

PORTFOLIO STATEMENT

PRIMARY A/C HOLDER NAME : SURINDER KAUR
MAILING ADDRESS : W/O GURMIT SINGH, KAILA LUDHIANA, KAILEY
 PUNJABGURUDWARA SAHIB
 LUDHIANA ,PUNJAB ,INDIA,141107

CONTACT NO : 9915660922

EMAIL : -

RELATIONSHIP MANAGER : AMAN SHAHI

CONTACT NO : 7009632485

EMAIL ID : 0

CUSTOMER ID : 893936961

PREFERRED RISK PROFILE* : BALANCED

INVESTMENT ID: 89393696100101

*Your Preferred Risk Profile implies you are looking for moderate capital growth over the long term; cautious towards taking high levels of risk, however, comfortable with short-term fluctuations in returns.

Investment Category	Investment Name	Investment Type	Investment Value
Equity	Axis Equity Fund	Equity	100000
Debt	Axis Debt Fund	Debt	200000
Hybrid	Axis Hybrid Fund	Hybrid	150000
Other	Axis Other Fund	Other	50000
Total			500000

This statement is for information purposes only and should not be regarded as an offer to sell, or a solicitation of an offer to purchase or subscribe to any investment or insurance product. Please contact your Relationship Manager or Branch if you observe any discrepancy or error in this statement.

PORTFOLIO SUMMARY - ASSET ALLOCATION AS ON 26-06-2023

ASSET CLASSES	CURRENT VALUE	ALLOCATION %	SUGGESTED ALLOCATION AS PER RISK PROFILE
Equity Oriented Investments	287,753.58	11.46	0.00
Hybrid Oriented Investments	947,321.06	37.72	0.00
Other Investments	1,276,437.98	50.82	0.00
Fixed Income and Fixed Income Oriented Investments	0.00	0.00	100.00
TOTAL	2,511,512.62	100.00	100.00

*Includes Liquid Funds and Ultra Short Term Funds.

Investment products are third party products referred / distributed by Axis Bank on a non-discretionary and non participation basis. They are not bank deposits, obligations guaranteed by Axis Bank or any of its affiliates or subsidiaries, nor are they insured by any governmental agency. Investment products are subject to market risks, which may result in appreciation or depreciation, including the possible loss of the principal amount invested. Past performance is not indicative of future results. All investment decision(s) shall exclusively vest with the Investor after analyzing all possible risk factors and by exercise of his/her/its independent discretion. Axis Bank shall not be liable or held liable for any consequences thereof. Any discussion with the client on the investment portfolio or any specific investment product is a service without any consideration by Axis Bank to the Investor. The investment decision shall at all times exclusively remain with the investor. Investors investing in products directly or indirectly denominated in foreign currency should be aware of the risk of exchange rate fluctuations. Investment products may not be available to residents of certain countries or jurisdictions where the local regulations do not permit offering such products and/or services. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Please read the Key Information Memorandum(s)/Scheme Investment Document(s) & Statement of Additional Information/Term Sheet/ Prospectus carefully before investing and no claim whatsoever shall be made against Axis Bank or any of its affiliates or subsidiaries and / or employees claiming any influence / recommendation / responsibility / liability for your decision to invest in any investment product. Axis Bank, its affiliates, and its employees are not in the business of providing any tax or legal advice. Clients are advised to approach a recognised and independent tax consultant or legal advisor for any clarifications required regarding their investment(s) or otherwise based on the taxpayers particular circumstances.

PORTFOLIO SUMMARY - CONSOLIDATED AS ON 26-06-2023

ASSET CLASSES	ALLOCATION %		AMOUNT INVESTED	CURRENT VALUE [^]	GAIN / LOSS			% RETURNS (ANNUALIZED)#	
	TO ASSET CLASS	TO TOTAL PORTFOLIO			UNREALIZED	REALIZED (Dividend Payout)	TOTAL		%
Equity Oriented Investments									
Equity and Equity Oriented Mutual Funds	100.00	11.46	195,390.14	287,753.58	92,363.45	0.00	92,363.45	47.27	12.32
Total	100.00	11.46	195,390.14	287,753.58	92,363.45	0.00	92,363.45	47.27	
Hybrid Oriented Investments									
Hybrid Oriented Mutual Funds	100.00	37.72	899,955.00	947,321.06	47,366.05	0.00	47,366.05	5.26	18.74
Total	100.00	37.72	899,955.00	947,321.06	47,366.05	0.00	47,366.05	5.26	
Other Investments									
Other Investments - Index/ETF/FOF	100.00	50.82	1,299,835.01	1,276,437.98	-23,397.03	0.00	-23,397.03	-1.80	-0.87
Total	100.00	50.82	1,299,835.01	1,276,437.98	-23,397.03	0.00	-23,397.03	-1.80	
GRAND TOTAL		100.00	2,395,180.15	2,511,512.62	116,332.47	0.00	116,332.47		

[^] The current market value is determined based on the latest available valuation provided to Axis Bank by the Product Provider and/or any third party valuation agency appointed by them from time to time. The current market value will be shown at cost (purchase price), if no valuation is available. These investments may simultaneously reflect in this Portfolio Statement and demat account with the bank or Depository.

