

Key Information Memorandum & Common Application Form

(Multiple Schemes Investment option)



Select Equity Schemes

Select Fund of Funds Schemes

Select Hybrid Schemes

Select Index Schemes

Continuous offer for units at NAV based prices

SCHEME NAME	THESE PRODUCTS ARE SUITABLE FOR INVESTORS WHO ARE SEEKING*:	SCHEME'S RISKOMETER	SCHEME'S BENCHMARK	BENCHMARK RISKOMETER
ICICI Prudential Value Discovery Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended equity scheme following a value investment strategy 	<p>The risk of the scheme is very high</p>	Nifty 500 TRI	<p>The risk of the scheme is high</p>
ICICI Prudential Multi-Asset Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended scheme investing across asset classes 	<p>The risk of the scheme is very high</p>	Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%)	<p>The risk of the Benchmark is high</p>
ICICI Prudential Bluechip Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended equity scheme predominantly investing in large cap stocks 	<p>The risk of the scheme is very high</p>	Nifty 100 TRI	<p>The risk of the scheme is high</p>
ICICI Prudential ELSS Tax Saver Fund (Erswhile ICICI Prudential Long Term Equity Fund (Tax Saving))	<ul style="list-style-type: none"> Long Term Wealth Creation Solution An Equity Linked Savings Scheme that aims to generate long term capital appreciation by primarily investing in equity and related securities and provides tax benefit under section 80C of Income Tax Act, 1961. 	<p>The risk of the scheme is very high</p>	Nifty 500 TRI	<p>The risk of the scheme is high</p>
ICICI Prudential Balanced Advantage Fund	<ul style="list-style-type: none"> Long term capital appreciation/income Investing in equity and equity related securities and debt instruments. 	<p>The risk of the scheme is high</p>	CRISIL Hybrid 50 + 50 - Moderate Index	<p>The risk of the Benchmark is high</p>

It may be noted that risk-o-meter specified above for the Scheme is based on the scheme's monthly portfolio as on September 30, 2024. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund. The same shall be updated in on ongoing basis in accordance with paragraph 17.4 of the Master Circular for Mutual Funds dated June 27, 2024 (the Master Circular).

Investors may please note that they will be bearing the recurring expenses of the relevant fund of fund scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

For remaining schemes Riskometers, turn overleaf

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Continuous offer for Units at NAV based prices. Face Value of units of all above Schemes except ICICI Prudential Floating Interest Fund is Rs. 10/- per unit.
Face Value of units of ICICI Prudential Floating Interest Fund is Rs. 100/- each.

Name of the Mutual Fund: ICICI Prudential Mutual Fund

ICICI Prudential Asset Management Company Limited (the AMC) - Investment Manager - Corporate Identity Number: U99999DL1993PLC054135

Name of Trustee : ICICI Prudential Trust Limited - (Corporate Identity Number: U74899DL1993PLC054134)

Regd. Office:

12th Floor, Narain Manzil,
23 Barakhamba Road,
New Delhi 110 001.

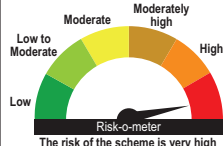
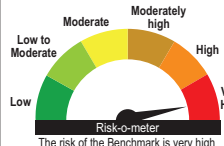

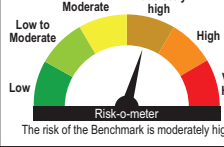
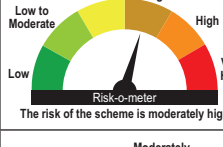
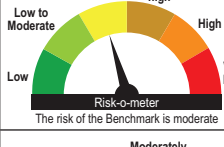
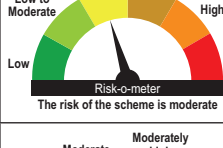
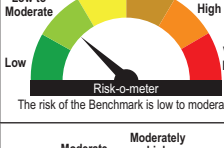


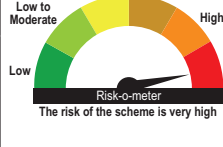
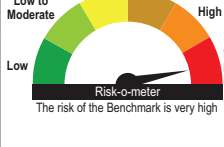
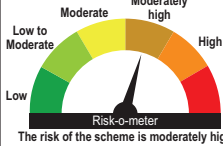
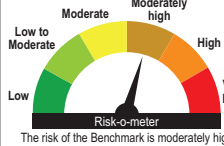
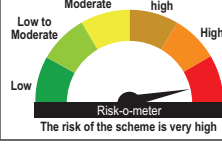
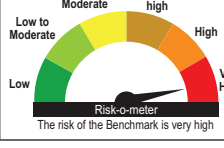
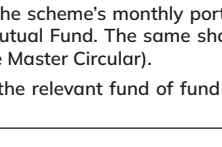
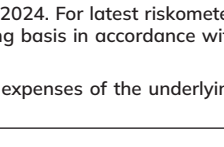
Corporate Office:

One BKC, A-Wing, 13th Floor,
Bandra Kurla Complex,
Mumbai - 400 051.
Tel: (022) 2652 5000, Fax: (022) 2652 8100.

Central Service Office:

2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway,
Goregaon (East), Mumbai 400 063.
Tel.: 022-26852000, Fax No.: 022-2686 8313.
Website: www.icicipruamc.com, Email: enquiry@icicipruamc.com

Call : MTNL/BSNL - 1800 222 999; Others - 1800 200 6666 • Apply online at www.icicipruamc.com

Scheme Name	These products are suitable for investors who are seeking*:	Scheme Riskometer#	Scheme Benchmark	Benchmark Riskometer
ICICI Prudential Multicap Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended equity scheme investing across large cap, mid cap and small cap stocks. 	 <p>The risk of the scheme is very high</p>	NIFTY 500 Multicap 50:25:25 TRI	 <p>The risk of the Benchmark is very high</p>
ICICI Prudential Credit Risk Fund	<ul style="list-style-type: none"> Medium term savings A debt scheme that aims to generate income through investing predominantly in AA and below rated corporate bonds while maintaining the optimum balance of yield, safety and liquidity. 	 <p>The risk of the scheme is high</p>	CRISIL Credit Risk Debt B-II Index	 <p>The risk of the Benchmark is moderately high</p>
ICICI Prudential Medium Term Bond Fund	<ul style="list-style-type: none"> Medium term savings A debt scheme that invests in debt and money market instruments with a view to maximise income while maintaining optimum balance of yield, safety and liquidity. 	 <p>The risk of the scheme is moderately high</p>	NIFTY Medium Duration Debt Index A-III	 <p>The risk of the Benchmark is moderate</p>
ICICI Prudential Floating Interest Fund	<ul style="list-style-type: none"> Short term savings An open ended debt scheme predominantly investing in floating rate instruments 	 <p>The risk of the scheme is moderate</p>	NIFTY Low Duration Debt Index A-I	 <p>The risk of the Benchmark is low to moderate</p>
ICICI Prudential Asset Allocator Fund (FOF)	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF/ schemes. 	 <p>The risk of the scheme is high</p>	CRISIL Hybrid 50 + 50 - Moderate Index	 <p>The risk of the Benchmark is high</p>
ICICI Prudential MNC Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended equity scheme that aims to provide capital appreciation by investing predominantly in equity and equity related securities within MNC space 	 <p>The risk of the scheme is very high</p>	Nifty MNC TRI	 <p>The risk of the Benchmark is very high</p>
ICICI Prudential Business Cycle Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An equity scheme that invests in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles. 	 <p>The risk of the scheme is very high</p>	Nifty 500 TRI	 <p>The risk of the Benchmark is very high</p>
ICICI Prudential Income Optimizer Fund (FOF)	<ul style="list-style-type: none"> Regular Income An open ended fund of funds scheme predominantly investing in debt oriented schemes and will also invest in equity & hybrid schemes 	 <p>The risk of the scheme is moderately high</p>	NIFTY 50 TRI (35%) + CRISIL Composite Bond Index (65%)	 <p>The risk of the Benchmark is moderately high</p>
ICICI Prudential Housing Opportunities Fund	<ul style="list-style-type: none"> Long term capital appreciation An open ended equity scheme following housing theme 	 <p>The risk of the scheme is very high</p>	Nifty Housing Index TRI	 <p>The risk of the Benchmark is very high</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

It may be noted that risk-o-meter specified above for the Scheme is based on the scheme's monthly portfolio as on September 30, 2024. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund. The same shall be updated in on ongoing basis in accordance with paragraph 17.4 of the Master Circular for Mutual Funds dated June 27, 2024 (the Master Circular).

Investors may please note that they will be bearing the recurring expenses of the relevant fund of fund scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment.

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

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Scheme Names	Abbreviations	Scheme Codes
ICICI Prudential Value Discovery Fund	Value Discovery Fund	ICIC/O/E/VAF/04/06/0025
ICICI Prudential Multi-Asset Fund	Multi-Asset Fund	ICIC/O/H/MAA/02/09/0018
ICICI Prudential Bluechip Fund	Bluechip Fund	ICIC/O/E/LCF/98/05/0006
ICICI Prudential ELSS Tax Saver Fund (erstwhile ICICI Prudential Long Term Equity Fund (Tax Saving))	ELSS Tax Saver Fund	ICIC/O/E/ELS/99/07/0011
ICICI Prudential Balanced Advantage Fund	Balanced Advantage Fund	ICIC/O/H/BAF/06/09/0030
ICICI Prudential Multicap Fund	Multicap Fund	ICIC/O/E/MCF/01/08/0016
ICICI Prudential Credit Risk Fund	Credit Risk Fund	ICIC/O/D/CRF/10/10/0040
ICICI Prudential Medium Term Bond Fund	Medium Term Bond Fund	ICIC/O/D/MDF/12/02/0042
ICICI Prudential Floating Interest Fund	Floating Interest Fund	ICIC/O/D/FLF/13/12/0047
ICICI Prudential Asset Allocator Fund (FOF)	Asset Allocator Fund (FOF)	ICIC/O/O/FOD/03/10/0021
ICICI Prudential MNC Fund	MNC Fund	ICIC/O/E/THE/18/12/0106
ICICI Prudential Business Cycle Fund	Business Cycle Fund	ICIC/O/E/THE/19/12/0118
ICICI Prudential Income Optimizer Fund (FOF)	Income Optimizer Fund (FOF)	ICIC/O/O/FOD/03/10/0024
ICICI Prudential Housing Opportunities Fund	Housing Opportunities Fund	ICIC/O/E/THE/22/03/0141

The cheque should be drawn in favour of **ICICI Prudential "Scheme Name"**
for example **ICICI Prudential Multi-Asset Fund**, as the case may be and crossed **"Account Payee Only"**.
Corporate Identity Number of ICICI Prudential Trust Limited is U74899DL1993PLC054134

KEY SCHEME FEATURES OF ICICI PRUDENTIAL VALUE DISCOVERY FUND

TYPE	An open ended equity scheme following a value investment strategy.										
INVESTMENT OBJECTIVE	To provide capital appreciation/income by investing in equity and equity related instruments including derivatives and debt and money market instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.										
ASSET ALLOCATION PATTERN	Under normal circumstances, the asset allocation under the Scheme will be as follows:										
		Indicative allocation (% of total assets)									
	Instruments	Minimum	Maximum								
	Equity & Equity related securities	65%	100%								
	Debt and Money Market Instruments including Units of Debt oriented mutual fund schemes*@\$	0%	35%								
	The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.										
	@ Excluding subscription money in transit before deployment / payout										
	\$ Any other security as may be permitted by SEBI/ RBI, subject to approval from SEBI / RBI as required										
	The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, should not exceed 100% of the net assets of the Scheme.										
	Exposure to various instruments will be as per the indicative table given below: (Below percentages shall be subject to applicable SEBI circulars):										
	Sr. No.	Type of Instrument	Percentage of exposure	Circular references							
	1	Stock Lending	Up to 20% of net assets and single intermediary (broker) limit upto 5% of net assets.	Paragraph 12.11 of the Master Circular							
	2	Derivatives	Upto 50 % of the net assets	Paragraph 12.25 of the Master Circular							
	2 (a)	Equity Derivatives for hedging purpose	Upto 50% of the net assets								
	2 (b)	Equity Derivatives for non-hedging purpose									
	2 (c)	Debt Derivatives for hedging/non hedging purpose									
	3	Securitized Debt	Up to 15 % of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower	Paragraph 12.15 of the Master Circular							
4	ADR/GDR/Foreign securities/Overseas ETFs	Up to 35% of the net assets	Paragraph 12.19 of the Master Circular								
The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI in accordance with paragraph 12.25.8 of the Master Circular.											
Rebalancing due to Short Term Defensive Consideration:											
➤ Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.											
Rebalancing due to Passive Breaches:											
➤ Further, as per Paragraph 2.9 of SEBI Master Circular as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Paragraph 2.9 of the Master Circular.											
Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities											
Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.											
Negative list: The Scheme will not invest/ have exposure in the following:											
<table><tr><td>Sr. No</td><td>Particulars</td></tr><tr><td>1.</td><td>Credit default swaps</td></tr><tr><td>2.</td><td>Short Selling</td></tr><tr><td>3.</td><td>Equity Linked Debentures</td></tr></table>				Sr. No	Particulars	1.	Credit default swaps	2.	Short Selling	3.	Equity Linked Debentures
Sr. No	Particulars										
1.	Credit default swaps										
2.	Short Selling										
3.	Equity Linked Debentures										
INVESTMENT STRATEGY	Please refer to page 35-39										
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to Page Nos. 39-42 for summarised Scheme Specific Risk Factors.										
FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.											

KEY SCHEME FEATURES OF ICICI PRUDENTIAL VALUE DISCOVERY FUND

PLANS AND OPTIONS	<p>Plans available under the Scheme: • ICICI Prudential Value Discovery Fund - Direct Plan and • ICICI Prudential Value Discovery Fund - Regular Plan</p> <p>Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW)</p> <p>(1) IDCW Payout (2) IDCW Reinvestment</p> <p>• Including Default option/ facility (as applicable) are as follows:</p> <table><tr><td>Default Plan (if no plan is selected)</td><td colspan="3"><ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Value Discovery Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Value Discovery Fund - Regular Plan</td></tr><tr><td>Default Plan (in certain circumstances)</td><td colspan="3"><ul style="list-style-type: none">If ICICI Prudential Value Discovery Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Value Discovery Fund – Direct PlanIf ICICI Prudential Value Discovery Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Value Discovery Fund – Direct Plan</td></tr><tr><td>Default Option</td><td colspan="3">Growth Option</td></tr><tr><td>Default sub option</td><td colspan="3">IDCW Reinvestment</td></tr></table> <p>For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI. The Trustee reserves the right to add any other options/ sub-options under the Scheme.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>			Default Plan (if no plan is selected)	<ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Value Discovery Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Value Discovery Fund - Regular Plan			Default Plan (in certain circumstances)	<ul style="list-style-type: none">If ICICI Prudential Value Discovery Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Value Discovery Fund – Direct PlanIf ICICI Prudential Value Discovery Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Value Discovery Fund – Direct Plan			Default Option	Growth Option			Default sub option	IDCW Reinvestment		
Default Plan (if no plan is selected)	<ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Value Discovery Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Value Discovery Fund - Regular Plan																		
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Default Option	Growth Option																		
Default sub option	IDCW Reinvestment																		
Systematic Investment Plan	<p>Daily, Weekly, Fortnightly & Monthly: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6)</p> <p>Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4).</p> <p>This scheme is also Eligible for Freedom SIP.</p>																		
Systematic Withdrawal Plan	Available. Please refer to the section Units and Offer, in Scheme Information Document for more details.																		
Switch Facility	Available																		
STP / Flex STP / Booster STP / Booster SIP	Available. For Booster SIP and Booster STP, the scheme is a target scheme under both facilitates.																		
SIP PLUS	Investors who had registered for SIP plus facility before June 1, 2021, will continue to get insurance cover.																		
APPLICABLE NAV	000																		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption																
	Rs. 1,000 (plus in multiples of Re.1)	Rs. 500 (plus in multiples of Re.1)	Any Amount																
IN CASE OF SWITCHES	<p>Minimum Application (switch-ins): Rs. 1,000/- and any amount thereafter</p> <p>Additional Application (switch-ins): Rs. 500/- and any amount thereafter</p>																		
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.																		
BENCHMARK INDEX	Nifty 500 TRI																		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	<p>The investments under the Scheme are managed by Mr. Sankaran Naren and Mr. Dharmesh Kakkad. As on September 30, 2024, Mr. Sankaran Naren and Mr. Dharmesh Kakkad have been managing the Scheme for the tenure of 3 years 9 months since January 2021.</p> <p>*Ms. Sharmila D'mello is the dedicated fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.</p>																		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2024	<p>FOLIOS: 1,482,572</p> <p>AUM: Rs. 42,669.05 crores</p>																		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	<p>i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: "https://www.archive.icicipruamc.com/sid-related-information" SID related information (icicipruamc.com)</p> <p>ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable</p> <p>iii. PORTFOLIO DISCLOSURE Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx</p> <p>iv. SCHEME's PORTFOLIO TURNOVER RATIO: 0.61 times</p>																		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance																		
EXPENSES OF THE SCHEME a) Load Structure:	As follows																		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	<p>If the Fund are redeemed or switched out upto 30% of the units (the limit) purchased or switched within 1 year from the date of allotment.</p> <p>1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit within 1 year from the date of allotment</p> <p>NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment</p>																		

