PRUDENTIAL ICICI MUTUAL FUND

Unaudited Half-Yearly Financial Results for the period ended 31/3/2001

As per provisions of Regulation 59 of the SEBI (Mutual Funds) Regulations, 1996.

Amount (Rs. in Crores)

Sl. No.	Particulars	ICICI Premier	ICICI Power	Prudential ICICI Growth Plan	Prudential ICICI Income Plan	Prudential ICICI Liquid Plan	Prudential ICICI FMCG Fund	Prudential ICICI Gilt - Investment Plan	Prudential ICICI Gilt - Treasury Plan	Prudential ICICI Tax Plan	Prudential ICICI Balanced Fund	Prudential ICICI Technology Fund	Prudential ICICI Monthly Income Plan	Prudential ICICI Fixed Maturity Plan - Quarterly Series 1	Prudential ICICI Fixed Maturity Plan - Quarterly Series 2	Prudential ICICI Fixed Maturity Plan - Quarterly Series 3	Prudential ICICI Fixed Maturity Plan - Half Yearly Series 1	Prudential ICICI Fixed Maturity Plan - Half Yearly Series 2	Prudential ICICI Fixed Maturity Plan - Yearly Series 1	Prudential ICICI Fixed Maturity Plan - Yearly Series 2
		Scheme Names																		
1.1	Unit Capital at the Beginning of the half-year period (1/10/2000)	57.3785	34.0554	262.7220	1525.5982	829.0858	80.8316	170.7593	108.9273	69.1879	380.9966	564.2572	*	*	*	*	*	*	*	*
1.2	Unti Capital at the end of the period (31/03/2001)	55.9997	33.6033	258.2859	1686.6972	781.3084	69.3931	166.4873	82.7430	72.1785	303.8021	542.0216	70.2214	129.3525	9.5790	80.1270	2.4438	3.2535	9.7330	94.7382
2	Reserves & Surplus (31/03/2001)	0.5827	0.7394	69.3307	354.9050	173.8862	(8.0212)	20.8392	7.6264	(17.0348)	(66.4541)	(363.0856)	2.1618	1.3897	0.1736	0.8170	0.0604	0.0030	0.2846	0.2776
3.1	Total Net Assets at the Beginning of the half year period	58.9692	48.3718	437.5517	1763.7600	1012.8237	73.8011	179.2576	115.3222	66.0762	345.5759	314.4279	*	*	*	*	*	*	*	*
3.2	Total Net Assets at the end of the period	56.5824	34.3427	327.6166	2078.1777	956.8365	61.3718	190.6268	90.4572	55.1437	237.3480	178.9360	72.7831	130.7436	9.7526	80.9439	2.5123	3.2565	10.0592	95.0753
4.1	NAV at the be beginning of the half year period (Per Unit Rs.)	10.28	14.20																	
	Growth Option	-	-	21.91	12.85	12.3434	9.33	11.2871	11.3006	12.98	9.63	5.57	*	*	*	*	*	*	*	*
	Dividend Option	-	-	12.78	10.10	11.8334	8.52	10.1703	10.2004	9.45	8.90	5.57	*	*	*	*	*	*	*	*
	Monthly Option	-	-	-	-	-	-	-	-	-	-	-	*	-	-	-	-	-	-	-
	Quarterly Option	-	-	-	-	-	-	-	-	-	-	-	*	-	-	-	-	-	-	-
	Half-Yearly Option	-	-	-	-	-	-	-	-	-	-	-	*	-	-	-	-	-	-	-
4.2	NAV at the end of the Period (Per Unit Rs.)	10.10	10.22																	
	Growth Option	-	-	17.67	13.85	12.9252	9.06	12.5063	12.0590	10.33	8.32	3.30	10.5504	10.3045	10.1812	10.1020	10.2803	10.0093	10.3352	10.0356
	Dividend Option	-	-	9.27	10.21	11.8316	8.30	10.5267	10.3315	7.54	7.69	3.30		10.0643	10.1812	10.1020	10.2803	10.0093	10.3352	10.0356
	Monthly Option	-	-	-	-	-	-	-	-	-	-	-	10.0910	-	-	-	-	-	-	-
	Quarterly Option	-	-	-	-	-	-	-	-	-	-	-	10.1817	-	-	-	-	-	-	-
	Half-Yearly Option	-	-	-	-	-	-	-	-	-	-	-	10.1823	-	-	-	-	-	-	-
4.3	Dividend paid per unit during the half year (Including distribution Tax)	-	-	1.20	0.6732	0.5462	-	0.7344	0.5378	-	-	-		0.2387	-	-	-	-	-	-
	Monthly												0.4520							
	Quarterly												0.3672							
	Half-Yearly												0.3672							
