers (ISC)

Ahmedabad : 401-402, 4th floor, 3rd EYE, Panchvati Cross Road, C.G. Road, Ahmedabad - 380006. **Bangalore** : N 307, 3rd Floor, Manjal Centre, 47 Dickenson Road, 78th Municipal Division, Bangalore 560042. **Bangalore** : SJR Maximus, 1st Floor, 1st Main Road, Sadashiv nagar, Vayalikkaval, Malleshwaram, Bangalore. **Baroda** : 39 to 45, 2nd floor, Trident, Near Race course circle Baroda - 390 007. **Bhubaneswar** : Gr Floor, Chandan Villa, Plot No. 1258, Road No. 8, Unit IX, Bhubaneswar - 751 022. **Chandigarh** : Suit No. 2, 3rd floor, SCO No.37-38, Sector 17-C, Chandigarh 160 017. **Chennai** : 2nd floor, Metro Plaza, 162, Anna Salai, Opp Spencer Plaza, Chennai – 600 002. **Cochin** : 1st Floor, Gauri Narayan, Near Shenoy Theatre & Jayalakhmi Silks, M.G.Road, Cochin - 682 015. **Gurgaon** : Gr Floor, Tower B, UniTech Cyber Park, Gurgaon - 122 001. **Guwahati** : 7th floor, dee tee towers, down town hospital complex, G.S Road, Dispur - 781006. **Hyderabad** : 3rd, Floor, 6-3-666/B/6, Gokul Towers, Punjagutta, Hyderabad – 500082. **Indore** : Office No 205, 2nd Floor, GOLD STAR building, 576 M G Road, Indore, MP- 452 001. **Jaipur** : 16/301, Sangam Tower, 190 Church Road, M.I. Road, Jaipur 302 001. **Kanpur** : 1st floor, Padam Tower, Civil Lines, (Stock Exchange Building) Kanpur - 208 001. **Kolkata** : No. 3rd Floor, Unit No. 3W, The Millennium, 235/2A, A J C Bose Road, Kolkata - 700 020. **Kolkata** : PAM Plaza, 6th flr, 169, Rasbehari Avenue, Gariahat, kolkata - 700 019 (Above Vishal Mega Mart). **Lucknow** : Ground Floor, Plot no TC-57/V, Shalimar Tower, Vibhuti Khand, Gombi Nagar. **Ludhiana** : G-454 IC Towers, BRS Nagar, Opp Verka Milk Plant, Ferozpur Road, Ludhiana – 141 004. **Mumbai** : Office No 2 to 13, 1st Floor, Botawala Chambers, P M Road, Fort, Mumbai 400 001. **Mumbai** : 9th Floor & 11th Floor, Maithali Signet, Plot #39/4, Sector 30-A, Station road, Vashi, Navi Mumbai - 400703. **Mumbai** : 51, 5th floor, Kalpataru Synergy, Opp Grand Hyatt, Vakola, Santacruz (E), Mumbai 400 055. **New Delhi** : 7th Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi-110001. **Noida** : 3rd floorK-24, Sector 18, Noida - 201301. **Panjim** : Gr Floor, Magnum Plaza, Zarina Towers - II, ST Inez, Panjim Goa - 403 001. **Patna** : 4th floor, Ashiana Chamber, Exhibition Road, Patna - 800001. **Pune** : 62 & 63, 3rd floor, Shreenath Plaza, Dyaneshwar Paduka Chowk, Off FC road, Shivaji Nagar, Pune 411005. **Surat** : 5th Floor, International Trade Tower, Ring Road, Majura Gate Junction, Surat, Gujarat - 395002.

Kary Computershare Private Limited Locations - Investor Service Centers (ISC)