KEY SCHEME FEATURES OF ICICI PRUDENTIAL VALUE DISCOVERY FUND

b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Value Discovery Fund : 1.70 % ICICI Prudential Value Discovery Fund - Direct Plan : 1.23 %	(Actual Recurring Expenses Excludes GST on Management Fees)
Tax treatment for the Investors (Unitholders): Refer to page no. 46	Daily Net Asset Value (NAV) Publication: Refer to page no. 46	For Investor Grievances please contact: Refer to page no. 46
Unitholders' Information: Refer to page no. 46-47		

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTI-ASSET FUND

TYPE	An open ended scheme investing in Equity, Debt and Exchange Traded Commodity Derivatives/units of Gold ETFs/units of Silver ETFs/units of REITs & InvITs/Preference shares.		
INVESTMENT OBJECTIVE	To generate capital appreciation for investors by investing predominantly in equity and equity related instruments and income by investing across other asset classes. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.		
ASSET ALLOCATION	Instruments	Indicative allocation (% of total assets)	
		Minimum	Maximum
	Equity & Equity related instruments	65%	80%
	Debt and Money Market Instruments including Units of Debt oriented mutual fund schemes*	10%	35%
	Units of Gold ETFs/Units of Silver ETFs/Exchange Traded Commodity Derivatives @	10%	30%
	Preference Shares	0%	10%
	Units of REITs & INVITs	0%	10%
	The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.		
	@ The Scheme may hold the underlying goods in case of physical settlement of Exchange Traded Commodity Derivatives (ETCDs) contracts. In such cases, mutual funds shall dispose of such goods from the books of the scheme, at the earliest, not exceeding the timeline below:		
	1. For Gold and Silver: - 180 days from the date of holding of physical goods,		
	2. For other goods (other than Gold and Silver):		
	a. By the immediate next expiry day of the same contract series of the said commodity.		
	b. However, if Final Expiry Date (FED) of the goods falls before the immediate next expiry day of the same contract series of the said commodity, then within 30 days from the date of holding of physical goods.		
As per SEBI (Mutual Funds) Regulations, 1996, 'goods' shall mean the goods notified by the Central Government under paragraph (bc) of section 2 of the Securities Contracts (Regulation) Act, 1956 and forming the underlying of any commodity derivative.			
The Cumulative Gross Exposure across Equity, ADR/GDR/Foreign securities/Overseas ETF, Debt, Units of Gold ETFs / units of Silver ETFs/ Exchange Traded Commodity Derivatives, Preference Shares, units of REITs and INVITs and such other securities/assets as may be permitted by SEBI from time to time, should not exceed 100% of the net assets of the scheme.			
Exposure to various instruments will be as per the indicative table given below: (Below percentages shall be subject to applicable SEBI circulars			
Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Stock Lending	Up to 50% of net assets	Paragraph 12.11 of the Master Circular
2.	Derivative positions	Upto 100% of the net assets	Paragraph 12.25 of the Master Circular
2(a)	Equity Derivatives for hedging purpose	Upto 100% of the net assets	
2(b)	Equity Derivatives for non-hedging purpose		
2(c)	Debt Derivatives for hedging/non hedging purpose		
3.	Securitized Debt	upto 15% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower	Paragraph 12.15 of the Master Circular
4.	ADR/GDR/Foreign securities/Overseas ETFs	Up to 50% of the net assets	Paragraph 12.19 of the Master Circular
Rebalancing due to Short Term Defensive Consideration:			
➤ Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.			
Rebalancing due to Passive Breaches:			
➤ Further, as per paragraph 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in paragraph 2.9 of the Master Circular.			
The AMC shall comply with the provisions of the applicable regulatory guidelines for all reporting and disclosure requirements, etc. as may be specified from time to time.			
Considering the inherent characteristics of the Scheme, equity positions are built-up gradually and also sold off gradually. This would necessarily entail having large cash position before the portfolio is fully invested and during periods when equity positions are being sold off to book profits/losses or to meet redemption needs. Such positions shall be subject to rebalancing period and in line with paragraph 1.14.1.2.b of the Master Circular.			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTI-ASSET FUND											
ASSET ALLOCATION (CONTD.)	<p>It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.</p> <p>Investors may note that securities, which endeavor to provide higher returns typically, display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect very high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.</p> <p>Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities</p> <p>Apart from the above investment restrictions, the Fund may follow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.</p> <p>Negative list: The Scheme will not invest/ have exposure in the following:</p> <table><tr><th>Sr. No</th><th>Particulars</th></tr><tr><td>1.</td><td>Short Selling</td></tr></table>			Sr. No	Particulars	1.	Short Selling				
Sr. No	Particulars										
1.	Short Selling										
INVESTMENT STRATEGY	Please refer to page 35-39										
RISK PROFILE OF THE SCHEMES	Please refer to Page Nos. 39-42 for summarised Scheme Specific Risk Factors.										
FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.											
PLANS AND OPTIONS	<p>Plans available under the Scheme: • ICICI Prudential Multi-Asset Fund - Direct Plan and • ICICI Prudential Multi-Asset Fund - Regular Plan</p> <p>Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW)</p> <p>(1) IDCW Payout (2) IDCW Reinvestment</p> <p>• Including Default option/ facility (as applicable) are as follows:</p> <table><tr><td>Default Plan (if no plan is selected)</td><td><ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Multi-Asset Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Multi-Asset Fund Fund - Regular Plan</td></tr><tr><td>Default Plan (in certain circumstances)</td><td><ul style="list-style-type: none">If ICICI Prudential Multi-Asset Fund Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Multi-Asset Fund – Direct PlanIf ICICI Prudential Multi-Asset Fund Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Multi-Asset Fund Fund – Direct Plan</td></tr><tr><td>Default Option</td><td>Growth Option</td></tr><tr><td>Default sub option</td><td>IDCW Reinvestment</td></tr></table> <p>For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.</p> <p>The Trustee reserves the right to add any other options/ sub-options under the Scheme.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>			Default Plan (if no plan is selected)	<ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Multi-Asset Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Multi-Asset Fund Fund - Regular Plan	Default Plan (in certain circumstances)	<ul style="list-style-type: none">If ICICI Prudential Multi-Asset Fund Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Multi-Asset Fund – Direct PlanIf ICICI Prudential Multi-Asset Fund Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Multi-Asset Fund Fund – Direct Plan	Default Option	Growth Option	Default sub option	IDCW Reinvestment
Default Plan (if no plan is selected)	<ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Multi-Asset Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Multi-Asset Fund Fund - Regular Plan										
Default Plan (in certain circumstances)	<ul style="list-style-type: none">If ICICI Prudential Multi-Asset Fund Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Multi-Asset Fund – Direct PlanIf ICICI Prudential Multi-Asset Fund Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Multi-Asset Fund Fund – Direct Plan										
Default Option	Growth Option										
Default sub option	IDCW Reinvestment										
Systematic Investment Plan	<p>Daily - Minimum ₹ 20/- and in multiples of ₹ 1/- (Minimum number of installments - 6), Weekly, Fortnightly & Monthly Frequencies: Minimum Rs. 100/- and in multiple of Re. 1/- (Minimum number of installments - 6)</p> <p>Quarterly: Minimum Rs. 5000/- and in multiples of Re. 1 (Minimum number of instalments - 4).</p> <p>This scheme is also Eligible for Freedom SIP.</p>										
Systematic Withdrawal Plan	Available										
Switch Facility	Available										
STP / Flex STP / Booster STP / Booster SIP	Available. For Booster SIP and Booster STP, the scheme is a target scheme under both facilitates.										
APPLICABLE NAV	000										
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS ²	Purchase	Additional Purchase	Redemption								
	Rs. 5,000 (plus in multiples of Re.1)	Rs. 1,000 (plus in multiples of Re.1)	Any Amount								
IN CASE OF SWITCHES	<p>Minimum Application (switch-ins): Rs. 5,000/- and any amount thereafter</p> <p>Additional Application (switch-ins): Rs. 1,000/- and any amount thereafter</p>										
DESPATCH OF REDEMPTION REQUEST	<p>As per SEBI (Mutual Funds) Regulations, 1996, the Mutual Fund shall despatch redemption proceeds within 3 working As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.</p>										
BENCHMARK INDEX	<p>Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%)</p> <p>The benchmark of the Scheme has been changed from Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + LBMA AM Fixing Prices (10%) to Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%) with effect from July 1, 2023.</p> <p>The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Trustees reserves the right to change the benchmark in future, if a benchmark better suited to the investment objective of the Scheme is available.</p>										

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTI-ASSET FUND			
THE FUND MANAGER (Tenure given is as on September 30, 2024)	Mr. Sankaran Naren, Mr. Ihab Dalwai, Mr. Akhil Kakkar, Mr. Manish Banthia and Mr. Gaurav Chikane (for Commodities), Ms. Sri Sharma (for derivative transactions) and Ms. Sharmila D'mello are the fund managers of the Scheme. As on September 30, 2024, Mr. Sankaran Naren has been managing this scheme for 12 years 7 months i.e. since February 2012, Mr. Ihab Dalwai has been managing this scheme for 7 years and 4 months i.e. since June 2017, Mr. Gaurav Chikane (for ETCDs) has been managing this Scheme for 3 years and 1 month i.e. since August, 2021, Ms. Sri Sharma (for derivative transactions) has been managing the scheme for around 3 years 5 months i.e. since April 2021, Mr. Akhil Kakkar and Mr. Manish Banthia have been managing the Scheme for 6 months since January 22, 2024 and Ms. Sharmila D'mello for managing overseas investments and derivative transactions for 3 years 1 month since July 2022 and for managing derivatives transactions since May 2024. Note: Ms Masoomi Jhurmaravala has been appointed as the fund manager since November 2024.		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON September 30, 2024	FOLIOS: 10,66,445 AUM: Rs. 41,395.98 crores		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicipruamc.com/sid-related-information SID related information (icicipruamc.com) ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable iii. PORTFOLIO DISCLOSURE Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx iv. SCHEME's PORTFOLIO TURNOVER RATIO: 0.33 times		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure:	As follows		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	If redeemed 30% of units within 1 year from allotment - Nil If redeemed more than 30% of units, within 1 Year - 1% If redeemed after 1 year - Nil		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Multi-Asset Fund : 1.52% ICICI Prudential Multi-Asset Fund - Direct Plan : 0.76%	(Actual Recurring Expenses Excludes GST on Management Fees)	
Tax treatment for the Investors (Unitholders): Refer to page no. 46	Daily Net Asset Value (NAV) Publication: Refer to page no. 46	For Investor Grievances please contact: Refer to page no. 46	Unitholders' Information: Refer to page no. 46-47

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BLUECHIP FUND				
TYPE	An open ended equity scheme predominantly investing in large cap stocks.			
INVESTMENT OBJECTIVE	To generate long term capital appreciation and income distribution to investors from a portfolio that is predominantly invested in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.			
ASSET ALLOCATION PATTERN	Under normal circumstances, the asset allocation under the Scheme will be as follows:			
	Instruments	Indicative allocations (% of total assets)		
		Minimum	Maximum	
	Equities & Equity related securities of large cap companies	80	100	
	Other Equity & Equity related instruments	0	20	
	Debt & Money Market Instruments and Units of Mutual Funds	0	20	
	Units issued by REITs & InvITs	0	10	
	For the purpose of identification of large cap companies, communication provided by SEBI/AMFI shall be considered. Currently, as per paragraph 2.7 of the Master Circular, large cap companies are defined as 1st -100th company in terms of full market capitalization.			
	The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.			
	The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, should not exceed 100% of the net assets of the Scheme.			
	Mutual Funds are required to adopt list of stocks prepared by AMFI in this regard.			
	Exposure to various instruments will be as per the indicative table given below (Below percentages shall be subject to applicable SEBI circulars):			
	Sr. No.	Type of Instrument	Percentage of exposure	Circular references
	1.	Stock Lending	Up to 20% of net assets of a single intermediary (broker) limit will be up to 5% of the Net Assets.	Paragraph 12.11 of the Master Circular
	2.	Derivatives	As follows:	Paragraph 12.25 of the Master Circular
2a	Equity Derivatives for hedging purpose	up to 50% of the equity portfolio		
2b	Equity Derivatives for non-hedging purpose			
2c	Debt Derivatives for hedging/non hedging purpose	up to 50% of the debt portfolio of the Scheme.		

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BLUECHIP FUND

ASSET ALLOCATION PATTERN (CONTD.)	<table><tr><th>Sr. No.</th><th>Type of Instrument</th><th>Percentage of exposure</th><th>Circular references</th></tr><tr><td>3.</td><td>Securitized Debt</td><td>up to 40% of the debt portfolio of the scheme</td><td>Paragraph 12.15 of the Master Circular</td></tr><tr><td>4.</td><td>*ADR/GDR/Foreign securities/Over-seas ETFs</td><td>Up to 50% of the net assets</td><td>Paragraph 12.19 of the Master Circular</td></tr><tr><td>5.</td><td>REIT and InvIT</td><td>Upto 10% of net assets and not more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.</td><td>Paragraph 12.21 of the Master Circular</td></tr></table>	Sr. No.	Type of Instrument	Percentage of exposure	Circular references	3.	Securitized Debt	up to 40% of the debt portfolio of the scheme	Paragraph 12.15 of the Master Circular	4.	*ADR/GDR/Foreign securities/Over-seas ETFs	Up to 50% of the net assets	Paragraph 12.19 of the Master Circular	5.	REIT and InvIT	Upto 10% of net assets and not more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.	Paragraph 12.21 of the Master Circular
	Sr. No.	Type of Instrument	Percentage of exposure	Circular references													
	3.	Securitized Debt	up to 40% of the debt portfolio of the scheme	Paragraph 12.15 of the Master Circular													
	4.	*ADR/GDR/Foreign securities/Over-seas ETFs	Up to 50% of the net assets	Paragraph 12.19 of the Master Circular													
	5.	REIT and InvIT	Upto 10% of net assets and not more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.	Paragraph 12.21 of the Master Circular													
	<p>*Pursuant to communication received from AMFI, investments in the units of overseas ETF has currently been suspended and the same shall be resumed in accordance with the directions received from SEBI/AMFI in this regard from time to time. The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI in accordance with paragraph 12.25.8 of the Master Circular.</p> <p>The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund.</p> <p>Rebalancing due to Short Term Defensive Consideration:</p> <ul style="list-style-type: none">Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. <p>Rebalancing due to Passive Breaches:</p> <ul style="list-style-type: none">Further, as per Paragraph 2.9 of SEBI Master Circular as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Paragraph 2.9 of the Master Circular. <p>Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalents shall consist of Government Securities, T-Bills and Repo on Government Securities</p> <p>Apart from the above investment restrictions, the Scheme may follow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.</p> <p>Negative list: The Scheme will not invest/ have exposure in the following:</p> <table><tr><th>Sr. No</th><th>Particulars</th></tr><tr><td>1</td><td>Credit default swaps</td></tr><tr><td>2</td><td>Short Selling</td></tr><tr><td>3</td><td>Additional Tier I bonds and Tier 2 bonds having special features as mentioned in paragraph 12.2 of the Master Circular</td></tr></table>				Sr. No	Particulars	1	Credit default swaps	2	Short Selling	3	Additional Tier I bonds and Tier 2 bonds having special features as mentioned in paragraph 12.2 of the Master Circular					
	Sr. No	Particulars															
	1	Credit default swaps															
	2	Short Selling															
	3	Additional Tier I bonds and Tier 2 bonds having special features as mentioned in paragraph 12.2 of the Master Circular															
INVESTMENT STRATEGY	Please refer to page 35-39																
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to Page Nos. 39-42 for summarised Scheme Specific Risk Factors.																
FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.																	
PLANS AND OPTIONS	<p>Plans available under the Scheme: • ICICI Prudential Bluechip Fund - Direct Plan and • ICICI Prudential Bluechip Fund - Regular Plan</p> <p>Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW)</p> <p>(1) IDCW Payout (2) IDCW Reinvestment</p> <p>• Including Default option/ facility (as applicable) are as follows:</p> <table><tr><td>Default Plan (if no plan is selected)</td><td><ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Bluechip Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Bluechip Fund - Regular Plan</td></tr><tr><td>Default Plan (in certain circumstances)</td><td><ul style="list-style-type: none">If ICICI Prudential Bluechip Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Bluechip Fund – Direct PlanIf ICICI Prudential Bluechip Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Bluechip Fund – Direct Plan</td></tr><tr><td>Default Option</td><td>Growth Option</td></tr><tr><td>Default sub option</td><td>IDCW Reinvestment</td></tr></table> <p>For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.</p> <p>The Trustee reserves the right to add any other options/ sub-options under the Scheme.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>				Default Plan (if no plan is selected)	<ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Bluechip Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Bluechip Fund - Regular Plan	Default Plan (in certain circumstances)	<ul style="list-style-type: none">If ICICI Prudential Bluechip Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Bluechip Fund – Direct PlanIf ICICI Prudential Bluechip Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Bluechip Fund – Direct Plan	Default Option	Growth Option	Default sub option	IDCW Reinvestment					
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Default Option	Growth Option																
Default sub option	IDCW Reinvestment																
Systematic Investment Plan	<p>Daily: Rs. 20/- and in multiples of ₹1/</p> <p>Weekly, Fortnightly and Monthly SIPs: Rs. 100/- (plus in multiple of Re. 1/-) Minimum installments: 6</p> <p>Quarterly SIPs: Rs. 5,000/- (plus in multiple of Re. 1/-) Minimum installments – 4</p> <p>§The applicability of the minimum amounts mentioned above are at the time of registration only.</p> <p>This scheme is also Eligible for Freedom SIP.</p>																
Systematic Withdrawal Plan	Available																

