

**Application No:**

**2. INFORMATION OF EXISTING UNIT HOLDER** (For existing Investors, 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)

### 3. APPLICANT INFORMATION (Refer Instruction No 3)

\*Please mention the contact person in case of Non-individual

#### 4. FIRST APPLICANT'S CONTACT INFORMATION (Refer Instruction No 4)

**Overseas Address #** (mandatory for NRI/FII applicant). (P.O. Box alone may not be sufficient)

# Document proof for foreign address to be provided (self certified copy of bank account statement/Passbook will serve as proof of address. Incase the documents are in foreign language, the same to be translated to English and certified by Govt. authorities in the country of residence or the Indian Embassy.

## 5. EMAIL COMMUNICATION (Refer Instruction No 5)

**bharti**  **INVESTMENT MANAGERS** **Application No:**

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

Collection Centre's Stamp & Receipt Date and Time

**Application No:**

**6. BANK ACCOUNT DETAILS (Refer Instruction No 6) (\* Mandatory - If left blank, application will be rejected) (Refer Instruction No 6)**A/c Type [please ✓] ☐ Saving ☐ Current ☐ NRO ☐ NRE ☐ FCNRAccount No Bank Name Branch  City  Pin IFSC Code\*  (mandatory for credit via NEFT/RTGS) (11 Character code appearing on your cheque leaf.)MICR Code\*  (9 Digit No. next to your Cheque Number) **(Please attach blank cancelled cheque/Copy of cheque)**Direct credit facility is available for redemption/dividend proceeds. However, if you wish to receive a cheque payout, please tick here (✓) ☐  
Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here (✓) ☐**7. SCHEME DETAILS (Refer Instruction No 7)**

Scheme Name	Plan	Option	Dividend Frequency (Pls Mark the frequency only for Dividend Option)	Sub Option <sup>(Payout option available Only for Monthly frequency)</sup>
<input type="checkbox"/> Bharti AXA Liquid Fund	<input type="checkbox"/> Retail	<input type="radio"/> Growth <input type="radio"/> Dividend	<input checked="" type="radio"/> Weekly	<input checked="" type="radio"/> Reinvest
	<input type="checkbox"/> Institutional	<input type="radio"/> Growth <input type="radio"/> Dividend	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Reinvest <input type="checkbox"/> Payout <sup>2</sup>
	<input type="checkbox"/> Super Institutional	<input type="radio"/> Growth <input type="radio"/> Dividend	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Reinvest <input type="checkbox"/> Payout <sup>2</sup>
<input type="checkbox"/> Bharti AXA Treasury Plus	<input type="checkbox"/> Retail	<input type="radio"/> Growth <input type="radio"/> Dividend	<input checked="" type="radio"/> Weekly	<input checked="" type="radio"/> Reinvest
	<input type="checkbox"/> Institutional	<input type="radio"/> Growth <input type="radio"/> Dividend	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Reinvest <input type="checkbox"/> Payout <sup>2</sup>

**8. INVESTMENT & PAYMENT DETAILS (Refer Instruction No 8)**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 scheme/plan)

**9. NOMINATION DETAILS (Please cross out this section if you do not wish to nominate) (Refer Instruction No 9)**

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my 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  (Mandatory In case of Minor) Date of Birth   
 F I R S T  N A M E  M I D D L E  N A M E   
 L A S T  N A M E 

Name of Guardian (In case Nominee is a Minor (Other than the Applicant))

 F I R S T  N A M E  M I D D L E  N A M E   
 L A S T  N A M E 

Mailing Address

  
  
City  Pin 

Signature of Guardian/ Nominee

**10. DECLARATION AND SIGNATURE(S) (Refer Instruction No 10) (\* Mandatory - If left blank, application will be rejected)**

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

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

DATE **SIGNATURE(S)**1<sup>st</sup> applicant/Guardian/Authorised Signatory/POA2<sup>nd</sup> applicant/Guardian/Authorised Signatory/POA3<sup>rd</sup> applicant/Guardian/Authorised Signatory/POA

**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	Fils
Resolution/ Authorisation to invest		✓	✓			✓		✓
List of authorised signatories with specimen signatures		✓	✓	✓	✓	✓		✓
Memorandum & Articles of Association		✓						
Trust Deed						✓		
Bye-laws			✓					
Partnership Deed				✓				
Notarised POA					✓			
Bank confirmation of Non Resident Account Type / FIRC/ Approval from FIPB							✓	
KYC Acknowledgement (If application for Rs. 50,000 or above)	✓	✓	✓	✓	✓	✓	✓	✓
PAN Card	✓	✓	✓	✓	✓	✓	✓	✓

For more information visit us at  
**www.bhartiaxa-im.com**

Email us at  
**service@bhartiataxa-im.com**

Call us at (Toll Free)  
**1-800-1032-263**

## INSTRUCTIONS FOR COMPLETING THE COMMON APPLICATION FORM

Please read the Offer Document 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 these offers are being made, and bind themselves to the terms upon signing the application form and tendering payment.

### General instructions

- Please complete the form legibly.
- In black ink or any dark coloured ink.
- In the English language.
- In BLOCK LETTERS.
- Tick in the appropriate box for relevant options.