* Includes Liquid Funds and Ultra Short Term Funds.

INVESTMENT PORTFOLIO - MUTUAL FUND HOLDING STATEMENT AS ON 26-06-2023

FOLIO NO	PURCHASE / TRANSFER IN DETAILS			DIVIDEND REINVESTED		CURRENT VALUE ^				GAIN / LOSS				
	QUANTITY	AVERAGE COST	AMOUNT	QUANTITY	AMOUNT	QUANTITY	PRICE	AMOUNT	HOLDING PERIOD (DAYS) @	UNREALIZED	REALIZED (Dividend Payout)	TOTAL #	%	% RETURNS (XIRR)
EQUITY														
LARGE AND MID CAP FUND														
Axis Growth Opportunities Fund - Regular Plan - Growth														
92074900294	8,212.5140	15.8500	130,168.35	0.0000	0.00	8,212.5140	22.1300	181,742.93	857	51,574.59	0.00	51,574.59	39.62	10.62
Scheme Total			130,168.35		0.00			181,742.93		51,574.59	0.00	51,574.59		10.62
LARGE AND MID CAP FUND TOTAL			130,168.35		0.00			181,742.93		51,574.59	0.00	51,574.59		10.62
THEMATIC - ESG														
Axis ESG Equity Fund - Regular Plan - Growth														
92087093012	6,730.8350	9.6900	65,221.79	0.0000	0.00	6,730.8350	15.7500	106,010.65	1106	40,788.86	0.00	40,788.86	62.54	16.31
Scheme Total			65,221.79		0.00			106,010.65		40,788.86	0.00	40,788.86		16.31
THEMATIC - ESG TOTAL			65,221.79		0.00			106,010.65		40,788.86	0.00	40,788.86		16.31
EQUITY TOTAL			195,390.14		0.00			287,753.58		92,363.45	0.00	92,363.45		12.32
HYBRID														
DYNAMIC ASSET ALLOCATION OR BALANCED ADVANTAGE														
Axis Balanced Advantage Fund - Regular Plan - Growth														
92087093012	14,034.3860	14.2500	199,990.00	0.0000	0.00	14,034.3860	15.0000	210,515.79	112	10,525.79	0.00	10,525.79	5.26	18.74
92074900294	49,120.3510	14.2500	699,965.00	0.0000	0.00	49,120.3510	15.0000	736,805.27	112	36,840.26	0.00	36,840.26	5.26	18.74
Scheme Total			899,955.00		0.00			947,321.06		47,366.05	0.00	47,366.05		18.74
DYNAMIC ASSET ALLOCATION OR BALANCED ADVANTAGE TOTAL			899,955.00		0.00			947,321.06		47,366.05	0.00	47,366.05		18.74
HYBRID TOTAL			899,955.00		0.00			947,321.06		47,366.05	0.00	47,366.05		18.74
OTHERS														

INVESTMENT PORTFOLIO - MUTUAL FUND HOLDING STATEMENT AS ON 26-06-2023

FOLIO NO	PURCHASE / TRANSFER IN DETAILS			DIVIDEND REINVESTED		CURRENT VALUE ^				GAIN / LOSS				
	QUANTITY	AVERAGE COST	AMOUNT	QUANTITY	AMOUNT	QUANTITY	PRICE	AMOUNT	HOLDING PERIOD (DAYS) @	UNREALIZED	REALIZED (Dividend Payout)	TOTAL #	%	% RETURNS (XIRR)
FOF - OVERSEAS														
Axis Global Innovation Fund of Fund - Regular Plan - Growth														
920116351331	129,983.5010	10.0000	1,299,835.01	0.0000	0.00	129,983.5010	9.8200	1,276,437.98	759	-23,397.03	0.00	-23,397.03	-1.80	-0.87
Scheme Total			1,299,835.01		0.00			1,276,437.98		-23,397.03	0.00	-23,397.03		-0.87
FOF - OVERSEAS TOTAL			1,299,835.01		0.00			1,276,437.98		-23,397.03	0.00	-23,397.03		-0.87
OTHERS TOTAL			1,299,835.01		0.00			1,276,437.98		-23,397.03	0.00	-23,397.03		-0.87
GRAND TOTAL			2,395,180.15		0.00			2,511,512.62		116,332.47	0.00	116,332.47		5.80

Please Note:

^ The current market value is determined based on the latest available valuation provided to Axis Bank by the Product Provider and/or any third party valuation agency appointed by them from time to time. The current market value will be shown at cost (purchase price) if no valuation is available. These investments may simultaneously reflect in this Portfolio Statement and your demat account with the Bank or other Depository Participant.