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BLUECHIP FUND			
Switch Facility	Available		
STP / Flex STP / Booster STP / Booster SIP	Available. Booster SIP and Booster STP are available under the scheme. The scheme is a target scheme under both the facilities.		
SIP PLUS	Investors who had registered for SIP plus facility before June 1, 2021, will continue to get insurance cover.		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption
	Rs. 100 (plus in multiples of Re.1)	Rs. 100 (plus in multiples of Re.1)	Any Amount
Minimum Application Amount and Additional Application Amount in case of switches	Minimum Application (switch-ins): Rs. 100/- and any amount thereafter Additional Application (switch-ins): Rs. 100/- and any amount thereafter		
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the Mutual Fund shall despatch redemption proceeds within 3 working days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within 3 Working days from the date of redemption.		
BENCHMARK INDEX	Nifty 100 TRI		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	The investments under the Scheme are managed by Mr. Anish Tawakley and Mr. Vaibhav Dusad . As on September 30, 2024, Mr. Anish Tawakley has been managing the Scheme for the tenure of 6 years 1 month since September 2018. Mr. Vaibhav Dusad has been managing the Scheme for the tenure of 3 Years 9 months since January 2021. *Ms. Sharmila D'mello is the dedicated fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON September 30, 2024	FOLIOS: 26,00,707 AUM: Rs. 66,206.57 crores		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicipruamc.com/sid-related-information " SID related information (icicipruamc.com) ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable iii. PORTFOLIO DISCLOSURE Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx iv. SCHEME's PORTFOLIO TURNOVER RATIO: 0.22 times		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure:	As follows		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	(a) Upto 1 Year from allotment - 1% of applicable NAV (b) More than 1 Year - Nil Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under paragraph 6.11.1.1 (b) of the Master Circular, such redemption / switch will not be subject to exit load.		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Bluechip Fund : 1.49% ICICI Prudential Bluechip Fund - Direct Plan : 0.90%		(Actual Recurring Expenses Excludes GST on Management Fees)
Tax treatment for the Investors (Unitholders): Refer to page no. 46	Daily Net Asset Value (NAV) Publication: Refer to page no. 46	For Investor Grievances please contact: Refer to page no. 46	Unitholders' Information: Refer to page no. 46-47

KEY SCHEME FEATURES OF ICICI PRUDENTIAL ELSS TAX SAVER FUND (Erstwhile ICICI Prudential Long Term Equity Fund (Tax Saving))				
TYPE	An Open Ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit.			
INVESTMENT OBJECTIVE	To generate long-term capital appreciation through investments made primarily in equity and equity related securities of companies. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			
ASSET ALLOCATION PATTERN	Type of Security		Indicative allocation (% of total assets)	
	Type of Instruments		Minimum	Maximum
	Equities & Equity related securities		90%	100%
	Debt securities & Money Market instruments & Cash		0%	10%
	The AMC may, from time to time, at its absolute discretion, alter, modify or delete any of the above restrictions on investments subject to, however, such modifications, changes, alterations, deletions are in conformity with the Regulations and the guidelines governing the Equity Linked Savings Scheme.			
	The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.			
	Exposure to various instruments will be as per the indicative table given below: (Below percentages shall be subject to applicable SEBI circulars):			
Sr. No.	Type of Instrument	Percentage of exposure	Circular references	
1.	Overseas Securities	Upto 10 % of the total assets	Paragraph 12.19 of the Master Circular	
2.	Securitized Debt	Upto 10 % of the total assets	Paragraph 12.15 of the Master Circular	

KEY SCHEME FEATURES OF ICICI PRUDENTIAL ELSS TAX SAVER FUND (Erstwhile ICICI Prudential Long Term Equity Fund (Tax Saving))											
ASSET ALLOCATION PATTERN (Contd.)	The Cumulative Gross Exposure across Equity, Debt, and such other securities/assets as may be permitted by SEBI, if required, should not exceed 100% of the net assets of the scheme.Rebalancing due to Short Term Defensive Consideration: ➤ Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.										
	Rebalancing due to Passive Breaches: ➤ Further, as per paragraph 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.										
	The AMC shall comply with the provisions of the applicable regulatory guidelines for all reporting and disclosure requirements, etc. as may be specified from time to time.										
	Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.										
	Apart from the above investment restrictions, the Scheme may follow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.										
	The AMC shall comply with the provisions of the applicable regulatory guidelines for all reporting and disclosure requirements, etc. as may be specified from time to time.										
	Negative list: The Scheme will not invest/ have exposure in the following:										
	Sr. No	Particulars									
	1.	Derivatives									
	2.	Units of ReITS and InVITS									
	3.	Short Selling									
INVESTMENT STRATEGY	Please refer to page 35-39										
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to Page Nos. 41-45 for Scheme Specific Risk Factors.										
RISK FACTORS	Please refer to page 39-42										
PLANS AND OPTIONS	Plans available under the Scheme: • ICICI Prudential ELSS Tax Saver Fund - Direct Plan and • ICICI Prudential ELSS Tax Saver Fund - Regular Plan Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW) (1) IDCW Payout (2) IDCW Reinvestment • Including Default option/ facility (as applicable) are as follows: <table><tr><td>Default Plan (if no plan is selected)</td><td><ul style="list-style-type: none">• If broker code is not mentioned the default plan is ICICI Prudential ELSS Tax Saver Fund – Direct Plan• If broker code is mentioned the default plan is ICICI Prudential ELSS Tax Saver Fund - Regular Plan</td></tr><tr><td>Default Plan (in certain circumstances)</td><td><ul style="list-style-type: none">• If ICICI Prudential ELSS Tax Saver Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential ELSS Tax Saver Fund – Direct Plan• If ICICI Prudential ELSS Tax Saver Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential ELSS Tax Saver Fund – Direct Plan</td></tr><tr><td>Default Option</td><td>Growth Option</td></tr><tr><td>Default sub option</td><td>IDCW Reinvestment</td></tr></table> <p>For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.</p> <p>The Trustee reserves the right to add any other options/ sub-options under the Scheme.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>			Default Plan (if no plan is selected)	<ul style="list-style-type: none">• If broker code is not mentioned the default plan is ICICI Prudential ELSS Tax Saver Fund – Direct Plan• If broker code is mentioned the default plan is ICICI Prudential ELSS Tax Saver Fund - Regular Plan	Default Plan (in certain circumstances)	<ul style="list-style-type: none">• If ICICI Prudential ELSS Tax Saver Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential ELSS Tax Saver Fund – Direct Plan• If ICICI Prudential ELSS Tax Saver Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential ELSS Tax Saver Fund – Direct Plan	Default Option	Growth Option	Default sub option	IDCW Reinvestment
Default Plan (if no plan is selected)	<ul style="list-style-type: none">• If broker code is not mentioned the default plan is ICICI Prudential ELSS Tax Saver Fund – Direct Plan• If broker code is mentioned the default plan is ICICI Prudential ELSS Tax Saver Fund - Regular Plan										
Default Plan (in certain circumstances)	<ul style="list-style-type: none">• If ICICI Prudential ELSS Tax Saver Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential ELSS Tax Saver Fund – Direct Plan• If ICICI Prudential ELSS Tax Saver Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential ELSS Tax Saver Fund – Direct Plan										
Default Option	Growth Option										
Default sub option	IDCW Reinvestment										
Systematic Investment Plan	Daily, Weekly, Fortnightly and Monthly[®]: Minimum Rs. 500/- & in multiples of Rs. 500 (Minimum no. of installments - 6) Quarterly[®]: Minimum Rs. 500/- & in multiples of Rs. 500 (Minimum number of instalments - 4) This scheme is also eligible for Freedom SIP.										
Systematic Withdrawal Plan	Available										
Switch Facility	Available after lock-in period of 3 years										
STP	Available. STP - Out is available only after lock-in period of 3 years. Please read SAI for more details.										
SIP PLUS	Investors who had registered for SIP plus facility before June 1, 2021, will continue to get insurance cover.										
APPLICABLE NAV	000										
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption								
	Rs. 500/- (plus in multiple of Rs. 500/-)	Rs. 500/- (plus in multiple of Rs. 500/-)	Any Amount (Post completion of Lock-In period)								
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 500 and in multiples of Rs. 500 (Post completion of 3 years Lock-In period) Additional Application (switch-ins): Rs. 500 and in multiples of Rs. 500 (Post completion of 3 years Lock-In period)										

KEY SCHEME FEATURES OF ICICI PRUDENTIAL ELSS TAX SAVER FUND (Erstwhile ICICI Prudential Long Term Equity Fund (Tax Saving))			
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	Nifty 500 TRI		
THE FUND MANAGER (Tenure given is as on April 30, 2024)	Mr. Mittul Kalawadia is the Fund Manager of the Scheme. As on September 30, 2024, Mr. Mittul Kalawadia is managing the Scheme for 1 year and 1 month since September 2023. Ms. Sharmila D'mello is the fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2024	FOLIOS: 7,26,455 AUM : Rs. 15,321.16 crores		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicipruamc.com/sid-related-information " SID related information (icicipruamc.com) ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable iii. PORTFOLIO DISCLOSURE Investors can also obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx iv. SCHEME'S PORTFOLIO TURNOVER RATIO: 0.28 times		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure:	As follows		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	Nil		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential ELSS Tax Saver Fund : 1.81% ICICI Prudential ELSS Tax Saver Fund - Direct Plan : 1.31%		(Actual Recurring Expenses Excludes GST on Management Fees)
Tax treatment for the Investors (Unitholders): Refer to Page no. 46	Daily Net Asset Value (NAV) Publication: Refer to Page no. 46	For Investor Grievances please contact: Refer to Page no. 46	Unitholders' Information: Refer to Page no. 46-47

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BALANCED ADVANTAGE FUND			
TYPE	An Open Ended Dynamic Asset Allocation Fund		
INVESTMENT OBJECTIVE	To provide capital appreciation/income by investing in equity and equity related instruments including derivatives and debt and money market instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.		
ASSET ALLOCATION PATTERN	Types of Instrument	Indicative Allocation (% of Net Assets)	
		Minimum	Maximum
	Equity & Equity related instruments #	65%	100%
	Debt and Money Market Instruments, including Units of Debt oriented mutual fund schemes*@\$	0%	35%
	Preference Shares	0%	10%
	Units issued by REITs and InvITs	0%	10%
	#Although the gross equity and equity related exposure would be normally maintained between 65%-100%, the net equity exposure can be brought down below 65% through various derivative strategies. The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation. @ Excluding subscription money in transit before deployment / payout \$ Any other security as may be permitted by SEBI/ RBI, subject to approval from SEBI / RBI as required * Exposure to the Securitised debt will not exceed 50% of the debt portfolio Exposure to various instruments will be as per the indicative table given below:		
	Sr. No.	Type of Instrument	Percentage of exposure
	1.	Stock Lending	Up to 20% of net assets
	2.	Derivatives	Up to 50% of total assets
	2(a)	Equity Derivatives for hedging purpose	Upto 50 % of net assets
	2(b)	Equity Derivatives for non-hedging purpose	Upto 50% of net assets
	2(c)	Debt Derivatives for hedging/non hedging purpose	Upto 20% of net assets
	3.	Securitized Debt	Up to 50 % of the debt portfolio
			Paragraph 12.11 of the Master Circular
			Paragraph 12.25 of the Master Circular
			Paragraph 12.15 of the Master Circular

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BALANCED ADVANTAGE FUND

ASSET ALLOCATION PATTERN
(CONTD.)

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
4.	ADR/GDR/Foreign securities/ Overseas ETFs	Up to 35% of the net assets	Paragraph 12.19 of the Master Circular
5.	Structured Obligations, Credit enhancements	Upto 10% of the debt portfolio of the scheme and group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes: a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade	Paragraph 12.3 of the Master Circular

The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI.

Derivatives shall mean derivatives instruments as permitted by SEBI, including derivative exposure in accordance with paragraph 7.5 and 12.25 of Master Circular. The Scheme may also participate in Imperfect Hedging up to 20% of the net assets.

The Cumulative Gross Exposure to Equity, Debt, Money market instruments, Derivatives, Preference Shares, units of REITs and INVITs, etc. and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.

Investors may note that securities, which endeavor to provide higher returns typically, display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect moderate to very high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.

Considering the inherent characteristics of the Scheme, equity positions are built-up gradually and also sold off gradually. This would necessarily entail having large cash position before the portfolio is fully invested and during periods when equity positions are being sold off to book profits/losses or to meet redemption needs. Such positions shall be subject to rebalancing period and in line with paragraph 2.9 of the Master Circular.

Rebalancing due to Short Term Defensive Consideration:

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b the Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

- Further, as per Para 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

Apart from the above investment restrictions, the Scheme may follow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

Negative list: The Scheme will not invest/ have exposure in the following:

Sr. No	Particulars
1.	Short selling

INVESTMENT STRATEGY

Please refer to page 35-39

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to Page Nos. 39-42 for summarised Scheme Specific Risk Factors.

FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.

PLANS AND OPTIONS

Plans available under the Scheme: • ICICI Prudential Balanced Advantage Fund - Direct Plan and • ICICI Prudential Balanced Advantage Fund - Regular Plan

Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW)

(1) IDCW Payout (2) IDCW Reinvestment

• Including Default option/ facility (as applicable) are as follows:

Default Plan (if no plan is selected)	<ul style="list-style-type: none"> If broker code is not mentioned the default plan is ICICI Prudential Balanced Advantage Fund – Direct Plan If broker code is mentioned the default plan is ICICI Prudential Balanced Advantage Fund - Regular Plan
Default Plan (in certain circumstances)	<ul style="list-style-type: none"> If ICICI Prudential Balanced Advantage Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Balanced Advantage Fund – Direct Plan If ICICI Prudential Balanced Advantage Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Balanced Advantage Fund – Direct Plan
Default Option	Growth Option
Default sub option	IDCW Reinvestment

For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.

The Trustee reserves the right to add any other options/ sub-options under the Scheme.

For detailed disclosure on default plans and options, kindly refer SAI.