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 Common 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 on the reverse of the cheques and bank drafts accompanying the Application Form.**

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

### 1. DISTRIBUTOR INFORMATION / DIRECT APPLICATIONS

Investors are requested to kindly mention the correct AMFI Registration Number (ARN) in the Application Form. In case, the investor is directly applying to the Scheme, 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 UNIT HOLDER** Existing Investor should mention the right Folio Numbers & go directly to Section 7 (Scheme Details). Investor should note that there will be no changes to the existing Investor Profile Details mentioned in the Existing Folio.

### 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.

Non-Resident Indians residing in the United States of America and Canada cannot invest in the Schemes of Bharti AXA Mutual Fund.

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

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

### 4. APPLICANTS CONTACT INFORMATION

Investor is required to provide his full address.

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

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

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

### 5. EMAIL COMMUNICATION

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

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

The Newsletter, shall be displayed at the website of the Mutual Fund. 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:

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

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

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

### 7. SCHEME DETAILS

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

S.No	Schemes	Plans	Options	Frequency	Sub-Option	Default Option
1.	Bharti AXA Liquid Fund	Retail	Growth			Default
			Dividend	Weekly	Reinvestment	
			Institutional	Growth		
				Dividend	Daily	Default
		Super-Institutional	Growth	Weekly	Reinvestment	
				Monthly	Reinvestment	Default
					Payout	
			Dividend	Daily	Reinvestment	Default
				Weekly	Reinvestment	
				Monthly	Reinvestment	Default
2.	Bharti AXA Treasury Plus	Retail	Growth			Default
			Dividend	Weekly	Reinvestment	
		Institutional	Growth			
			Dividend	Daily	Reinvestment	Default
			Growth	Weekly	Reinvestment	
				Monthly	Reinvestment	Default
					Payout	
			Dividend	Daily	Reinvestment	Default
				Weekly	Reinvestment	
				Monthly	Reinvestment	Default

### 8. INVESTMENT & PAYMENT DETAILS

- Investors should fill separate forms for applying for Bharti AXA Liquid Fund / Bharti AXA Treasury Plus.
- The cheque or demand draft should be drawn in favour of "<Scheme Name>" and should be crossed 'Account Payee Only'.
- Returned cheques will not be presented again for collection and the accompanying application will be rejected.
- The following mode of payments is not valid and applications accompanied by such payments is liable to be rejected:
  - Outstation cheques
  - Third Party Cheques.
  - Cash / Money Order / Postal Order
  - Post-dated cheques
  - Multiple cheques for investments in one scheme or single cheque for investments in multiple schemes.
- If you are from a city not serviced by an Investor Service Centre, you may submit a Demand Draft payable at the place where you will submit the form.

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

### • NRIs, FIIs

### • Repatriation Basis

- 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.

- FII's 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). 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.

### 9. NOMINATION DETAILS

- 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.
- 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.
- 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.
- Nomination(s) in respect of the units stands rescinded upon the transfer/redemption of units. Transfer of units in favour of a Nominee shall be valid discharge for the asset management company/mutual fund against the legal heir.
- 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.
- 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.

### 10. DECLARATION AND SIGNATURES

- 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.
- 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.
- 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 fund, a resolution from the trustee(s) authorising such purchase or investment must be submitted.
- 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.

### 11. 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, 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/ Kany/ Distributors or visit our website [www.bhartiaxa-im.com](http://www.bhartiaxa-im.com) for further details.

### 12. 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 applicants 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 if it was issued sans PAN Number) / Printout of KYC Compliance Status downloaded from CVL website ([www.cvlindia.com](http://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. To ensure appropriate identification of the investor(s) under its KYC policy and with a view to monitor transactions for the prevention of money laundering, Bharti AXA Investment Managers Private Limited ("the AMC") / Bharti AXA Mutual Fund ("the Mutual Fund") reserves the right to seek information, record investor's telephonic calls and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose. The investor(s) and their attorney, if any, shall produce reliable, independent source documents such as photographs, certified copies of ration card/ passport/driving license/PAN card, etc. and/or such documents or produce such information as may be required from time to time for verification of the identity, residential address and financial information of the investor(s) by the AMC/ Mutual Fund. If the investor(s) or the person making payment on behalf of the investor(s), refuses / fails to provide the required documents/ information within the period specified in the communication(s) sent by the AMC to the investor(s) then 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, 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. The Mutual Fund, Bharti AXA Investment Managers Private Limited, Bharti AXA Trustee Services Private Limited and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / allotment of units or mandatory redemption of units due to non-compliance with the provisions of the Act, SEBI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI circular(s) and reporting the same to FIU-IND. the identity, residential address and financial information of the investor(s) by the AMC/ Mutual Fund. If the investor(s) or the person making payment on behalf of the investor(s), refuses / fails to provide the required documents/ information within the period specified in the communication(s) sent by the AMC to the investor(s) then 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, 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. The Mutual Fund, Bharti AXA Investment Managers Private Limited, Bharti AXA Trustee Services Private Limited and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / allotment of units or mandatory redemption of units due to non-compliance with the provisions of the Act, SEBI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI circular(s) and reporting the same to FIU-IND.