	Income																			
5.1	Dividend	0.0195	0.0284	0.1829	-	-	0.1396	-	-	0.0398	0.0811	0.2277	-	-	-	-	-	-	-	-
5.2	Interest	2.3469	0.4585	1.9863	112.5234	57.1075	0.2996	10.0560	5.8376	0.1901	6.9220	1.2860	2.7830	2.3841	0.1698	0.7723	0.0558	0.0027	0.2700	0.1820
5.3	Profit/(Loss) on sale/redemption of investment (other than interscheme Transfer/sale)	(3.3807)	(13.4583)	(70.7018)	17.2290	0.1486	(1.5995)	4.4917	0.1697	(13.4975)	(40.3412)	(96.4165)	0.4540	(0.0128)	0.0009	0.0017	0.0050	-	-	-
5.4	Profit/(Loss) interscheme Transfer/saleof investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.5	Other Income **(Refer Notes to Accounts - 3)**	-	0.0001	0.0079	0.0315	0.0012	0.0143	-	-	0.0018	0.0002	0.0005	-	-	-	-	-	-	-	-
5.6	Total Income (5.1 to 5.5)	(1.0143)	(12.9713)	(68.5248)	129.7839	57.2573	(1.1459)	14.5477	6.0073	(13.2659)	(33.3380)	(94.9023)	3.2370	2.3713	0.1706	0.7740	0.0608	0.0027	0.2700	0.1820
	Expenses																			
6.1	Management Fees	0.3680	0.2745	2.1973	10.2601	3.8463	0.4549	0.7104	0.4069	0.3987	1.6559	1.5378	0.3146	0.0453	0.0034	0.0153	0.0009	0.0001	0.0070	0.0037
6.2	Trustee Fees	0.0029	0.0018	0.0130	0.0793	0.0066	0.0040	0.0090	0.0082	0.0034	0.0198	0.0269	-	-	-	-	-	-	-	-
6.3	Total Recurring Expenses (including 6.1 & 6.2)	0.7370	0.5556	4.7406	17.2742	5.4016	0.7415	0.9484	0.5434	0.6426	3.4513	3.3170	0.5030	0.1132	0.0085	0.0382	0.0036	0.0002	0.0157	0.0074
6.4	Percentage of Managemet Fees to daily/weekly average net assets (%)	1.25%	1.25%	1.06%	1.01%	0.70%	1.25%	0.75%	0.75%	1.25%	1.07%	1.08%	1.25%	0.20%	0.20%	0.20%	0.14%	0.25%	0.27%	0.30%
6.5	Total Recurring expenses as a Percentage daily/weekly average net assets (%)	2.50%	2.50%	2.25%	1.64%	0.98%	2.00%	1.00%	1.00%	2.00%	2.27%	2.32%	2.00%	0.50%	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%
7.1	Returns during the Half Year ** ** Absolute Return	-1.69%	-28.05%	-19.35%	7.78%	4.71%	-2.89%	10.80%	6.71%	-20.42%	-13.60%	-40.75%	5.50%	3.05%	1.81%	1.02%	2.80%	0.09%	3.35%	0.36%
7.2	Compounded Annualised Yield in case of schemes in existence of more than 1 year (Computed on the basis of NAV of Growth Option of each scheme)																			
	(i) Last 1 year	-11.02%	-52.82%	-45.85%	11.33%	9.76%	-19.32%	13.55%	11.17%	-51.93%	-38.60%	-64.59%	-	-	-	-	-	-	-	-
	(ii) Last 3 years	14.30%	9.46%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Last 5 years	7.30%	2.88%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Since launch of the scheme # (Computed w.e.f. Date of Allotment as provided in standard Offer Document)	1.32% 07/02/94	0.34% 01/10/94	23.20% 09/07/98	12.68% 09/07/98	9.71% 24/06/98	-4.81% 31/03/99	14.84% 19/08/99	12.28% 19/08/99	2.03% 19/08/99	-12.24% 03/11/99	-64.29% 03/03/00	5.50% 10/11/00	3.05% 20/12/00	1.81% 22/01/01	1.02% 20/02/01	2.80% 20/12/00	0.09% 22/03/01	3.35% 20/12/00	0.36% 22/03/01
8	Provision for Doubtful Income/debts	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
9	Payment to associate/ group companies **(Refer Notes to Accounts - 1)**																			
10	Investments made in associate/group companies **(Refer Notes to Accounts - 2)**																			

* Since this Schemes were launched after September 30, 2000 , there are no opening period figures.