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BALANCED ADVANTAGE FUND			
Systematic Investment Plan (Min. amount applicability is at the time of registration)	Daily, Weekly, Fortnightly & Monthly: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4) This scheme is also Eligible for Freedom SIP.		
Systematic Withdrawal Plan	Available. Please refer to SID.		
Switch Facility	Available		
STP / Flex STP / Booster STP / Booster SIP	Available.		
APPLICABLE NAV	0 0 0		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption
	Rs. 500 (plus in multiples of Re.1)	Rs. 100 (plus in multiples of Re.1)	Any Amount
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 500/- and any amount thereafter Additional Application (switch-ins): Rs. 100/- and any amount thereafter		
DESPATCH OF REDEMPTION REQUEST **	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	CRISIL Hybrid 50+50 - Moderate Index		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	Mr. Sankaran Naren, Mr. Rajat Chandak, Mr. Ihab Dalwai, Mr. Manish Banthia, Mr. Akhil Kakkar and Ms. Sri Sharma are the fund managers of the Scheme. As on September 30, 2024, Mr Sankaran Naren has been managing Equity portion of this fund for 7 years and 3 months from July 2017, Mr. Rajat Chandak has been managing Equity portion for 9 years and 1 month since September 2015, Mr. Ihab Dalwai has been managing Equity portion of this fund for 6 years and 9 months since January 2018, Mr. Manish Banthia has been managing Debt portion for 14 years and 11 months, since November 2009, Ms. Sri Sharma has been managing the scheme for around 3 years and 6 month since April 2021 and Mr. Akhil Kakkar has been managing the Scheme for 9 months since January 2024. Sharmila D'mello is the fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON September 30, 2024	FOLIOS: 792,518 AUM: Rs. 62,050.92 crores		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicipruamc.com/sid-related-information " SID related information (icicipruamc.com) ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFs/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable iii. PORTFOLIO DISCLOSURE Investors can also obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx iv. SCHEME's PORTFOLIO TURNOVER RATIO: 0.29 times		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure:	As follows		
Exit Load on applicable NAV on the basis of the investment period from the date of allotment of units	If redeem/switch out: (a) Upto 30% of units within 1 year from the date of allotment - Nil (b) More than 30% of units, within 1 year from the date of allotment - 1% of applicable NAV (c) After 1 year from the date of allotment- Nil.		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Balanced Advantage Fund : 1.55% ICICI Prudential Balanced Advantage Fund - Direct Plan : 0.96%		(Actual Recurring Expenses Excludes GST on Management Fees)
Tax treatment for the Investors (Unitholders): Refer to Page no. 49	Daily Net Asset Value (NAV) Publication: Refer to Page no. 49	For Investor Grievances please contact: Refer to Page no. 49	Unitholders' Information: Refer to Page no. 49-50

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTICAP FUND													
TYPE	An open ended equity scheme investing across large cap, mid cap and small cap stocks.												
INVESTMENT OBJECTIVE	To generate capital appreciation through investments in equity & equity related instrument across large cap, mid cap and small cap stocks of various industries. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.												
ASSET ALLOCATION PATTERN	Under normal circumstances, the asset allocation under the Scheme will be as follows:												
	Type of Security		Indicative allocation (% of total assets)										
	Particulars	Minimum	Maximum										
	Equities & Equity related securities*	75%	100%										
	Debt and Money Market Instruments	0%	25%										
	*- Minimum investment in equity & equity related instruments of large cap companies – 25% of total assets - Minimum investment in equity & equity related instruments of mid cap companies – 25% of total assets - Minimum investment in equity & equity related instruments of small cap companies – 25% of total assets As per the Master Circular, Largecap companies means 1st – 100th company in terms of full market capitalization, mid companies means 101st – 250th company in terms of full market capitalization and small companies means 251st company onwards in terms of full market capitalization or such other companies as may be specified by SEBI from time to time. The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation. Securitised Debt up to 5% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower. The Cumulative Gross Exposure across Equity, Debt, Derivatives, ADR/GDR/Foreign securities and such other securities/assets as may be permitted by the SEBI from time to time, should not exceed 100% of the net assets of the scheme. Exposure to various instruments will be as per the indicative table given below: (Actual instrument/percentages may vary subject to applicable SEBI circulars):												
	Sr. No.	Type of Instrument	Percentage of exposure	Circular references									
	1.	Stock Lending	Up to 50% of net assets	Paragraph 12.11 of the Master Circular									
	2.	Derivatives	Upto 100 % of the net assets	Paragraph 12.25 of the Master Circular									
	2(a)	Equity Derivatives for hedging purpose	Upto 100 % of the net assets										
	2(b)	Equity Derivatives for non-hedging purpose											
	2(c)	Debt Derivatives for hedging/non hedging purpose											
	3.	Securitized Debt	Up to 5 % of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower	Paragraph 12.15 of the Master Circular									
	4.	ADR/GDR/Foreign securities/Overseas ETFs	Up to 50% of the net assets	Paragraph 12.19 of the Master Circular									
	The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI in accordance with paragraph 12.25.8 of the Master Circular												
	Rebalancing due to Short Term Defensive Consideration: <ul style="list-style-type: none">Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.												
	Rebalancing due to Passive Breaches: <ul style="list-style-type: none">Further, as per paragraph 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in paragraph 2.9 of the Master Circular.												
Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities													
Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.													
Negative list: The Scheme will not invest/ have exposure in the following:													
<table><tr><th>Sr. No</th><th>Particulars</th></tr><tr><td>1.</td><td>Credit default swaps</td></tr><tr><td>2.</td><td>Repos in corporate bond</td></tr><tr><td>3.</td><td>Short Selling</td></tr><tr><td>4.</td><td>Equity Linked Debentures</td></tr></table>				Sr. No	Particulars	1.	Credit default swaps	2.	Repos in corporate bond	3.	Short Selling	4.	Equity Linked Debentures
Sr. No	Particulars												
1.	Credit default swaps												
2.	Repos in corporate bond												
3.	Short Selling												
4.	Equity Linked Debentures												
INVESTMENT STRATEGY	Please refer to page 35-39												
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to Page Nos. 39-42 for summarised Scheme Specific Risk Factors.												
FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.													

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTICAP FUND			
PLANS AND OPTIONS	Plans available under the Scheme: • ICICI Prudential Multicap Fund - Direct Plan and • ICICI Prudential Multicap Fund - Regular Plan Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW) (1) IDCW Payout (2) IDCW Reinvestment • Including Default option/ facility (as applicable) are as follows:		
	Default Plan (if no plan is selected)	• If broker code is not mentioned the default plan is ICICI Prudential Multicap Fund – Direct Plan • If broker code is mentioned the default plan is ICICI Prudential Multicap Fund - Regular Plan	
	Default Plan (in certain circumstances)	• If ICICI Prudential Multicap Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Multicap Fund – Direct Plan • If ICICI Prudential Multicap Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Multicap Fund – Direct Plan	
	Default Option	Growth Option	
	Default sub option	IDCW Reinvestment	
	For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI. The Trustee reserves the right to add any other options/ sub-options under the Scheme. For detailed disclosure on default plans and options, kindly refer SAI.		
Systematic Investment Plan	Daily, Weekly, Fortnightly & Monthly: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly: Minimum Rs. 5000/-& in multiples of Re. 1 (Minimum number of instalments - 4) This scheme is also Eligible for Freedom SIP.		
Systematic Withdrawal Plan	Available		
Switch Facility	Available		
STP / Flex STP / Booster STP / Booster SIP	Available. For Booster SIP and Booster STP , the scheme is a target scheme under both facilities.		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption
	Rs. 5,000 (plus in multiples of Re.1)	Rs. 1,000 (plus in multiples of Re.1)	Any Amount
Minimum Application Amount and Additional Application Amount in case of switches	Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 1000/- and any amount thereafter		
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	Nifty 500 Multicap 50:25:25 TRI		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	Mr. Sankaran Naren and Mr. Anand Sharma are the fund managers of the Scheme. As on September 30, 2024 they both have been managing this fund for 2 years and 2 months i.e. since August 2022. *Ms. Sharmila D'mello is the fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.		
Number of Folios & Assets Under Management (AUM) as on September 30, 2024	FOLIOS: 4,15,629 AUM: Rs. 14,690.17 crores		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicipruamc.com/sid-related-information ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable iii. PORTFOLIO DISCLOSURE Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx iv. SCHEME's PORTFOLIO TURNOVER RATIO: 0.90 times		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure:	As follows		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	(a) Upto 12 months from allotment - 1% of applicable NAV (b) More than 12 months from allotment - Nil		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Multicap Fund - Regular Plan : 1.85% ICICI Prudential Multicap Fund - Direct Plan : 1.07%		(Actual Recurring Expenses Excludes Goods Service tax (GST) on Management Fees)
Tax treatment for the Investors (Unitholders): Refer to Page no. 46	Daily Net Asset Value (NAV) Publication: Refer to Page no. 46	For Investor Grievances please contact: Refer to Page no. 46	Unitholders' Information: Refer to Page no. 46-47

KEY SCHEME FEATURES OF ICICI PRUDENTIAL CREDIT RISK FUND				
TYPE	(An Open Ended Debt Scheme Predominantly Investing in AA and below Rated Corporate Bonds. A relatively high interest rate risk and relatively high credit risk.)			
POTENTIAL RISK CLASS (Matrix)	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)			C-III
INVESTMENT OBJECTIVE	To generate income through investing predominantly in AA and below rated corporate bonds while maintaining the optimum balance of yield, safety and liquidity. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.			
ASSET ALLOCATION PATTERN	Instruments		Indicative allocation (% of corpus)	
			Minimum	Maximum
	Debt & Money Market Instruments		0%	100%
	Units issued by REITs & InvITs		0%	10%
	The Scheme shall have exposure to corporate bonds with AA (or equivalent rating) and below credit rating at least to the extent of 65% of the corpus of the Scheme. The Scheme may also take exposure to:			
	Sr. No.	Type of Instrument	Percentage of exposure	Circular references
	1	Securitized Debt (Single loan and / or Pool loan Securitized debt)	Up to 50% of net assets	Paragraph 12.11 of the Master Circular
	2	Securities Lending	-	-
	3	Overseas Securities	-	-
	4	Derivatives	Upto 100 % of the net assets in debt and money market instruments	
	4(a)	Equity Derivatives for hedging purpose	-	
	4(b)	Equity Derivatives for non hedging purpose	-	Paragraph 12.25 of the Master Circular
	4(c)	Debt Derivatives for hedging/non hedging purpose	Upto 100 % of the net assets	
	5	REITs & InvITs	Upto 10 % of the net assets	Paragraph 12.11 of the Master Circular
	The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.			
	The Scheme shall not take leverage positions and total investments, including investments in debt and other securities and gross exposure to derivatives, if any, shall not exceed net assets under management of the scheme.			
	The Cumulative Gross Exposure across Debt and Money Market Instruments, REITs and InvITs, Derivatives and such other securities/assets as may be permitted by SEBI, if required, should not exceed 100% of the net assets of the scheme.			
	Rebalancing due to Short Term Defensive Consideration:			
	Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.			
	Rebalancing due to Passive Breaches:			
	Further, as per paragraph 2.9 of SEBI master circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in paragraph 2.9 of the Master Circular.			
	In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with the relevant paragraph of Master circular pertaining to Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF. However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.			
	For calculation of asset allocation limits of the scheme in terms of Part IV of Chapter 2 on 'Categorization and Rationalization of Mutual Fund Schemes' of the Master Circular, investment in units of CDMDF shall be excluded from base of net assets. Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.			
	Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL CREDIT RISK FUND			
ASSET ALLOCATION PATTERN (CONTD.)	Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time. Negative list: The Scheme will not invest/ have exposure in the following:		
	Sr. No	Particulars	
	1.	Short selling	
	2.	Stock Lending	
	3.	Foreign securities	
INVESTMENT STRATEGY	Please refer to page 35-39		
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarised on Page Nos. 39-42.		
FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.			
PLANS AND OPTIONS	Plans available under the Scheme: • ICICI Prudential Credit Risk Fund - Direct Plan and • ICICI Prudential Credit Risk Fund - Regular Plan Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW) (1) IDCW Payout (2) IDCW Reinvestment (quarterly frequency) • Including Default option/ facility (as applicable) are as follows:		
	Default Plan (if no plan is selected)	• If broker code is not mentioned the default plan is ICICI Prudential Credit Risk Fund – Direct Plan • If broker code is mentioned the default plan is ICICI Prudential Credit Risk Fund - Regular Plan	
	Default Plan (in certain circumstances)	• If ICICI Prudential Credit Risk Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Credit Risk Fund – Direct Plan • If ICICI Prudential Credit Risk Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Credit Risk Fund – Direct Plan	
	Options/ sub-options	• Growth Option and • IDCW : 1) IDCW Payout 2) IDCW Reinvestment	
	Default Option	Growth Option	
	Default sub option	IDCW Reinvestment	
	For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI. The Trustee reserves the right to add any other options/ sub-options under the Scheme. For detailed disclosure on default plans and options, kindly refer SAI.		
Systematic Investment Plan	Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4)		
Systematic Withdrawal Plan	Available		
Switch Facility	Available		
STP / Flex STP ^{ss} / Booster STP	Available. Booster STP is available under the scheme. The Scheme is a source scheme under the facility.		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption
	Rs.100 (plus in multiples of Re.1)	Rs.100 (plus in multiples of Re.1)	Any Amount
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 100/- and any amount thereafter Additional Application (switch-ins): Rs. 100/- and any amount thereafter		
DESPATCH OF REDEMPTION REQUEST ^{##}	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	CRISIL Credit Risk Debt B-II Index The composition of the benchmark is such that, it is most suited for comparing performance of the Scheme. The Trustees reserves the right to change the benchmark in future, if a benchmark better suited to the investment objective of the Scheme is available. The benchmark of the Scheme has been changed from CRISIL Credit Risk Debt C-II Index to CRISIL Credit Risk Debt B-II Index with effect from March 12, 2024		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	Mr. Manish Banthia and Mr. Akhil Kakkar are the Fund Managers of the Scheme. As on September 30, 2024, Mr. Manish Banthia has been managing the Scheme for a tenure of 7 years and 11 months, since November 2016. Mr. Akhil Kakkar has been managing the Scheme for a tenure of 9 months, since January 2024.		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2024	FOLIOS: 53,142 AUM: Rs. 6,463.78 crores		

KEY SCHEME FEATURES OF ICICI PRUDENTIAL CREDIT RISK FUND

ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	<p>i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicpruamc.com/sid-related-information" SID related information (icicpruamc.com)</p> <p>ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable</p> <p>iii. PORTFOLIO DISCLOSURE Investors can also obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicpruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx</p> <p>iv. SCHEME's PORTFOLIO TURNOVER RATIO: Not Applicable</p>		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure:	As follows		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	<p>(a) Up to 10% of units within 1 year of allotment : NIL (b) More than 10% of Units within 1 year of allotment : 1% of applicable NAV (c) If redeemed/switched out after 1 year: NIL</p> <p>Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged paragraph 6.11.1.1 (b) of the Master Circular, such redemption / switch will not be subject to exit load.</p>		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Credit Risk Fund - Regular Plan : 1.56% ICICI Prudential Credit Risk Fund - Direct Plan : 0.84%	(Actual Recurring Expenses Excludes Goods & Services tax (GST) on Management Fees)	
Tax treatment for the Investors (Unitholders): Refer to Page no. 46	Daily Net Asset Value (NAV) Publication: Refer to Page no. 46	For Investor Grievances please contact: Refer to Page no. 46	Unitholders' Information: Refer to Page no. 46-47

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MEDIUM TERM BOND FUND

TYPE	(An Open Ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 Years and 4 Years. The Macaulay duration of the portfolio is 1 Year to 4 years under anticipated adverse situation.) A relatively high interest rate risk and moderate credit risk.			
POTENTIAL RISK CLASS (Matrix)	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	
INVESTMENT OBJECTIVE	To generate income through investments in a range of debt and money market instruments while maintaining the optimum balance of yield, safety and liquidity. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.			
ASSET ALLOCATION PATTERN	Under all circumstances (normal as well as adverse), the asset allocation under the Scheme will be as follows:			
	Instruments	Indicative allocation (% of corpus) in all circumstances		
		Minimum	Maximum	
	Debt Instruments	40%	100%	
	Money market instruments	0%	50%	
	Units issued by REITs & InvITs	0%	10%	
	The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.			
	The Cumulative Gross Exposure across Debt, Money Market Instruments, REITs and InvITs, Derivatives and such other securities/assets as may be permitted by SEBI, should not exceed 100% of the net assets of the scheme.			
	The Macaulay duration of the portfolio of the Scheme would be between 3 years and 4 years under normal circumstances.			
	The Macaulay duration of the portfolio of the Scheme would be between 1 year and 4 years under adverse circumstances.			
	Exposure to various instruments will be as per the indicative table given below: (Below percentages shall be subject to applicable SEBI circulars:			
	Sr. No.	Type of Instrument	Percentage of exposure	Circular references
	1.	Securitized Debt	Up to 50% of net assets	Paragraph 12.11 of the Master Circular
	2.	Derivatives	Up to 100% of net assets	Paragraph 12.25 of the Master Circular
	2(a)	Equity Derivatives for hedging purpose	-	
	2(b)	Equity Derivatives for non hedging purpose	-	
	2(c)	Debt Derivatives for hedging/non hedging purpose	Upto 100 % of the net assets	
	3.	Stock Lending	NIL	Not Applicable
	4.	Overseas Securities	NIL	Not Applicable
	Rebalancing due to Short Term Defensive Consideration:			
	<ul style="list-style-type: none"> Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. 			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MEDIUM TERM BOND FUND											
ASSET ALLOCATION PATTERN (CONTD.)	<p>Rebalancing due to Passive Breaches:</p> <ul style="list-style-type: none"> Further, as per paragraph 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in paragraph 2.9 of the Master Circular. <p>The securities mentioned in the asset allocation pattern could be listed, unlisted, privately placed, secured or unsecured, rated or unrated and of any maturity. The securities may be acquired through secondary market purchases, Public Offering, other public offers, Private Placement, right offers (including renunciation) and negotiated deals.</p> <p>In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with relevant paragraph of SEBI Master circular on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.</p> <p>However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.</p> <p>For calculation of asset allocation limits of the scheme in terms of Part IV of Chapter 2 on 'Categorization and Rationalization of Mutual Fund Schemes' of Master Circular for Mutual Funds dated May 19, 2023, investment in units of CDMDF shall be excluded from base of net assets.</p> <p>Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.</p> <p>Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities</p> <p>Apart from the above investment restrictions, the Scheme may follow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.</p> <p>Negative list: The Scheme will not invest/ have exposure in the following:</p> <table border="1"> <thead> <tr> <th>Sr. No</th><th>Particulars</th></tr> </thead> <tbody> <tr> <td>1.</td><td>Overseas Securities</td></tr> <tr> <td>2.</td><td>Short selling</td></tr> <tr> <td>3.</td><td>Stock lending</td></tr> </tbody> </table>	Sr. No	Particulars	1.	Overseas Securities	2.	Short selling	3.	Stock lending		
Sr. No	Particulars										
1.	Overseas Securities										
2.	Short selling										
3.	Stock lending										
INVESTMENT STRATEGY	Please refer to page 35-39										
RISK PROFILE OF THE SCHEMES	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 on Page Nos. 39-42.										
FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.											
PLANS AND OPTIONS	<p>Plans available under the Scheme: • ICICI Prudential Medium Term Bond Fund - Direct Plan and • ICICI Prudential Medium Term Bond Fund - Regular Plan</p> <p>Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW)</p> <p>(1) IDCW Payout (2) IDCW Reinvestment</p> <p>• Including Default option/ facility (as applicable) are as follows:</p> <table border="1"> <tbody> <tr> <td>Default Plan (if no plan is selected)</td><td> <ul style="list-style-type: none"> If broker code is not mentioned the default plan is ICICI Prudential Medium Term Bond Fund – Direct Plan If broker code is mentioned the default plan is ICICI Prudential Medium Term Bond Fund - Regular Plan </td></tr> <tr> <td>Default Plan (in certain circumstances)</td><td> <ul style="list-style-type: none"> If ICICI Prudential Medium Term Bond Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Medium Term Bond Fund – Direct Plan If ICICI Prudential Medium Term Bond Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Medium Term Bond Fund – Direct Plan </td></tr> <tr> <td>Options/ sub-options</td><td> <ul style="list-style-type: none"> Growth Option and IDCW : 1) IDCW Payout 2) IDCW Reinvestment </td></tr> <tr> <td>Default Option</td><td>Growth Option</td></tr> <tr> <td>Default sub option</td><td>IDCW Reinvestment</td></tr> </tbody> </table> <p>For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.</p> <p>The Trustee reserves the right to add any other options/ sub-options under the Scheme.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>	Default Plan (if no plan is selected)	<ul style="list-style-type: none"> If broker code is not mentioned the default plan is ICICI Prudential Medium Term Bond Fund – Direct Plan If broker code is mentioned the default plan is ICICI Prudential Medium Term Bond Fund - Regular Plan 	Default Plan (in certain circumstances)	<ul style="list-style-type: none"> If ICICI Prudential Medium Term Bond Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Medium Term Bond Fund – Direct Plan If ICICI Prudential Medium Term Bond Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Medium Term Bond Fund – Direct Plan 	Options/ sub-options	<ul style="list-style-type: none"> Growth Option and IDCW : 1) IDCW Payout 2) IDCW Reinvestment 	Default Option	Growth Option	Default sub option	IDCW Reinvestment
Default Plan (if no plan is selected)	<ul style="list-style-type: none"> If broker code is not mentioned the default plan is ICICI Prudential Medium Term Bond Fund – Direct Plan If broker code is mentioned the default plan is ICICI Prudential Medium Term Bond Fund - Regular Plan 										
Default Plan (in certain circumstances)	<ul style="list-style-type: none"> If ICICI Prudential Medium Term Bond Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Medium Term Bond Fund – Direct Plan If ICICI Prudential Medium Term Bond Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Medium Term Bond Fund – Direct Plan 										
Options/ sub-options	<ul style="list-style-type: none"> Growth Option and IDCW : 1) IDCW Payout 2) IDCW Reinvestment 										
Default Option	Growth Option										
Default sub option	IDCW Reinvestment										
Systematic Investment Plan	Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 1,000/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4)										
Systematic Withdrawal Plan	Available										
Switch Facility	Available										
STP / Flex STP / Booster STP / Booster SIP	Available. For Booster STP , the Scheme is a source scheme under the facility.										