@ Holding period indicated here is the number of days that the earliest investment in the current holdings has been held in the portfolio (if there are multiple purchases in the respective scheme).

Total includes Unrealised Gain/Loss and the Dividend paid out on the securities currently held in the portfolio.

International Funds are classified as equity & equity oriented products from the perspective of asset allocation. However, as per the current Income Tax regulations in India, the taxation for these funds is similar to that for Fixed Income(Debt) schemes.

Some funds have exposure to equity index based derivatives. Hence, they have been classified under Alternate Investments.

Risk Factors

General Risk Factors

1. Investments in securities are subject to market risks and Portfolio Manager will not in any manner whatsoever assure or guarantee that the objectives will be achieved.
2. The Portfolio Manager will not be responsible or liable for any loss resulting from operation. The portfolio may be affected by settlement periods and transfer procedures.
3. The trading volumes in the Securities of companies in which the clients/Scheme invests inherently restrict the liquidity of the clients/Scheme's investments.
4. Clients are not being offered any guaranteed/assured returns.
5. The Non-Discretionary Investment Advisory Services is subject to risk arising from the investment objective, investment strategy, asset allocation and non-diversification.
6. The value of the Portfolio may increase or decrease depending upon various market forces affecting the capital markets such as de-listing of Securities, market closure, relatively small number of scripts accounting for a large proportion of trading volume, etc.
7. Past performance of the Portfolio Manager does not guarantee the future performance of the Portfolio Manager.
8. The Client stands a risk of loss due to lack of adequate external systems for transferring, pricing, accounting and safekeeping or record keeping of securities. Price risk may arise on account of availability of share price from stock exchanges during the day and at the close of the day.
9. Non-Diversification risk: This risk arises when the Portfolio is not sufficiently diversified by investing in a wide variety of instruments.
10. Mutual Fund Risk: This risk arises from investing in units of mutual funds. Risk factors inherent to equities and debt securities are also applicable to investments in mutual fund units. In addition, events like change in name of the Fund Manager of the Scheme, take over and mergers of mutual funds, foreclosure of Schemes or plans, change in government policies could affect performance of the investment in mutual fund units.
11. The Client stands the risk of total loss of value of an asset, which forms parts of the Portfolio. The Client also bears the risk of its recover through legal process, which could be expensive. Some of the risks by way of illustration include default or non-performance of a third party, company's refusal to register a Security due to legal stay or otherwise or disputes raised by third parties.
12. It is advisable for the Client to read the offer documents to understand the risks before investing.
13. The chances of the Relationship Manager changing also cannot be ruled out.

Risk associated with Investment in Equity and Equity Oriented Securities:

14. Equity and Equity related Risks: Equity instruments carry both company specific and market risks and hence no assurance on returns can be made for these investments.
15. Macro-economic risks: Overall economic slowdown, unanticipated corporate performance, environmental or political problems, changes to government policies and regulations with regard to industry and exports may have direct or indirect impact on the investments, and consequently the growth of the Portfolio.
16. Liquidity Risks: Liquidity of investments in equity related securities are often restricted by factors such as trading volumes, settlement periods and transfer procedures. If a particular Security does not have a market at the time of sale, then the Scheme may have to bear an impact depending on its exposure to that particular security. While Securities that are listed on a stock exchange generally carry a lower liquidity risk, the ability to sell these investments is limited by overall trading volume on the stock exchange. Money market Securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of such Securities thereby resulting in a loss to the Portfolio until such Securities are finally sold.
17. Price/Volatility Risk: Equity Markets can show large fluctuations in price, even in short periods of time. Investors should be aware of this and only invest in equity or equity related products if their investment horizon is long enough to support these important price movements.
18. Investments in equity and equity related securities involve a degree of risk and investors should not invest in equity unless they understand totally the inherent risks involved in the said investment and bear it.

Risk associated with Investment in Fixed Income and Debt related

19. Credit Risk: Debt Securities are subject to the risk of the issuer's inability to meet the principal and interest payment on the obligations and may also be subject to the price volatility due to such factors as interest sensitivity, market perception, or the credit worthiness of the issuer and general market risk.
Two types of Credit Risk:
Default Risk: It refers to the risk that arises when the issuer of the fixed income instrument may default or unable to make timely payments of principal and interest. In case the issuer defaults, the Client may fail to receive the principal amount also.
Downgrade Risk: It is the risk that a fixed income instrument is reclassified as a riskier security by credit rating agencies. When an issue is re-categorized or its credit rating is changed, the yield may adjust to reflect the new rating.
20. Interest Rate Risk: Clients intending to avail securities linked to interest are aware that such securities is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investment will appreciate/depreciate if the interest rates fall/rise. Fixed income investments are subject to the risk of interest rate fluctuations, which may accordingly increase or decrease the rate of return thereon.

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