\# Returns for schemes which have been launched during the year are shown on absolute basis and for growth option only.

Notes forming part of the Half-Yearly Financial Results for the period ended March 31, 2001

1 Payment to Associate/Group Companies

The AMC has paid following charges to the parties associated with any of the sponsors in which AMC or its major shareholders or its subsidiaries have a substantial interest during the Half-year ended March 31, 2001.

	Amount Rs. In Crores	Details of interest*
Entity : ICICI Bank Ltd, Payment : Bank charges		**47%**
Prudential ICICI Growth Plan	0.0378	
Prudential ICICI Income Plan	0.0503	
Prudential ICICI Liquid Plan	0.0511	
Prudential ICICI FMCG Fund	0.0375	
Prudential ICICI Gilt Plan – Investment plan	0.0376	
Prudential ICICI Gilt Plan – Treasury Plan	0.0378	
Prudential ICICI Tax Plan	0.0383	
Prudential ICICI Balanced Fund	0.0376	
Prudential ICICI Technology Fund	0.0439	
Prudential ICICI Monthly Income Plan	0.0243	
Prudential ICICI Fixed Maturity Plan Quarterly series 1	0.0038	
Prudential ICICI Fixed Maturity Plan Quarterly series 2	0.0005	
Prudential ICICI Fixed Maturity Plan Yearly series 1	0.0006	
Entity : ICICI Bank Ltd, Payment : Brokerage		**47%**
Prudential ICICI Growth Plan	0.0024	
Prudential ICICI Income Plan	0.0004	
Prudential ICICI Liquid Plan	0.0019	
Prudential ICICI FMCG Fund	0.0005	
Prudential ICICI Tax Plan	0.0004	
Prudential ICICI Balanced Fund	0.0003	
Prudential ICICI Technology Fund	0.0036	
Prudential ICICI Monthly Income Plan	0.0002	
Prudential ICICI Fixed Maturity Plan Quarterly series 2	0.0006	
Prudential ICICI Fixed Maturity Plan Quarterly series 3	0.0093	
Prudential ICICI Fixed Maturity Plan yearly series 1	0.0017	
Entity : ICICI Capital Services Ltd, Payment : Brokerage		**100%**
Prudential ICICI Growth Plan	0.0505	
Prudential ICICI Income Plan	0.4567	
Prudential ICICI Liquid Plan	0.1908	
Prudential ICICI FMCG Fund	0.0035	
Prudential ICICI Gilt Plan – Investment plan	0.0419	
Prudential ICICI Gilt Plan – Treasury Plan	0.0180	
Prudential ICICI Tax Plan	0.0073	
Prudential ICICI Balanced Fund	0.0032	
Prudential ICICI Technology Fund	0.0810	
Prudential ICICI Monthly Income Plan	0.0448	
Prudential ICICI Fixed Maturity Plan Quarterly Series 1	0.0015	
Entity : ICICI Securities & Finance Company Ltd, Payment : Brokerage		**100%**
Prudential ICICI Growth Plan	0.0671	
Prudential ICICI Income Plan	0.3757	
Prudential ICICI Liquid Plan	0.3648	
Prudential ICICI FMCG Fund	0.0267	
Prudential ICICI Gilt Plan – Investment Plan	0.0395	
Prudential ICICI Gilt Plan – Treasury Plan	0.0103	
Prudential ICICI Balanced Fund	0.0965	
Prudential ICICI Technology Fund	0.0177	
Prudential ICICI Monthly Income Plan	0.0001	
Entity : ICICI Web Trade Ltd, Payment : Brokerage		**100%**
Prudential ICICI Growth Plan	0.0002	
Prudential ICICI Income Plan	0.0002	
Prudential ICICI Tax Plan	0.0001	
Prudential ICICI Technology Fund	0.0006	
Entity : ICICI Infotech Services Ltd, Payment : Service charges		**92%**
ICICI Premier	0.0750	
Entity : ICICI Brokerage Ltd, Payment : Brokerage		**100%**
Prudential ICICI Balanced Plan	0.0009	
Prudential ICICI Growth Plan	0.0191	
ICICI Power	0.0002	
Prudential ICICI Tax Plan	0.0002	
Prudential ICICI Technology Plan	0.0072	