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MEDIUM TERM BOND FUND			
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption
	Rs. 5,000 (plus in multiples of Re.1)	Rs. 1,000 (plus in multiples of Re.1)	Any Amount
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 1000/- and any amount thereafter		
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	NIFTY Medium Duration Debt Index A-III The composition of the benchmark is such that, it is most suited for comparing performance of the Scheme of ICICI Prudential Mutual Fund. The benchmark of the Scheme has been changed from CRISIL Medium Duration Debt B-III Index To NIFTY Medium Duration Debt Index A-III with effect from March 12, 2024.		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	Mr. Manish Banthia and Mr. Akhil Kakkar are the Fund Managers of the Scheme. As on September 30, 2024, Mr. Manish Banthia has been managing the Scheme for a tenure of 8 years, since November 2016. Mr. Akhil Kakkar has been managing the Scheme for a tenure of 9 months, since January 2024		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2024	FOLIOS: 38,676 AUM: Rs. 5,983.44 crores		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicipruamc.com/sid-related-information " SID related information (icicipruamc.com) ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFs/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable iii. PORTFOLIO DISCLOSURE Investors can also obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx iv. SCHEME's PORTFOLIO TURNOVER RATIO: Not Applicable		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure:	As follows		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	1) Upto 10% of units within 1 year from the date of allotment – Nil 2) More than 10% of units within 1 year from the date of allotment – 1% of applicable NAV 3) After 1 year from the date of allotment – Nil Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under specified under paragraph 6.11.1.4 of Master Circular for Mutual Funds dated May 19, 2023, such redemption / switch will not be subject to exit load.		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Medium Term Bond Fund - Regular Plan : 1.40% ICICI Prudential Medium Term Bond Fund - Direct Plan : 0.74%		(Actual Recurring Expenses Excludes Goods & Service Tax (GST) on Management Fees)
Tax treatment for the Investors (Unitholders): Refer to Page no. 46	Daily Net Asset Value (NAV) Publication: Refer to Page no. 46	For Investor Grievances please contact: Refer to Page no. 46	Unitholders' Information: Refer to Page no. 46-47

KEY SCHEME FEATURES OF ICICI PRUDENTIAL FLOATING INTEREST FUND				
TYPE	(An open ended debt scheme predominantly investing in floating rate instruments including fixed rate instruments converted to floating rate exposures using swaps/derivatives. A relatively high interest rate risk and moderate credit risk.)			
POTENTIAL RISK CLASS (Matrix)	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	
INVESTMENT OBJECTIVE	To generate income through investing predominantly in floating rate instruments while maintaining the optimum balance of yield, safety and liquidity. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.			
ASSET ALLOCATION PATTERN	Under normal circumstances, the asset allocation under the Scheme will be as follows:			
	Instruments	Indicative allocation (% of corpus) under normal circumstances		
		Minimum	Maximum	
	Floating Rate Instruments^	65%	100%	
	Debt and money market instruments other than floating rate instruments	0%	35%	
	^The floating rate instruments includes either instruments where the returns are linked to a floating rate benchmark or fixed rate instruments converted to floating rate exposures using swaps/derivatives. The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL FLOATING INTEREST FUND**ASSET ALLOCATION PATTERN (CONTD.)**

The Cumulative Gross Exposure across Debt and Money Market, Derivatives and such other securities/assets as may be permitted by the SEBI, if required, should not exceed 100% of the net assets of the scheme.

Exposure to various instruments will be as per the indicative table given below: (Below percentages shall be subject to applicable SEBI circulars:

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securitized Debt	Up to 35% of net assets	Paragraph 12.11 of the Master Circular
2.	Derivatives	Up to 100% of net assets	Paragraph 12.25 of the Master Circular
2(a)	Equity Derivatives for hedging purpose	-	
2(b)	Equity Derivatives for non hedging purpose	-	
2(c)	Debt Derivatives for hedging/non hedging purpose	Upto 100 % of the net assets	
3.	Stock Lending	NA	NA
4.	ADR/GDR/Foreign securities/Overseas ETFs	NA	NA

Rebalancing due to Short Term Defensive Consideration:

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

- Further, as per paragraph 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in paragraph 2.9 of the Master Circular.

The securities mentioned in the asset allocation pattern could be listed, unlisted, privately placed, secured or unsecured, rated or unrated and of any maturity. The securities may be acquired through secondary market purchases, Initial Public Offering (IPO), other public offers, Private Placement, right offers (including renunciation) and negotiated deals.

In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with the relevant paragraph of SEBI Master circular pertaining to Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 business days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 business days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

For calculation of asset allocation limits of the scheme in terms of Part IV of Chapter 2 on 'Categorization and Rationalization of Mutual Fund Schemes' of Master Circular for Mutual Funds dated May 19, 2023, investment in units of CDMDF shall be excluded from base of net assets.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities

Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

Negative list: The Scheme will not invest/ have exposure in the following:

Sr. No	Particulars
1.	ADR/GDR/Foreign securities/Overseas ETFs
2.	Short Selling
3.	Stock Lending

INVESTMENT STRATEGY

Please refer to page 35-39

RISK PROFILE OF THE SCHEMES

Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Refer to Page Nos. 39-42 for Scheme Specific Risk Factors.

FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.

KEY SCHEME FEATURES OF ICICI PRUDENTIAL FLOATING INTEREST FUND			
PLANS AND OPTIONS	Plans available under the Scheme: • ICICI Prudential Floating Interest Fund - Direct Plan and • ICICI Prudential Floating Interest Fund - Regular Plan Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW) (1) IDCW Payout (2) IDCW Reinvestment • Including Default option/ facility (as applicable) are as follows:		
	Default Plan (if no plan is selected)	• If broker code is not mentioned the default plan is ICICI Prudential Floating Interest Fund – Direct Plan • If broker code is mentioned the default plan is ICICI Prudential Floating Interest Fund – Regular Plan	
	Default Plan (in certain circumstances)	• If ICICI Prudential Floating Interest Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Floating Interest Fund – Direct Plan • If ICICI Prudential Floating Interest Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Floating Interest Fund – Direct Plan	
	Options/ sub-options	• Growth Option and • IDCW : 1) IDCW Payout 2) IDCW Reinvestment	
	Default Option	Growth Option	
	Default sub option	IDCW Reinvestment	
	For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI. The Trustee reserves the right to add any other options/ sub-options under the Scheme. For detailed disclosure on default plans and options, kindly refer SAI.		
Systematic Investment Plan	Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4)		
Systematic Withdrawal Plan	Available		
Switch Facility	Available		
STP / Flex STP/ Booster STP / Booster SIP	Available.		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption
	Rs. 500 (plus in multiples of Re.1)	Rs. 100 (plus in multiples of Re.1)	Any Amount
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 500/- and (plus in multiples of Re.1) Additional Application (switch-ins): Rs. 100/- and (plus in multiples of Re.1)		
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	Nifty Low Duration Debt Index A-I.		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	Mr. Ritesh Lunawat and Mr. Darshil Dedhia are the Fund Managers of the Scheme. As on September 30, 2024, Mr. Ritesh Lunawat has been managing this scheme for 1 month since inception i.e. September 2024. Mr. Darshil Dedhia has been managing this Scheme for a tenure of 1 year and 4 months, since June 2023.		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2024	FOLIOS: 92,991 AUM: Rs. 8,822.48 crores		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: "https://www.archive.icicipruamc.com/sid-related-information" SID related information (icicipruamc.com) ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFs/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable iii. PORTFOLIO DISCLOSURE Investors can also obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx iv. SCHEME's PORTFOLIO TURNOVER RATIO: Not Applicable		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure:	As follows		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	Nil The Trustees shall have a right to prescribe or modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged paragraph 6.11.1.1 (b) of the Master Circular, such redemption / switch will not be subject to exit load.		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Floating Interest Fund - Regular Plan : 1.27% ICICI Prudential Floating Interest Fund - Direct Plan : 0.61%	(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)	

KEY SCHEME FEATURES OF ICICI PRUDENTIAL FLOATING INTEREST FUND**Maximum Investment Amount per Investor (based on PAN of 1st holder) :**

- 1) The Maximum investment amount across all folios shall not exceed Rs. 300 Crore except to the extent detailed in point no. 2 below.
- 2) The AMC/Mutual Fund may accept an amount greater than Rs. 300 crore ("excess amount"/"said amount") such that it does not exceed regulatory limits, and provided the aggregate of investment amount in excess of Rs. 300 crore, including the excess amount, does not exceed 50% of the Scheme's AUM, which is declared on the last day of the preceding calendar month.

Investors may please note that the Maximum investment amount per investor referred above is including the existing investment amount in the respective schemes.

The AMC reserves the right to change/modify any features of aforesaid facilities available under the Schemes.

For distribution of IDCW, the Record Date is :	Frequency ; Monthly	Record Date : Last business day of the month
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Tax treatment for the Investors (Unitholders): Refer to Page no. 46	Daily Net Asset Value (NAV) Publication: Refer to Page no. 46	For Investor Grievances please contact: Refer to Page no. 46	Unitholders' Information: Refer to Page no. 46-47
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KEY SCHEME FEATURES OF ICICI PRUDENTIAL ASSET ALLOCATOR FUND (FOF)

TYPE	An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETFs/schemes.
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INVESTMENT OBJECTIVE	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity, debt, and gold schemes accessed through the diversified investment styles of underlying schemes. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.
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ASSET ALLOCATION PATTERN	Under normal circumstances, the asset allocation under the Scheme will be as follows:
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Instruments	Indicative allocations (% of corpus) under normal circumstances	
	Minimum	Maximum
Equity oriented schemes	0%	100%
Debt-oriented schemes	0%	100%
Gold ETFs/ schemes	0%	50%
Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0%	5%

* or similar instruments as may be permitted by RBI/SEBI

The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation. The Scheme can invest in the schemes managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s) as per the above stated asset allocation.

The Cumulative Gross Exposure across units of mutual fund schemes/ETFs, Money Market Instruments and such other securities/assets as may be permitted by SEBI should not exceed 100% of the net assets of the scheme.

Exposure to various instruments will be as per the indicative table given below (Below percentages shall be subject to applicable SEBI circulars):

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Stock Lending	Nil	Not applicable
2.	Derivatives	Nil	Not applicable
3.	Securitized Debt	Nil	Not applicable
4.	ADR/GDR/ Overseas securities	Nil	Not applicable
5.	Structured Obligation	Nil	Not applicable
6.	Reits and InvITs	Nil	Not applicable

At all points of time, the scheme will remain invested at least 95% (minimum allocation) in the underlying schemes. However, on account of rebalancing or certain liquidity requirements, the exposure to the underlying mutual fund schemes may fall below 95%. In such cases the same shall be rebalanced as per the provisions stated below. The portfolio would be rebalanced periodically to address any deviations from the aforementioned allocations due to market changes.

Further, the AMC shall comply with the applicable regulatory guidelines related to reporting and disclosure requirements as specified in the aforesaid circular.

Rebalancing due to Short Term Defensive Consideration:

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Paragraph 1.14.1.2.b of Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

- Further, as per Paragraph 2.9 of Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Paragraph 2.9 of the Master Circular.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

KEY SCHEME FEATURES OF ICICI PRUDENTIAL ASSET ALLOCATOR FUND (FOF)			
ASSET ALLOCATION PATTERN (CONTD.)	Negative list: The Scheme will not directly invest/ have exposure in the following:		
	Sr. No	Particulars	
	1.	Securitized debt	
	2.	ADR, GDR, overseas Securities	
	3.	Derivatives	
	4.	Short selling	
	5.	Stock lending	
	6.	Repo in corporate debt securities	
	7.	Credit Default Swaps transactions	
	8.	Structured Obligations	
	9.	Reits and InvITs	
INVESTMENT STRATEGY	Please refer to page 35-39		
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Refer to Page Nos. 39-42 for Scheme Specific Risk Factors		
FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.			
PLANS AND OPTIONS	Plans available under the Scheme: • ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan and • ICICI Prudential Asset Allocator Fund (FOF) - Regular Plan Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW) (1) IDCW Payout (2) IDCW Reinvestment • Including Default option/ facility (as applicable) are as follows:		
	Default Plan (if no plan is selected)	• If broker code is not mentioned the default plan is ICICI Prudential Asset Allocator Fund (FOF) – Direct Plan • If broker code is mentioned the default plan is ICICI Prudential Asset Allocator Fund (FOF) - Regular Plan	
	Default Plan (in certain circumstances)	• If ICICI Prudential Asset Allocator Fund (FOF) – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Asset Allocator Fund (FOF) – Direct Plan • If ICICI Prudential Asset Allocator Fund (FOF) - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Asset Allocator Fund (FOF) – Direct Plan	
	Default Option	Growth Option	
	Default sub option	IDCW Reinvestment	
	For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI. The Trustee reserves the right to add any other options/ sub-options under the Scheme. For detailed disclosure on default plans and options, kindly refer SAI.		
Systematic Investment Plan	Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 1000/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4)		
Systematic Withdrawal Plan	Available		
Switch Facility	Available		
STP / Flex STP / Booster STP / Booster SIP	Available. The Scheme is a target scheme under Booster STP and Booster SIP . The Scheme is also eligible for Freedom SIP and Freedom SWP.		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption
	Rs. 5000 (plus in multiples of Re.1)	Rs. 500 (plus in multiples of Re.1)	Any amount
Minimum Application Amount and Additional Application Amount in case of switches	Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 500/- and any amount thereafter		
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	CRISIL Hybrid 50 + 50 - Moderate Index The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Trustee reserves right to change the benchmark for performance of the scheme by suitable notification to the investors to this effect.		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	Mr. Sankaran Naren, Mr. Dharmesh Kakkad, Mr. Manish Banthia and Mr. Ritesh Lunawat are the Fund Managers of the Scheme. As on September 30, 2024, Mr. Dharmesh Kakkad is managing the equity portion of this fund for 6 years and 5 month since May 2018, Mr. Sankaran Naren is managing the equity portion of this fund for 6 years and 1 month since September 2018, Mr. Manish Banthia is managing the debt portion of this fund for around 7 years and 4 months since June, 2017 and Mr. Ritesh Lunawat is managing the debt portion of this Scheme for around 1 year and 4 months since June, 2023.		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2024	FOLIOS : 2,98,320 AUM : Rs. 23,263.17 crores		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		