Agra : 1st Floor, Deepak Wasan Plaza Sanjay Place, Behind Holiday Inn, Agra-282002. **Ahmedabad**: 309, Shail Buildings Opp. Madhusudan House, Off. C W Road, Near Navrangpura Telephone Exchange, Ahmedabad-380006. **Allahabad**: RSA Towers, 2nd Floor, Above Sory Showroom, 57, S P Marg, Civil Lines, Allahabad-211001. **Amritsar**: 72A, Taylor'S Road Aga Heritage Gandhi Ground, Amritsar-143001. **Asansol**: 18, G T Road, 1st Floor, Asansol-713301. **Aurangabad**: Shop No: 214/215, Tapadiya City Centre Nirala Bazar Aurangabad-431001. **Bangalore**: No.51/25, 1st Floor Surya Building Ratna Avenue, Richmond Road, Bangalore-560025. **Baroda**: Piccadilly, Office No.5, 1st Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara-390007. **Bhilai**: No.138, New Civic Centre, Bhilai-490 006. **Bhopal**: Kay Kay Busniss Centre, 133 Zone I M P Nagar Bhopal-462021. **Bhubaneswar**: 624, Sahid Nagar, 1st Floor, Bhubaneswar-751007. **Chandigarh**: Sco-371-372, 1st Floor, Above HDFC Bank, Sector 35B Chandigarh-160022. **Chennai**: Flat No. F1.1, 1st Floor, Akshya Plaza, No.108, Adhithanar Salai, Egmore, Chennai-600002. **Cochin**: Shop No.II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd) Layam Road, Cochin-682011. **Coimbatore**: 29/1, 1st Floor, Chinthamani Nagar Opp. IOB, NSR Road, Saibaba Colony, Coimbatore-641011. **Dehradun**: Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun-248001. **Durgapur**: Old Dutta Automobiles Building 1st Floor, Nachan Road, Benachity, Durgapur-713213. **Ghaziabad**: 1st Floor, C-7, Lohia Nagar, Ghaziabad-201001. **Gorakhpur**: Above V.I.P. House Adjacent A.D. Girls Inter College, Bank Road, Gorakpur-273001. **Gurgaon**: Shop No.18, Ground Floor, Sector-14, Opp. AKD Tower, Near HUDA Office, Gurgaon-122001. **Guwahati**: 54 Sagarika Bhawan, RG Baruah Road (AIDC Bus Stop), Guwahati-781024. **Gwalior**: Shindi Ki Chawani, Nadi Gate Pul, MIB Road, Gwalior-474001. **Hissar**: Sco-71, 1st Floor, Red Square Market, Hissar-125001. **Hubli**: Giriraja House No.451/B, Ward No.1 Club Road Hubli-580029. **Hyderabad**: 8-2-596 Kary Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad-500034. **Indore**: Lg-3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp. Bombay Hospital, Scheme No.54 Indore-452010. **Jabalpur**: 43, Naya Bazar, Jabalpur. **Jaipur**: S-16 A, 3rd Floor Land Mark, Opp. Jaipur Club, Mahavir Marg, C- Scheme Jaipur-302001. **Jalandhar**: Lower Ground Floor Office No : 3, Arora Prime Tower, Plot No : 28, GT Road Jalandhar-144004. **Jalgaon**: 148, Navi Peth, Opp. Vijaya Bank Near Bharat Dudhalay, Jalgaon-425001. **Jamshedpur**: Kanchan Tower, 3rd Floor, Chhaganatal Dayajli and Sons 3-S B Shop Area, (Near Traffic Signal) Main Road, Bistupur, Jamshedpur-831001. **Jodhpur**: 203, Modi Arcade, Chupasani Road Jodhpur-342001. **Kanpur**: 15/46, Opp. Muir Mills, Civil Lines, Kanpur-208001. **Kolhapur**: Omkar Plaza, 1st Floor, Unit-F2 & F4, Rajaram Road, Next To ICICI Bank, Kolhapur-416008. **Kolkata**: 16, Jatin Bagchi Road, Kolkata-700 029. **Lucknow**: 94, Mahatma Gandhi Marg, Opp. Governor House, Hazratganj, Lucknow-226001. **Ludhiana**: Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana-141001. **Madurai**: Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp. Nagappa Motors, Madurai-625010. **Mangalore**: 2nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore-575003. **Moradabad**: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad-244001. **Mumbai**: 26/30, Fort Foundation Building, Near MSC Bank, Maharashtra Chamber Of Commerce Lane, Fort, Mumbai-400023. **Nadiad**: 105, GF City Point, Near Paras Cinema, Nadiad-387001. **Nagpur**: Sadoday Arcade, Above Top N Town, Dharampeth, Nagpur-440001. **Nasik**: S-12, 2nd Floor, Suyojit Sankul, Sharanpur Road, Nasik-422002. New Delhi: 2E / 23, Jhandewalan Extn. New Delhi-110055. **Noida**: 307, Jaipuria Plaza, D-68A, 2nd Floor Opp. Delhi Public School, Sector-26, Noida-201301. **Goa**: No.7&8, El Dorado Plaza, Heliodoro Salgado Road, Panjim, Goa-403001. **Patna**: 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema, Exhibition Road, Patna-800001. **Pune**: Srinath Plaza, C-Wing, Office No.5&8/59, 3rd Floor, Dyaneshwar Paduka Chowk, Survey No.184/4, F C Road, Pune-411004. **Raipur**: Room No.12&13, Ground Floor, Millennium Plaza, Behind Indian Coffee House G E Road, Raipur-492001. **Rajahmundry**: 6-1-4, 1st Floor, Rangachary Street, T Nagar, Rajahmundry-533101. **Rajkot**: 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp. Ramkrishna Ashram Rajkot-360001. **Ranchi**: Commerce Towers, 3rd Floor, Room No.307, Beside Mahabir Towers, Main Road, Ranchi-834001. **Siliguri**: Nanak Complex, Near Church Road, Sevoke Road, Siliguri-734001. **Surat**: G-16 Empire State Building, Near Udhna Darwaja, Ring Road Surat-395009. **Trichur**: 2nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkalan Junction, Trichur-680001. **Trichy**: 60, Srikrishna Arcade 1st Floor, Thennur High Road, Trichy-621017. **Trivandrum**: 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum-695010. **Udaipur**: 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001. **Varanasi**: D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi-221 010. **Vijaywada**: 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada-520010. **Visakhapatnam**: 47-14-5/1, Eswar Paradise, Dwaraka Nagar Main Road, Visakhapatnam-530016.