* Holding by a major shareholder of AMC, viz. ICICI Ltd

2 Investment made in associate /group companies

(Rs.in Crores)

Name of the Company	Name of the scheme which has invested in the company	Cost of Investment by the Scheme in the Company as on March 31, 2001	Market Value of Investment by the Scheme in the Company as on March 31, 2001
ICICI Ltd, Debentures / Bonds	Prudential ICICI Income Plan	51.8389	52.6108
	Prudential ICICI Liquid Plan	18.2210	18.6921
	ICICI Premier	1.0644	1.0154
	Prudential ICICI Monthly Income Plan	5.1495	5.0771
	Prudential ICICI Balanced Fund	1.9253	1.8873

Aggregate values of cost of investments and market value of investments by all the schemes in the group of the sponsor i.e. ICICI Ltd. are Rs.78.1991 Crores and Rs.79.2827 Crores respectively.

3 Other Income

Other income comprises excess provision for expenses of previous year written back.

4 There is no change in any of the accounting policies during the half year ended March 31, 2001.

5a Subscription by the Schemes (excluding Secondary Market Purchases) in the issues lead managed by the associate company:

Associate: ICICI Securities & Finance Company Ltd.* (Rs. in Crores)

Name of the Scheme	Instrument	Amount	Name of the Issuer
Prudential ICICI Income Plan	Debentures	20	Reliance Industries Ltd.
Prudential ICICI Income Plan	Debentures	15	Hindustan Petroleum Ltd.
Prudential ICICI Liquid Fund	Debentures	30	Reliance Industries Ltd.
Prudential ICICI Liquid Fund	Debentures	15	Reliance Industries Ltd.
Prudential ICICI Liquid Plan	Debentures	15	Hindustan Petroleum Ltd.

*Holding by a major shareholder of AMC, viz., ICICI Limited.

b The AMC has not dealt in any securities through brokers associated with any of the sponsors in excess of the limit of 5% of the aggregate sale and purchase of securities made by the Mutual Fund in any block of three months.

6 In the following cases, the Schemes of the mutual fund have invested in a company, which holds more than 5% of the Net Asset Value of any Scheme of Prudential ICICI Mutual Fund as on March 31, 2001. (Rs. in Crores)

Company Holding more than 5% of the NAV of any scheme as on March 31, 2001	Name of the scheme which has invested in the Company	Market Value of Investment by the Scheme in the Company as on March 31, 2001
HCL Technologies		
Equity Shares	ICICI Power	1.12433
	Prudential ICICI Technology Fund	16.1881
	Prudential ICICI Growth Plan	9.7368
	Prudential ICICI Tax Plan	2.4203
	Prudential ICICI Balanced Fund	4.7267
Hero Honda Limited		
Equity Shares	ICICI Power	0.7895
	ICICI Premier	1.5789
	Prudential ICICI Growth Plan	7.7368
	Prudential ICICI Tax Plan	1.7368
	Prudential ICICI Balanced Fund	3.9473
Hindustan Lever Limited		
Equity	Prudential ICICI FMCG Fund	8.8749
	ICICI Premier	0.0109
Hughes Software Limited		
Equity Shares	Prudential ICICI Technology Fund	11.2755
	Prudential ICICI Growth Plan	3.2438
	Prudential ICICI Tax Plan	1.6504
	Prudential ICICI Balanced Fund	2.3196
ICICI Limited		
Debentures / Bonds	Prudential ICICI Income Plan	52.6108
	Prudential ICICI Liquid Plan	18.6921
	ICICI Premier	1.0154
	Monthly Income Plan	5.0771
	Prudential ICICI Balanced Fund	1.8873
Mukta Arts Limited		
Equity Shares	Prudential ICICI Growth Plan	2.3589
	Prudential ICICI Balanced Fund	1.2180
Mascot Systems Limited		
Equity Shares	ICICI Premier	0.0568
	Prudential ICICI Technology Fund	1.7962
	Prudential ICICI Growth Plan	0.8764
	Prudential ICICI Tax Plan	0.2714
Hindalco Industries Limited		
Equity Shares	Prudential ICICI Balanced Fund	7.8935
	ICICI Power	1.9286
Debentures / Bonds	Prudential ICICI Income Plan	2.1162
	Monthly Income Plan	2.0478
Quality Assurance Institute (I) Ltd.		
Equity Shares	Prudential ICICI Technology Fund	0.8250