KEY SCHEME FEATURES OF ICICI PRUDENTIAL ASSET ALLOCATOR FUND (FOF)

ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024				<div>i. SCHEME'S PORTFOLIO HOLDINGS</div> <div>The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicipruamc.com/sid-related-information SID related information (icicipruamc.com)</div> <div>ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable</div> <div>iii. PORTFOLIO DISCLOSURE</div> <div>Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx</div> <div>iv. SCHEME's PORTFOLIO TURNOVER RATIO: NA</div>	
EXPENSES OF THE SCHEME				As follows	
a) Load Structure					
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units				<div><div>• If units purchased or switched in from another scheme of the Fund are redeemed or switched out up to 10% of the units (the limit) purchased or switched within 1 year from the date of allotment – Nil</div><div>• If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit within 1 Year from the date of allotment - 1% of the applicable NAV</div><div>• If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 Year from the date of allotment - Nil</div></div>	
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)				<div>ICICI Prudential Asset Allocator Fund (FOF) - Regular Plan : 1.35 %</div> <div>ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan : 0.33 %</div> <div>(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)</div>	
Tax treatment for the Investors (Unitholders): Refer to Page no. 46				Daily Net Asset Value (NAV) Publication: Refer to Page no. 46	
				For Investor Grievances please contact: Refer to Page no. 46	
				Unitholders' Information: Refer to Page no. 46-47	

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MNC FUND

TYPE	An open ended equity scheme following MNC theme																																														
INVESTMENT OBJECTIVE	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities within MNC space. However there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																																														
ASSET ALLOCATION PATTERN	<p>Under normal circumstances, the asset allocation of the Scheme would be as follows:</p> <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity and equity related securities within MNC space</td><td>80</td><td>100</td></tr><tr><td>Other equity and equity related instruments</td><td>0</td><td>20</td></tr><tr><td>Debt, Units of debt Mutual Fund schemes and Money market instruments</td><td>0</td><td>20</td></tr><tr><td>Gold ETF/Units issued by REITs/ InvITs such other asset classes as may be permitted by SEBI from time to time (subject to applicable SEBI limits)</td><td>0</td><td>20</td></tr></table> <p>The Cumulative Gross Exposure across Equity, Debt, Derivatives, Gold ETFs, REITs and INVITs and ADR/GDR/foreign securities and such other securities/assets as may be permitted by SEBI should not exceed 100% of the net assets of the scheme. The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation. Exposure to various instruments will be as per the indicative table given below: (Below percentages shall be subject to applicable SEBI circulars):</p> <table><tr><th>Sr. No.</th><th>Type of Instrument</th><th>Percentage of exposure</th><th>Circular references</th></tr><tr><td>1.</td><td>Stock Lending</td><td>Up to 20% of net assets and single intermediary (broker) limit will be up to 5% of the Net Assets</td><td>Paragraph 12.11 of the Master Circular</td></tr><tr><td>2.</td><td>Derivatives</td><td>Upto 100 % of the net assets</td><td rowspan="4">Paragraph 12.25 of the Master Circular</td></tr><tr><td>2(a).</td><td>Equity Derivatives for hedging purpose</td><td rowspan="3">Upto 100 % of the net assets</td></tr><tr><td>2(b).</td><td>Equity Derivatives for non-hedging purpose</td></tr><tr><td>2(c).</td><td>Debt Derivatives for hedging/non hedging purpose</td></tr><tr><td>3.</td><td>Securitized Debt</td><td>Up to 50% of the debt portfolio</td><td>Paragraph 12.15 of the Master Circular</td></tr><tr><td>4.</td><td>ADR/GDR/Foreign securities/Overseas ETFs</td><td>Up to 50% of the net assets</td><td>Paragraph 12.19 of the Master Circular</td></tr></table> <p>The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI in accordance with paragraph 12.25.8 of the Master Circular.</p> <p>Rebalancing due to Short Term Defensive Consideration:</p> <ul style="list-style-type: none">Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.			Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Equity and equity related securities within MNC space	80	100	Other equity and equity related instruments	0	20	Debt, Units of debt Mutual Fund schemes and Money market instruments	0	20	Gold ETF/Units issued by REITs/ InvITs such other asset classes as may be permitted by SEBI from time to time (subject to applicable SEBI limits)	0	20	Sr. No.	Type of Instrument	Percentage of exposure	Circular references	1.	Stock Lending	Up to 20% of net assets and single intermediary (broker) limit will be up to 5% of the Net Assets	Paragraph 12.11 of the Master Circular	2.	Derivatives	Upto 100 % of the net assets	Paragraph 12.25 of the Master Circular	2(a).	Equity Derivatives for hedging purpose	Upto 100 % of the net assets	2(b).	Equity Derivatives for non-hedging purpose	2(c).	Debt Derivatives for hedging/non hedging purpose	3.	Securitized Debt	Up to 50% of the debt portfolio	Paragraph 12.15 of the Master Circular	4.	ADR/GDR/Foreign securities/Overseas ETFs	Up to 50% of the net assets	Paragraph 12.19 of the Master Circular
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KEY SCHEME FEATURES OF ICICI PRUDENTIAL MNC FUND			
ASSET ALLOCATION PATTERN (CONTD.)	Rebalancing due to Passive Breaches: <ul style="list-style-type: none">Further, as per paragraph 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in paragraph 2.9 of the Master Circular.The AMC shall comply with the provisions of the applicable regulatory guidelines for all reporting and disclosure requirements, etc. as may be specified from time to time. <p>The AMC shall comply with the provisions of the applicable regulatory guidelines for all reporting and disclosure requirements, etc. as may be specified from time to time.</p> <p>Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities</p> <p>Apart from the above investment restrictions, the Scheme may follow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.</p> <p>Negative list: The Scheme will not invest/ have exposure in the following:</p>		
	Sr. No	Particulars	
	1.	Credit default swaps	
	2.	Repos in corporate bond	
	3.	Short Selling	
INVESTMENT STRATEGY	Please refer to page 35-39		
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Refer to page nos. 39-42 for Scheme Specific Risk Factors.		
FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.			
PLANS AND OPTIONS	<ul style="list-style-type: none">ICICI Prudential MNC Fund - Direct Plan andICICI Prudential MNC Fund - Regular Plan Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW) (1) IDCW Payout (2) IDCW Reinvestment <ul style="list-style-type: none">Including Default option/ facility (as applicable) are as follows:		
	Default Plan (if no plan is selected)	<ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential MNC Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential MNC Fund - Regular Plan	
	Default Plan (in certain circumstances)	<ul style="list-style-type: none">If ICICI Prudential MNC Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential MNC Fund – Direct PlanIf ICICI Prudential MNC Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential MNC Fund – Direct Plan	
	Default Option	Growth Option	
	Default sub option	IDCW Reinvestment	
	For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI. The Trustee reserves the right to add any other options/ sub-options under the Scheme.		
	For detailed disclosure on default plans and options, kindly refer SAI.		
Systematic Investment Plan	Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 1000/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4)		
Systematic Withdrawal Plan	Available		
Switch Facility	Available		
STP / Flex STP / Booster STP / Booster SIP	Available. For Booster SIP and Booster STP, The scheme is a target scheme under both facilities.		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption
	Rs. 5000 (plus in multiples of Re.1)	Rs. 1000 (plus in multiples of Re.1)	Any amount
Minimum Application Amount and Additional Application Amount in case of switches	Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 1000/- and any amount thereafter		
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	NIFTY MNC TRI The Nifty MNC Index comprises 30 listed companies in which the foreign shareholding is over 50% and / or the management control is vested in the foreign company. The Trustees reserve the right to change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.		

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MNC FUND			
THE FUND MANAGER (Tenure given is as on September 30, 2024)	Mr. Roshan Chutkey is the fund managers of the scheme. As on September 30, 2024, Mr. Roshan Chutkey has been managing the Scheme for 2 years 2 months since August 2022. The overseas investments of the Scheme will be managed by Ms. Sharmila D'mello.		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2024	FOLIOS: 75,325 AUM: Rs. 1,884.03 crores		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	<p>i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicipruamc.com/sid-related-information SID related information (icicipruamc.com)</p> <p>ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable</p> <p>iii. PORTFOLIO DISCLOSURE Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx</p> <p>iv. SCHEME's PORTFOLIO TURNOVER RATIO: 0.50 times</p>		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure:	As follows		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	<ul style="list-style-type: none">1% of applicable Net Asset Value - If the amount, sought to be redeemed or switch out is invested for a period of upto twelve months from the date of allotmentNil - If the amount, sought to be redeemed or switch out is invested for a period of more than twelve months from the date of allotment. <p>Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under specified under paragraph 6.11.1.4 of Master Circular for Mutual Funds dated May 19, 2023, such redemption / switch will not be subject to exit load.</p> <p>Any imposition or enhancement in the load shall be applicable on prospective investments only.</p>		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential MNC Fund - Regular Plan : 2.16 % ICICI Prudential MNC Fund - Direct Plan : 0.84%		(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)
Tax treatment for the Investors (Unitholders): Refer to Page no. 46	Daily Net Asset Value (NAV) Publication: Refer to Page no. 46	For Investor Grievances please contact: Refer to Page no. 46	Unitholders' Information: Refer to Page no. 46-47

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BUSINESS CYCLE FUND			
TYPE	An open ended equity scheme following business cycles based investing theme.		
INVESTMENT OBJECTIVE	To generate long-term capital appreciation by investing with focus on riding business cycles through allocation between sectors and stocks at different stages of business cycles. However there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
ASSET ALLOCATION PATTERN	Under normal circumstances, the asset allocation of the Scheme would be as follows:		
	Instruments	Indicative allocations (% of total assets)	
		Minimum	Maximum
	Equity and equity related instruments selected on the basis of business cycle	80	100
	Other equity and equity related instruments*	0	20
	Debt and Money market instruments, including Units of Debt oriented mutual fund schemes	0	20
	Preference shares or any other asset as may be permitted by SEBI from time to time	0	20
	Units issued by REITs and InvITs	0	10
	The Cumulative Gross Exposure across Equity, Debt, Preference Shares and REITs and INVITs and such other securities, assets as may be permitted by SEBI, if required, should not exceed 100% of the net assets of the scheme.		
	The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.		
Exposure to various instruments will be as per the indicative table given below (Below percentages shall be subject to applicable SEBI circulars):			
Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Stock Lending	Up to 20% of net assets and single intermediary (broker) limit upto 5% of net assets.	Paragraph 12.11 of the Master Circular
2.	Derivatives	Upto 50 % of the net assets	Paragraph 12.25 of the Master Circular
2a	Equity Derivatives for hedging purpose	Upto 50 % of the net assets	
2b	Equity Derivatives for non-hedging purpose		
2c	Debt Derivatives for hedging/non hedging purpose		
3.	Securitized Debt	Up to 50% of debt portfolio	Paragraph 12.15 of the Master Circular

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BUSINESS CYCLE FUND

ASSET ALLOCATION PATTERN (Contd.)	<table><tr><th>Sr. No.</th><th>Type of Instrument</th><th>Percentage of exposure</th><th>Circular references</th></tr><tr><td>4.</td><td>ADR/GDR/Foreign securities/ Overseas ETFs</td><td>Up to 20% of the Total Assets</td><td>Paragraph 12.19 of the Master Circular</td></tr><tr><td>5.</td><td>Structured Obligations</td><td>50% of debt portfolio</td><td>Paragraph 12.3 of the Master Circular</td></tr></table>		Sr. No.	Type of Instrument	Percentage of exposure	Circular references	4.	ADR/GDR/Foreign securities/ Overseas ETFs	Up to 20% of the Total Assets	Paragraph 12.19 of the Master Circular	5.	Structured Obligations	50% of debt portfolio	Paragraph 12.3 of the Master Circular
	Sr. No.	Type of Instrument	Percentage of exposure	Circular references										
	4.	ADR/GDR/Foreign securities/ Overseas ETFs	Up to 20% of the Total Assets	Paragraph 12.19 of the Master Circular										
	5.	Structured Obligations	50% of debt portfolio	Paragraph 12.3 of the Master Circular										
	The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI in accordance with paragraph 12.25.8 of the Master Circular.													
	Rebalancing due to Short Term Defensive Consideration:													
	<ul style="list-style-type: none">Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.													
	Rebalancing due to Passive Breaches:													
	<ul style="list-style-type: none">Further, as per paragraph 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in paragraph 2.9 of the Master Circular.													
	The AMC shall comply with the provisions of the applicable regulatory guidelines for all reporting and disclosure requirements, etc. as may be specified from time to time.													
Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities														
Apart from the above investment restrictions, the Scheme may follow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.														
Negative list: The Scheme will not invest/ have exposure in the following:														
<table><tr><td>Sr. No</td><td>Particulars</td></tr><tr><td>1.</td><td>Credit default swaps</td></tr><tr><td>2.</td><td>Repos in corporate bond</td></tr><tr><td>3.</td><td>Short Selling</td></tr><tr><td>4.</td><td>Equity Linked Debentures</td></tr></table>				Sr. No	Particulars	1.	Credit default swaps	2.	Repos in corporate bond	3.	Short Selling	4.	Equity Linked Debentures	
Sr. No	Particulars													
1.	Credit default swaps													
2.	Repos in corporate bond													
3.	Short Selling													
4.	Equity Linked Debentures													
INVESTMENT STRATEGY	Please refer to page 35-39													
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Refer to page nos. 39-42 for Scheme Specific Risk Factors.													
FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.														
PLANS AND OPTIONS	<ul style="list-style-type: none">ICICI Prudential BluechipFund - Direct Plan and • ICICI Prudential Business Cycle Fund - Regular Plan Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW) (1) IDCW Payout (2) IDCW Reinvestment <ul style="list-style-type: none">Including Default option/ facility (as applicable) are as follows: <table><tr><td>Default Plan (if no plan is selected)</td><td><ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Business Cycle Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Business Cycle Fund - Regular Plan</td></tr><tr><td>Default Plan (in certain circumstances)</td><td><ul style="list-style-type: none">If ICICI Prudential Business Cycle Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Business Cycle Fund – Direct PlanIf ICICI Prudential Business Cycle Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Business Cycle Fund – Direct Plan</td></tr><tr><td>Default Option</td><td>Growth Option</td></tr><tr><td>Default sub option</td><td>IDCW Reinvestment</td></tr></table> <p>For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.</p> <p>The Trustee reserves the right to add any other options/ sub-options under the Scheme.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>				Default Plan (if no plan is selected)	<ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Business Cycle Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Business Cycle Fund - Regular Plan	Default Plan (in certain circumstances)	<ul style="list-style-type: none">If ICICI Prudential Business Cycle Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Business Cycle Fund – Direct PlanIf ICICI Prudential Business Cycle Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Business Cycle Fund – Direct Plan	Default Option	Growth Option	Default sub option	IDCW Reinvestment		
Default Plan (if no plan is selected)	<ul style="list-style-type: none">If broker code is not mentioned the default plan is ICICI Prudential Business Cycle Fund – Direct PlanIf broker code is mentioned the default plan is ICICI Prudential Business Cycle Fund - Regular Plan													
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Default Option	Growth Option													
Default sub option	IDCW Reinvestment													
Systematic Investment Plan	Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4)													
Systematic Withdrawal Plan	Available													
Switch Facility	Available													
STP / Flex STP / Booster STP / Booster SIP	Available. The scheme is a target scheme under Booster SIP and Booster STP facilitates.													
APPLICABLE NAV	000													
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption											
	Rs. 5000 (plus in multiples of Re.1)	Rs. 1000 (plus in multiples of Re.1)	Any Amount											

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BUSINESS CYCLE FUND			
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 1000/- and any amount thereafter		
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	Nifty 500 TRI		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	The investments under the Scheme are managed by Mr. Anish Tawakley, Mr. Manish Banthia and Mr. Lalit Kumar . As on September 30, 2024, Mr. Anish Tawakley, Mr. Manish Banthia and Mr. Lalit Kumar have completed 3 years 9 months since January 2021. Ms. Sharmila D'mello is the dedicated fund manager for overseas investments.		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2024	FOLIOS: 3,41,962 AUM: Rs. 12,039.43 crores		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicpruamc.com/sid-related-information " SID related information (icicpruamc.com) ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFs/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable iii. PORTFOLIO DISCLOSURE Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicpruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx iv. SCHEME's PORTFOLIO TURNOVER RATIO: 0.37 times		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure:	As follows		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	<ul style="list-style-type: none"> 1% of applicable Net Asset Value - If the amount, sought to be redeemed or switch out is invested for a period upto one month from the date of allotment Nil - If the amount, sought to be redeemed or switch out is invested for a period of more than one month from the date of allotment The AMC shall not charge entry and/or exit load on units allotted on reinvestment of IDCW. The Trustees shall have a right to prescribe or modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations.		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Business Cycle Fund - Regular Plan : 1.76% ICICI Prudential Business Cycle Fund - Direct Plan : 0.76%		(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)
Tax treatment for the Investors (Unitholders): Refer to Page no. 46	Daily Net Asset Value (NAV) Publication: Refer to Page no. 46	For Investor Grievances please contact: Refer to Page no. 46	Unitholders' Information: Refer to page no. 46-47

KEY SCHEME FEATURES OF ICICI PRUDENTIAL INCOME OPTIMIZER FUND (FOF)																	
TYPE	An open ended fund of funds scheme predominantly investing in debt oriented schemes and may also invest in equity & hybrid schemes.																
INVESTMENT OBJECTIVE	The primary objective of the Scheme is to generate regular income by predominantly investing in debt oriented schemes. The Scheme will also invest in equity oriented & hybrid oriented schemes with an aim to generate capital appreciation. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.																
ASSET ALLOCATION PATTERN	Under normal circumstances, the asset allocation under the Scheme will be as follows: <table><tr><th rowspan="2">Type of Security</th><th colspan="2">Indicative allocations (% of corpus) under normal circumstances</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity oriented schemes</td><td>10%</td><td>65%</td></tr><tr><td>Debt oriented schemes & Hybrid oriented schemes</td><td>65%</td><td>90%</td></tr><tr><td>Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents</td><td>0%</td><td>5%</td></tr></table> <p>*or similar instruments as may be permitted by RBI/SEBI.</p> <p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>The Scheme can invest in the schemes managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s) as per the above stated asset allocation.</p> <p>The Cumulative Gross Exposure across units of mutual fund schemes, Money Market Instruments and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.</p>			Type of Security	Indicative allocations (% of corpus) under normal circumstances		Minimum	Maximum	Equity oriented schemes	10%	65%	Debt oriented schemes & Hybrid oriented schemes	65%	90%	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0%	5%
Type of Security	Indicative allocations (% of corpus) under normal circumstances																
	Minimum	Maximum															
Equity oriented schemes	10%	65%															
Debt oriented schemes & Hybrid oriented schemes	65%	90%															
Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0%	5%															

KEY SCHEME FEATURES OF ICICI PRUDENTIAL INCOME OPTIMIZER FUND (FOF)**ASSET ALLOCATION PATTERN (CONTD.)**

Exposure to various instruments will be as per the indicative table given below (Below percentages shall be subject to applicable SEBI circulars):

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Stock lending	Nil	Not applicable
2.	Derivatives	Nil	Not applicable
3.	Securitized debt	Nil	Not applicable
4.	ADR/GDR/Foreign securities/Overseas ETFs	Nil	Not applicable
5.	Structured Obligation	Nil	Not applicable
6.	Reits and InvITs	Nil	Not applicable

At all points of time, the scheme will remain invested at least 95% (minimum allocation) in the underlying schemes. However, on account of rebalancing or certain liquidity requirements, the exposure to the underlying mutual fund schemes may fall below 95%. In such cases the same shall be rebalanced as per the provisions stated below. The portfolio would be rebalanced periodically to address any deviations from the aforementioned allocations due to market changes.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Paragraph 1.14.1.2.b of Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

Further, as per Paragraph 2.9 of Master Circular as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Paragraph 2.9 of the Master Circular.

The AMC shall comply with the provisions of the applicable regulatory guidelines for all reporting and disclosure requirements, etc. as may be specified from time to time.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities

Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

Negative list: The Scheme will not directly invest/ have exposure in the following:

Sr. No	Particulars
1.	ADR/GDR/Overseas securities
2.	Derivatives
3.	Securitized Debt
4.	Short selling
5.	Securities Lending

INVESTMENT STRATEGY

Please refer to page 35-39

RISK PROFILE OF THE SCHEMES

Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Refer to Page Nos. 39-42 for Scheme Specific Risk Factors.

FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.**PLANS AND OPTIONS**

Plans	ICICI Prudential Income Optimizer Fund (FOF)– Direct Plan and ICICI Prudential Income Optimizer Fund (FOF) - Regular Plan
Default Plan (if no plan selected)	a) If broker code is not mentioned the default plan is ICICI Prudential Income Optimizer Fund (FOF)– Direct Plan b) If broker code is mentioned the default plan is ICICI Prudential Income Optimizer Fund (FOF) - Regular Plan
Default Plan (in certain circumstances)	<ul style="list-style-type: none"> If ICICI Prudential Income Optimizer Fund (FOF)– Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Income Optimizer Fund (FOF)– Direct Plan If ICICI Prudential Income Optimizer Fund (FOF) - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Income Optimizer Fund (FOF)– Direct Plan
Options sub-options	Growth Option and IDCW Option with IDCW Payout sub-option and IDCW Reinvestment sub-option
Default Option	Growth Option
Default sub-option	IDCW Reinvestment sub-option

The Trustee reserves the right to add any other options/ sub-options under the Scheme.

For detailed disclosure on default plans and options, kindly refer SAI.

Systematic Investment Plan

Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 1000/- & in multiples of Re. 1 (Minimum number of installments - 6)
Quarterly: Minimum Rs. 5,000/- & in multiples of Re. 1 (Minimum number of instalments - 4)

Systematic Withdrawal Plan

Available

KEY SCHEME FEATURES OF ICICI PRUDENTIAL INCOME OPTIMIZER FUND (FOF)			
Switch Facility	Available		
STP / Flex STP / Booster STP / Booster SIP	Available		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption
	Rs. 5000 (plus in multiples of Re.1)	Rs. 500 (plus in multiples of Re.1)	Any Amount
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 500/- and any amount thereafter		
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be despatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	NIFTY 50 TRI (35%) + CRISIL Composite Bond Fund Index (65%) The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Trustee reserves right to change the benchmark for performance of the scheme by suitable notification to the investors to this effect.		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	Mr. Dharmesh Kakkad, Mr. Manish Banthia, Mr. Ritesh Lunawat and Ms. Sharmila D'mello are the fund managers of the Scheme. As on September 30, 2024, Mr. Dharmesh Kakkad has been managing this scheme for a tenure of 6 years and 5 months since May 2018. Mr. Manish Banthia has been managing this scheme for a tenure of 7 years 4 months i.e. Since June 2017. Mr. Ritesh Lunawat has been managing this scheme for a tenure of 3 years and 10 months i.e. Since December 2020. Ms. Sharmila D'mello has been managing this scheme for a tenure of 5 months i.e. May, 2024. Note: Ms Masoomi Jhurmarwala has been appointed as the fund manager since November 2024.		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2024	FOLIOS : 3,006 AUM : Rs. 277.63 Crore		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	i. SCHEME'S PORTFOLIO HOLDINGS The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicipruamc.com/sid-related-information " SID related information (icicipruamc.com) ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable iii. PORTFOLIO DISCLOSURE Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx iv. SCHEME's PORTFOLIO TURNOVER RATIO: NA		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of Clause 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.		
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	<ul style="list-style-type: none"> 1% of applicable Net Asset Value - If the amount, sought to be redeemed or switch out within 12 months from allotment Nil - If the amount, sought to be redeemed or switch out more than 12 months Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under specified under paragraph 6.11.1.4 of Master Circular for Mutual Funds dated May 19, 2023, such redemption / switch will not be subject to exit load.		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Income Optimizer Fund (FOF) - Regular Plan : 1.29 % ICICI Prudential Income Optimizer Fund (FOF) - Direct Plan : 0.39 %		(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)
Tax treatment for the Investors (Unitholders): Refer to Page no. 46	Daily Net Asset Value (NAV) Publication: Refer to Page no. 46	For Investor Grievances please contact: Refer to Page no. 46	Unitholders' Information: Refer to Page no. 46-47

KEY SCHEME FEATURES OF ICICI PRUDENTIAL HOUSING OPPORTUNITIES FUND			
TYPE	An open ended equity scheme following housing theme.		
INVESTMENT OBJECTIVE	To generate long-term capital appreciation by investing in equity and equity related instruments of entities engaged in and/or expected to benefit from the growth in housing theme. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.		
ASSET ALLOCATION PATTERN	Under normal circumstances, the asset allocation of the Scheme would be as follows:		
	Instruments	Indicative allocations (% of total assets)	
		Minimum	Maximum
	Equity & Equity related instruments of entities involved in Housing theme	80	100
	Other Equity & Equity related instruments	0	20
	Debt instruments, Units of Debt Mutual Fund schemes*, Money market instruments @ and Preference Shares	0	20
	Units issued by REITs and INVITs	0	10
@ Excluding subscription money in transit before deployment / payout			
The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.			
The cumulative gross exposure across equity, debt, units issued by REITs & InvITs, derivative and such other securities/ assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. As per the SEBI guidelines, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL HOUSING OPPORTUNITIES FUND

ASSET ALLOCATION PATTERN
(Contd.)

Exposure to various instruments will be as per the indicative table given below:

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Stock Lending	Up to 20% of net assets and a single intermediary (broker) limit will be up to 5% of the Net Assets	Paragraph 12.11 of the Master Circular
2.	Derivatives	Upto 50% of total assets	Paragraph 12.25 of the Master Circular
2a	Equity Derivatives for hedging purpose	Upto 50% of total assets (45% exposure towards equity and 5% towards debt).	Paragraph 12.15 of the Master Circular
2b	Equity Derivatives for non-hedging purpose		
2c	Debt Derivatives for hedging/non hedging purpose		
3.	Securitized Debt	up to 50% debt portfolio	
4.	ADR/GDR/Foreign securities/Overseas ETFs [^]	up to 20% of its net assets	Paragraph 12.19 of the Master Circular
5.	Structured obligations ^{^^}	10% of the debt portfolio of the scheme and group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes	Paragraph 12.3 of the Master Circular

The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI in accordance with paragraph 12.25.8 of the Master Circular.

[^] The Scheme may invest up to US \$ 10 million in foreign equity securities. The limits would be soft limits for the purpose of reporting on monthly basis in the format prescribed .. This limit shall be valid for a period of 6 months from the closure of NFO and thereafter the unutilized limit shall not be available towards any overseas investments but only be available towards industry wide limits. Further investments should follow the norms for ongoing schemes. For all ongoing schemes that invest or are allowed to invest in overseas investments an investment headroom of 20% of the average AUM in overseas investments of the previous three calendar months would be available to the Mutual Funds for that month subject to the below mentioned limits. Mutual Funds can make overseas investments subject to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion.

^{^^} Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

*The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund.

Rebalancing due to Short Term Defensive Consideration:

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

- Further, as per paragraph 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in paragraph 2.9 of the Master Circular.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities

Apart from the above investment restrictions, the Fund follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

Negative list: The Scheme will not invest/ have exposure in the following:

Sr. No	Particulars
1.	Credit default swaps
2.	Short Selling
3.	Equity Linked Debentures

INVESTMENT STRATEGY

Please refer to page 35-39

RISK PROFILE OF THE SCHEMES

Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Refer to Page Nos. 39-42 for Scheme Specific Risk Factors.

FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.

KEY SCHEME FEATURES OF ICICI PRUDENTIAL HOUSING OPPORTUNITIES FUND			
PLANS AND OPTIONS	• Including Default option/ facility (as applicable) are as follows:		
	Default Plan (if no plan is selected)	• If broker code is not mentioned the default plan is ICICI Prudential Housing Opportunities Fund – Direct Plan • If broker code is mentioned the default plan is ICICI Prudential Housing Opportunities Fund - Regular Plan	
	Default Plan (in certain circumstances)	• If ICICI Prudential Housing Opportunities Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Housing Opportunities Fund – Direct Plan • If ICICI Prudential Housing Opportunities Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Housing Opportunities Fund – Direct Plan	
	Default Option	Growth Option	
	Default sub option	IDCW Reinvestment	
	For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI. The Trustee reserves the right to add any other options/ sub-options under the Scheme. For detailed disclosure on default plans and options, kindly refer SAI.		
Systematic Investment Plan	Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4)		
Systematic Withdrawal Plan	Available		
Switch Facility	Available		
STP / Flex STP / Booster STP / Booster SIP	Available		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Redemption
	Rs. 5000 (plus in multiples of Re.1)	Rs. 1000 (plus in multiples of Re.1)	Any Amount
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 1000/- and any amount thereafter		
DESPATCH OF REDEMPTION REQUEST	As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.		
BENCHMARK INDEX	Nifty Housing Index TRI Nifty Housing Index aims to track the performance of portfolio of stocks that broadly represent the housing theme. The largest 50 stocks from eligible basic industries are chosen based on 6 month average free-float market capitalisation. Index stock weights are based on their free-float market capitalization. Sector weights are capped at 25% each and stock weights are capped at 10% each. Hence, the benchmark is the most suitable benchmark and the scheme's performance is benchmarked to the same.		
THE FUND MANAGER (Tenure given is as on September 30, 2024)	The investments under the Scheme are managed by Mr. Anand Sharma. As on September 30, 2024, he has been managing the scheme for 2 years and 6 months i.e. since April 2022. *Ms. Sharmila D'Mello is the fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2024	FOLIOS: 79,232 AUM : Rs. 2,679.29 crores		
ADDITIONAL SCHEME RELATED DISCLOSURES as on September 30, 2024	ii. The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.archive.icicipruamc.com/sid-related-information" SID related information (icicipruamc.com) ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable iii. PORTFOLIO DISCLOSURE Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx iv. SCHEME's PORTFOLIO TURNOVER RATIO: 0.78 times		
SCHEME PERFORMANCE	Please refer to page 43-46 for performance		
EXPENSES OF THE SCHEME	As follows		
a) Load Structure:			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units	• 1% of the applicable NAV - If the amount sought to be redeemed or switched out is invested for a period of up to 1 month from the date of allotment. • NIL - If the amount sought to be redeemed or switched out is invested for a period of more than 1 month from the date of allotment. Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under specified under paragraph 6.11.1.4 of Master Circular for Mutual Funds dated May 19, 2023, such redemption / switch will not be subject to exit load.		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2024 (% of NAV)	ICICI Prudential Housing Opportunities Fund : 2.02% ICICI Prudential Housing Opportunities Fund - Direct Plan : 0.95%	(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)	
Tax treatment for the Investors (Unitholders): Refer to Page no. 46	Daily Net Asset Value (NAV) Publication: Refer to Page no. 46	For Investor Grievances please contact: Refer to Page no. 46	Unitholders' Information: Refer to Page no. 46-47

000 APPLICABLE NAV FOR PURCHASE, INCLUDING SWITCH IN:

The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:

For Purchase of any amount:

In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.

In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable.

Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

For Switch-ins of any amount:

In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).

To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Flex STP, Value STP, Capital Appreciation STP, IDCW Transfer, Trigger etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.

- "Switch Out" shall be treated as redemption application and accordingly, closing NAV of the day will be applicable based on the cut-off time for redemption followed for various type of schemes.

- "Switch In" shall be treated as purchase application and accordingly for unit allotment, closing NAV of the day will be applicable on which the funds are available for utilization.

APPLICABLE NAV FOR REDEMPTION, INCLUDING SWITCH OUT:

In respect of valid applications received upto 3.00 pm on a business day by the Mutual Fund, same day's closing NAV shall be applicable.

In respect of valid applications received after the cut off time by the Mutual Fund: the closing NAV of the next business day.

INVESTMENT STRATEGIES:**ICICI PRUDENTIAL VALUE DISCOVERY FUND:**

The Scheme shall follow an active investment strategy. The Scheme is an open-ended Scheme that aims to provide long term capital growth by investing primarily in a well-diversified portfolio of companies that are selected based on the criteria of Value Investing. Value investing is an investment strategy where stocks are selected that trade for less than their intrinsic values.

The Scheme proposes to carefully accumulate a portfolio of stocks, which are available at a discount to its intrinsic value through a process of "Discovery". The Discovery Process would be through identification of such stocks, which have attractive valuations in relation to earnings or book value or current and/or future IDCW and are available at a price, which can be termed as a bargain. This may constitute stocks, which have depreciated for a short period due to some exceptional circumstance or due to market correction phase or due to lack of interest in investing in a sector, which has significantly under performed the market. Such stocks are considered to have intrinsic value because of their business models and show potential for smart growth in the future. Intrinsic value of a stock is determined through analyzing the financial statements of the companies and parameters such as EPS (Earnings per Share), the Book Value per share, understanding the competition land-scape and business structure of these companies. The universe of stocks for this Scheme will be defined as those stocks whose prices are low relative to their fundamentals, their historic performance, their book values, their earnings and cash flow potential and current and/or future IDCW.

For investment, AMC would use industry specific valuation measures to evaluate companies in every sector in order to select the most attractive companies for the portfolio.

The Scheme may also invest a part of its corpus in overseas markets in Global Depository Receipts (GDRs), ADRs, overseas equity, bonds and mutual funds and such other instruments as may be allowed under the Regulations from time to time.

The Scheme may engage in Stock Lending activities.

The Scheme may invest in derivatives such as Futures & Options and such other derivative instruments like Stock/ Index Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced and permitted by SEBI from time to time. The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations.

Fixed Income securities

The Scheme may also invest in Debt and Money Market Securities/Instruments (Money Market securities include cash and cash equivalents). The Scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management

Team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer. Rated debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. The Scheme may invest in securitised debt.

In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Further, the Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations and with the prior approval of the Board of the AMC/Trustee.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

For detailed derivatives strategies and illustrations, please refer to SAI.