The above investments are considered sound and are in line with the investment objectives of the relevant Schemes.

7 Details of investors holding units in the scheme over 25% of the NAV as on March 31, 2001.

Name of the Scheme	No: of Investor	Total Holding in percentage
ICICI Premier	1	53.57
ICICI Power	1	37.43
Prudential ICICI Gilt Plan – Treasury Plan	1	40.11
Prudential ICICI Tax Plan	1	80.07
Prudential ICICI Fixed Maturity Plan Quarterly Series1	1	38.42
Prudential ICICI Fixed Maturity Plan Half Yearly Series 2	1	45.94
Prudential ICICI Fixed Maturity Plan Yearly Series 2	1	36.94

8 No bonus was declared during the half-year in respect of any of the schemes.

9 Deferred Revenue Expenditure

Deferred Revenue Expenditure (DRE) includes all expenses incurred in relation to the initial issue of units of the relevant scheme. Such DRE is written off equally over the scheme period. However, in respect of units repurchased, balance DRE is reduced from reserves.

(Rs. in Crores)

Name of the Scheme	Written off during the half year	Adjusted against reserves during the half year	Balance of Deferred Revenue Expenditure as on March 31, 2001 (To the extent not written off)
ICICI Power	0.2450	0.0087	0.0125

10 There is no borrowing across any of the schemes of the Fund as at March 31,2001.

11 There is no exposure of more than 10% of the net assets in any scheme of the Fund in derivative products.

12 ICICI Premier (Redeemed Scheme) -

This being a redeemed scheme, in the opinion of the management, information as mentioned in Regulation 59 of the SEBI (Mutual Funds) Regulations, 1996 is not required.

13 Unclaimed Redemption / Dividend Amount:

Unclaimed Dividend / Redemptions in respect of the existing open ended funds normally represents the time lag between issue of dividend/redemption warrant and funding of the respective accounts (with bank) by the AMC and the time taken by the Unitholders for presentation of redemption/dividend warrants other than such normal delays, no significant delay in the process is noticed. Hence the details in respect of open-ended funds is not mentioned.

Details in respect of ICICI Premier (Redeemed Scheme) are given below -

Unclaimed Redemption Amount - 12.3019 Crores (No. of Unitholders : 52,758)

Unclaimed Dividend Amount - 0.0324 Crores

14 There is no change in the method of accounting employed as compared to method employed in the immediately preceding reporting period.

15 Valuation for Performing Investments:

For the purpose of the financial statements, the Fund marks all investments to market and carries investments in the Balance Sheet at the market value. Unrealised gain if any, arising out of appreciation of the investments, is carried to the Balance Sheet. Up to October 15, 2000, non-traded / thinly traded / unlisted securities are valued at fair value on the basis of guidelines laid down by the Board of the asset management company and approved by the Trustees. Fair value of such shares is worked out considering earnings in combination with break up value and after applying an appropriate discount for lower liquidity. Fair value of such debentures is worked out on a yield to maturity basis up to November 30, 2000.

With effect from October 16, 2000, non traded/ thinly trade / unlisted shares are valued after considering net worth, discounted average industry P/E Ratio etc. as prescribed in the revised SEBI Guidelines. With effect from December 01, 2000, such debentures are valued on YTM arrived at on methodology as prescribed in the revised SEBI Guidelines. In case the duration of debentures is less than 182 days, such debentures are valued at YTM after considering the amortisation of difference between book value and maturity value.

American Depository Receipts and Global Depository Receipts are valued based on the closing prices at the Overseas Stock Exchange (applying prevailing Foreign Currency rate) on which the respective Securities are listed.

16 The unaudited results for the period ended March 31, 2001 have been placed by the Prudential ICICI Asset Management Company Limited and approved by the Trustees at the meeting of the Board of Directors of Prudential ICICI Trust Limited, held on May 15, 2001.

For **Prudential ICICI Trust Limited**
Sd/-
N.V. Iyer
Director

For **Prudential ICICI Asset Management Company Ltd.**
Sd/-
Shailendra Bhandari
Managing Director

Statutory Details: Prudential ICICI Mutual Fund (The Fund) has been set up as a Trust sponsored by Prudential Corporation plc (through its wholly owned subsidiary Prudential Corporation Holdings Limited) and ICICI Limited. Prudential ICICI Trust Limited is the Trustee to the Fund and Prudential ICICI Asset Management Company Limited is the Investment Manager to the Fund.

Risk Factors: Statutory Details: Prudential ICICI Mutual Fund (the Fund) has been set up as a Trust by Prudential plc (through its wholly owned subsidiary, Prudential Corporation Holdings Limited) and ICICI Limited. Prudential ICICI Trust Limited is the Trustee to the Fund and Prudential ICICI Asset Management Company Limited is the Investment Manager to the Fund. **Risk Factors:** Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Schemes will be achieved • As with any securities investment, the NAV of the Units issued under the Schemes can go up or down, depending on the factors and forces affecting the capital markets • Past performance of the Sponsors, AMC/Fund does not indicate the future performance of the Schemes of the Fund • The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes beyond the contribution of an amount of Rs.22.2 lacs, collectively made by them towards setting up the Fund and such other accretions and additions to the corpus set up by the Sponsors • **ICICI Premier** (objective is to generate long term capital appreciation), Entry Load: Nil, Exit Load: 1%; **ICICI Power** (objective is to generate long term capital appreciation), Entry Load: Nil, Exit Load: 3.5%; **Growth Plan** (objective is to generate long term capital appreciation), Entry Load: 1.75%, Exit Load: Nil; **Income Plan** (objective is to generate income through investments in debt securities), Entry Load: Nil, Exit Load: 0.50% for purchase transations upto Rs.1 lac, if the investment is redeemed within 6 months of investments or for purchase transactions over Rs.1 lac, if the investment is redeemed within 3 months of investment; **Liquid Plan** (objective is to generate reasonable returns while providing high levels of liquidity), Entry Load: Nil, Exit Load: 0.25%, if the investment is redeemed within 5 days; **FMCG Fund** (objective is to generate long term capital appreciation), Entry Load: 1.75%, Exit Load: Nil; **Tax Plan** (objective is to generate long term capital appreciation), Entry Load: 1.75%, Exit Load: Nil; **Gilt Fund – Treasury Plan** (objective is to generate regular returns through investments made in gilts), Entry Load: Nil, Exit Load: 0.25% if the investment is redeemed within 1 month; **Gilt Fund – Investment Plan** (objective is to generate regular returns through investments made in gilts), Entry Load: Nil, Exit Load: 0.50% if the investment is redeemed within 1 year; **Balanced Fund** (objective to generate long term capital appreciation and current income), Entry Load: 1.75%, Exit Load: Nil; **Technology Fund** (objective is to generate long term capital appreciation), Entry Load: 1.75%, Exit Load: Nil; **Monthly Income Plan** (to generate regular income through investments in fixed income securities), Entry Load: Nil, Exit Load: 0.50% if the investment is redeemed before 6 months and **Fixed Maturity Plan – Quarterly Series 1**, **Fixed Maturity Plan – Quarterly Series 2**, **Fixed Maturity Plan – Quarterly Series 3**, **Fixed Maturity Plan – Half Yearly Series 1**, **Fixed Maturity Plan – Half yearly Series 2**, **Fixed Maturity Plan – Yearly Series 1** & **Fixed Maturity Plan – Yearly Series 2** (objective is to generate regular returns through investments in debt securities), Entry Load: Nil, Exit Load: Quartery Plan: 0.50% if investment redeemed before 3 months, Half yearly Plan: 1% if investment redeemed before 6 months, Yearly Plan: 2% if investment redeemed before 1 year, are the names of the Schemes and do not in any manner indicate either the quality of the Schemes or their future prospects and returns. Please refer to the Offer Document for scheme-specific risk factors before investing.