ICICI PRUDENTIAL MULTI-ASSET FUND:

The Scheme proposes to invest across asset classes, in line with the asset allocation mentioned in the SID, with the aim of generating capital appreciation and income for investors. With this aim the Investment Manager will allocate the assets of the Scheme predominantly in Equity and equity related instruments, and remaining portion of the corpus in Debt, units of Gold ETFs/ETCDs/ units of Silver ETFs/ units of REITs & InvITs/ Preference shares. The actual percentage of investment in other asset classes will be decided after considering the prevailing market conditions, the macroeconomic environment (including interest rates and inflation), the performance of the corporate sector, the equity markets and general liquidity and other considerations in the economy and markets. Further the Scheme shall follow an active investment strategy.

The AMC may choose to continuously churn the portfolio of the Scheme in order to achieve the investment objective.

The Scheme proposes to concentrate on business and economic fundamentals driven by in-depth research techniques, employing strong stock selection. Stock-picking process proposed to be adopted is generally a "bottom-up" approach, seeking to identify companies with above average profitability supported by sustainable competitive advantages and also to use a "top-down" discipline for risk control by ensuring representation of companies from various industries.

The Scheme may also take exposure to various equity derivatives including futures and option strategies, as may be permitted by SEBI from time to time.

In case of Debt and Money Market securities, the scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer.

The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies.

In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

The Schemes could invest in Fixed Income Securities issued by government, quasi government entities, corporate issuers, structured notes and multilateral agencies in line with the investment objectives of the Scheme and as permitted by SEBI from time to time.

The scheme will also invest in the appropriate exchange traded commodity derivatives or units of gold ETFs and/or units of Silver ETFs in order to achieve the investment objective. The scheme may also invest in Units issued by REITs & InvITs after doing due research on the same. The scheme may also invest in preference shares. Further, the Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity with the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements or other derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so with the prior approval of the Board of the AMC/Trustee.

The scheme may refer to certain in-house models which would be based on various prevailing broad market parameters and would be dynamic in nature. The same may be referred by the fund manager as required from time to time.

For detailed derivatives strategies and illustrations, please refer to SAI.

ICICI PRUDENTIAL BLUECHIP FUND:

ICICI Prudential Bluechip Fund is an open ended Equity Scheme that seeks to generate long term capital appreciation and income distribution to unitholders from a portfolio that shall predominantly invest in equity and equity related securities belonging to the large cap domain, and balance in equity and equity related securities falling in other than large cap domain and debt securities and money market instruments. For investments in large cap domain, the Fund Manager(s) will select stocks for investment from large cap universe as may be prescribed by SEBI/AMFI from time to time.

The Scheme aims to maximize long term total return by investing predominantly in equity and equity related securities of large cap companies. The Scheme seeks to add the best opportunities that the market presents, without any sector bias. The Scheme shall adopt a disciplined yet flexible long-term approach to investing with a focus of generating long term capital appreciation. The Scheme will follow the bottom up approach to identify bargain stocks with promising potential for long term growth. The Scheme shall look at such opportunities in the universe of large and established companies.

The Scheme may also invest a part of its corpus in overseas markets in Global Depository Receipts (GDRs), ADRs, overseas equity, bonds and mutual funds and such other instruments as may be allowed under the Regulations from time to time.

The Scheme may engage in Stock Lending activities.

The Scheme may invest in derivatives such as Futures & Options and such other derivative instruments like Stock/ Index Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced and permitted by SEBI from time to time. The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations.

Fixed Income securities

The Scheme may also invest in Debt and Money Market Securities/Instruments (Money Market securities include cash and cash equivalents). The Scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management Team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer. Rated debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. The Scheme may invest in securitised debt.

In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Further, the Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations and with the prior approval of the Board of the AMC/Trustee.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

ICICI PRUDENTIAL ELSS TAX SAVER FUND (erstwhile ICICI Prudential Long Term Equity Fund (Tax saving))

The AMC believes that equities outperform all other asset classes in the long run. It further believes that anomalies exist in the valuation of stocks and that consistently applied fundamental research can identify these opportunities. The AMC will follow an active, value based investment style supported by in-house research. External research will be used whenever necessary.

A value approach to stock picking will be the dominant theme in stock selection for the AMC. The AMC in selecting scrips will focus on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers.

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the Fund Management team at the AMC. The AMC will also monitor and control maximum exposures to any one-security vis-à-vis its weightage in the benchmark.

Risk will also be reduced through adequate diversification of the portfolio. For a corpus size of up to Rs.100 crores, the AMC intends to invest in about 20-30 scrips. Diversification will also be achieved by spreading the investments over a diverse range of industries/sectors. The Scheme, under most market conditions does not intend investing in illiquid equity and equity related securities.

The Scheme may however, invest in unlisted and/or privately placed and/or unrated debt securities subject to the limits indicated above, from issuers of repute and sound financial standing. If investment is made in unrated debt securities, the same would be done as per the parameters laid down by the Board of Directors of AMC. Otherwise approval of the Boards of the AMC and Trustee shall be obtained, as per the Regulations.

- a. Subject to the limits indicated above for investment in debt securities and money market instruments, the Scheme may invest a part of the portfolio in

securities issued and/or guaranteed by State and Central Governments. The Scheme may also invest in Securities of issuers supported by Government of India or State Governments subject to such securities satisfying the criteria relating to rating etc.

- b. The Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations and guidelines governing Equity Linked Savings Schemes. As per the Regulations, no investment management fees will be charged for such investments.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations and with the prior approval of the Board of the AMC/ Trustee.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

Fixed Income securities

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer. Rated debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC will be guided by the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. In case a debt instrument is not rated, such investments shall be made by an internal committee constituted by AMC to approve the investment in un-rated debt securities in terms of the parameters approved by the Board of Trustees and the Board of Asset Management Company.

In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

The Schemes could invest in Fixed Income Securities issued by government, quasi government entities, corporate issuers, structured notes and multilateral agencies in line with the investment objectives of the Scheme and as permitted by SEBI from time to time.

For detailed derivatives strategies and illustrations, please refer to SAI.

ICICI PRUDENTIAL BALANCED ADVANTAGE FUND

The Scheme will dynamically allocate its net assets to equity and equity related securities and debt instruments. The portfolio construct of the Scheme will be dependent on various factors such as market conditions, economic scenarios, global events, valuation parameters such as Price to Book Value, Price to Earnings, interest rate movement, etc. The gross equity and equity related exposure would be normally maintained between 65%-100%, the net equity exposure can be brought down below 65% through various derivative strategies. The equity exposure is thus dynamically managed and is increased when various factors are favourable towards equity as an asset class or is brought down when the factors are not favourable. Further the Scheme shall follow an active investment strategy.

Equity: The Scheme can invest into opportunities available across the market capitalization. A top down approach shall be used to identify growth sectors and bottom up approach to identify individual stocks. The following investment principles shall be followed for equity investments:

Growth: Following growth investment philosophy looking to invest in companies, which are growing at a rapid pace.

Valuations: Look at valuation matrix, invest in companies which are available at attractive valuations.

Diversification: Seek a diversified portfolio across various sectors to mitigate the concentration risk.

The Scheme may refer to certain in-house models which would be based on various prevailing broad market parameters which would be dynamic in nature. The same may be referred by the fund manager as required from time to time.

For detailed derivatives strategies and illustrations, please refer to SAI.

ICICI PRUDENTIAL MULTICAP FUND**Equities:**

For the equity portion of the corpus, the AMC intends to invest in through primary and secondary markets across large cap, midcap and small cap. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the Investment team at the AMC.

The Scheme may also invest a part of its corpus in overseas markets in Global Depository Receipts (GDRs), ADRs, overseas equity, bonds and mutual funds and such other instruments as may be allowed under the Regulations from time to time.

The Scheme may engage in Stock Lending activities.

The Scheme may invest in derivatives such as Futures & Options and such other derivative instruments like Stock/ Index Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced and permitted by SEBI from time to time. The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations.

Fixed Income securities:

The Scheme may also invest in Debt and Money Market Securities/Instruments

(Money Market securities include cash and cash equivalents). The Scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management Team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer. Rated debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies.

The Scheme may invest in securitised debt.

In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Further, the Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations and with the prior approval of the Board of the AMC/Trustee.

The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

The scheme may refer to certain in-house models which would be based on various prevailing broad market parameters which would be dynamic in nature. The same may be referred by the fund manager as required from time to time.

ICICI PRUDENTIAL CREDIT RISK FUND

The scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. An appropriate mix of debt market securities and money market securities will be used to achieve this. Money Market securities include cash and cash equivalents. The scheme will have minimum investment of 65% of total assets in corporate bonds rated AA and below. Balance amount will be invested in other debt and money market instruments. The Scheme shall follow an active investment strategy.

With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer, the short as well as longer-term financial health of the issuer.

The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Further, the Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity with the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements or other derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

The scheme may also invest in Units issued by REITs & InvITs.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

For detailed derivatives strategies and illustrations, please refer to SAI.

ICICI PRUDENTIAL MEDIUM TERM BOND FUND

The scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. An appropriate mix of debt market securities and money market securities will be used to achieve this. Money Market securities include cash and cash equivalents. The scheme will invest in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 3 years and 4 years. Further, the Scheme shall follow an active investment strategy. The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

The fund manager may, in the interest of investors, in case of anticipated adverse situation reduce the portfolio duration of the scheme up to a duration of 1 year. In such cases, the AMC shall record and maintain the reasons for the same. The reasons shall be placed before the Trustees in the subsequent Trustee meeting.

With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer, the short as well as longer-term financial health of the issuer.

The AMC may consider the ratings of such Rating Agencies as approved by SEBI

to carry out the functioning of rating agencies. In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Further, the Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity with the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements or other derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

The scheme may also invest in Units issued by REITs & InvITs.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so with the prior approval of the Board of the AMC/Trustees.

The scheme may refer to certain in-house models which would be based on various prevailing broad market parameters and would be dynamic in nature. The same may be referred by the fund manager as required from time to time.

For complete details on 'Derivative Strategies' kindly refer to SAI.

ICICI PRUDENTIAL FLOATING INTEREST FUND

The Scheme shall follow an active investment strategy. The scheme aims to invest predominantly in floating rate instruments, which includes instruments where returns are linked to a floating rate benchmark or fixed rate instruments converted to floating rate exposures using swaps/derivatives. Minimum investment in floating rate instruments would be 65% of the total assets. The scheme can have 0% - 35% of the total assets invested in fixed rate securities including money market securities, government securities and other debt securities in the portfolio. Money Market securities include cash and cash equivalents. The Scheme shall follow an active investment strategy.

With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer, the short as well as longer-term financial health of the issuer.

The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Further, the Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity with the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements or other derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed. For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so with the prior approval of the Board of the AMC/Trustees.

The scheme may refer to certain in-house models which would be based on various prevailing broad market parameters which would be dynamic in nature. The same may be referred by the fund manager as required from time to time.

For complete details on 'Derivative Strategies' kindly refer to SAI.

ICICI PRUDENTIAL ASSET ALLOCATOR FUND (FOF)

Subject to the Regulations and other prevailing laws as applicable, the Scheme can invest in any (but not exclusively) of the following category of the schemes:

1. Units of Equity oriented Schemes;
2. Units of Debt oriented Schemes;
3. Units of Gold ETF/Schemes;

The scheme allocates its net assets dynamically between equity oriented/debt oriented/gold schemes. The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements. The Scheme will allocate its assets between equity oriented, debt oriented and gold ETF/schemes depending on the in-house valuation model.

The valuation model consists of following broad parameters such as

- Earning Yield of Equity

- Bond Yield
- Currency
- Crude

Post analyzing the above mentioned parameters, the Fund Manager will determine the relative allocation to equity oriented, debt oriented and gold ETF/schemes.

ICICI PRUDENTIAL MNC FUND

The Scheme will follow a bottom-up approach to stock-picking and primarily choose companies across sectors/market capitalization which falls under the criteria of MNC. Further, the Scheme shall follow an active investment strategy.

Multi-national Companies (MNC) shall mean and include a company incorporated/registered in India wherein:

1. The foreign promoters account for more than 50% of the shareholding/ voting rights / equity capital; or
2. Any Indian company that is a Joint Venture (JV) with a foreign company where the Foreign Co will have more than 26 % of shareholding/ voting rights / equity capital; or
3. Any Indian company having more than 50% of its turnover/ revenue/assets from regions outside India; or
4. Any company which operates in multiple countries and derives more than 50 % of revenue from such regions or has more than 50 % of its assets in such regions. Such regions refer to as regions/countries other than the parent country (where the company is incorporated/registered).

The Scheme can also invest in equity & equity related securities of other companies as stated in the asset allocation table.

The Scheme will be following a blend approach, a combination of value and growth, to build the portfolio. The Scheme intends to invest in stocks across large cap, midcap, small cap.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. The Scheme may also invest in depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs).

Fixed Income securities

The Scheme may also invest in Debt and Money Market Securities/Instruments (Money Market securities include cash and cash equivalents). The Scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management Team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer. Rated debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. The Scheme may invest in securitised debt.

In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements Stock / Index Futures or Options or other instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

The Scheme may also invest in depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs).

Further, the Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations and with the prior approval of the Board of the AMC/Trustee.

For detailed derivatives strategies and illustrations, please refer to SAI.

ICICI PRUDENTIAL BUSINESS CYCLE FUND

The Scheme will be a diversified equity fund which will invest predominantly in equity and equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles.

Business cycles in an economy are typically characterized by the fluctuations in economic activity measured by real Gross Domestic Product growth and other macroeconomic variables. A business cycle is basically defined in terms of periods of expansion and contraction. During expansions, the economy is growing in real terms (i.e. excluding inflation), as evidenced by increases in indicators like employment, industrial production, sales and personal incomes. During Contraction, the economy is contracting, as measured by decreases in the above indicators.

The business cycle can be effectively used to position one's investment portfolio.

The business cycle is a critical determinant of equity sector performance over the intermediate term. The Scheme would aim to deploy the business cycle approach in investing by identifying economic trends and investing in the sectors and stocks that are likely to outperform at any given stage of business cycle. The fund manager will consider economic parameters (like Current Account Deficit, fiscal deficit, interest rates, inflation), investment indicators (like investment in capex, new projects cleared, etc.), business and consumer sentiment (purchasing manager index, business confidence index, sales of various consumer discretionary products, etc.) to decide on the expansion or contraction phase. For instance, during the early expansion phase, cyclical stocks tend to outperform. In the contraction period, the defensive groups like health care, consumer staples, etc. outperform because of their stable cash flows and IDCW yields.

The Scheme can also invest in other equity and equity related instruments.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interest.

The Scheme may also invest in foreign securities, depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs). The scheme may also invest in Units issued by REITs & InvITs, preference shares and other permissible asset classes after doing due research on the same.

Further, the Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations and with the prior approval of the Board of the AMC/Trustee.

Fixed Income securities

The Scheme may also invest in Debt and Money Market Securities/Instruments (Money Market securities include cash and cash equivalents). The Scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management Team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer. Rated debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. The Scheme may invest in securitised debt.

In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements Stock / Index Futures or Options or other instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

The AMC may create a segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event and to deal with liquidity risk.

The scheme may refer to certain in-house models which would be based on various prevailing broad market parameters which would be dynamic in nature. The same may be referred by the fund manager as required from time to time.

ICICI PRUDENTIAL INCOME OPTIMIZER FUND (FOF)

Subject to the Regulations and other prevailing laws as applicable, the Scheme can invest in any (but not exclusively) of the following category of schemes:

1. Units of Equity oriented Schemes;
2. Units of Debt oriented Schemes;
3. Units of Hybrid oriented Schemes;

The Scheme will invest based on the investment objective and asset allocation pattern as set out in this SID. The fund manager based on their outlook will decide on the weightage of each scheme.

For investing in debt oriented schemes, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.

With an aim to generate capital appreciation, the Scheme will invest in equity oriented & hybrid oriented schemes.

ICICI PRUDENTIAL HOUSING OPPORTUNITIES FUND

The Scheme shall endeavor to generate capital appreciation by investing in equity & equity related instruments of entities that are engaged in and/or expected to benefit out of the housing theme.

For reference, the list of eligible basic industries (from which the entities shall be selected for investment) to be considered under the 'Housing Theme' will be as follows:

1. Air Conditioner
2. Cables – Electricals
3. Cement

4. Cement Products
5. Consumer Electronics
6. Engineering-Designing-Construction
7. Furniture, Home Furnishing, Flooring
8. Glass – Consumer
9. Home Appliances, Housewares
10. Housing Finance
11. Paints
12. Plywood Boards/ Laminates
13. Residential/Commercial/SEZ Project
14. Sanitary Ware
15. Private Sector Bank
16. Public Sector Bank
17. Power
18. Steel
19. LPG/CNG/PNG/LNG Supplier
20. Any other basic industry which is forming part of the benchmark index.

The stocks may be at any levels of market capitalization. The Fund Manager would aim to build a portfolio by identifying entities within the list of basic industries under Housing theme that have potential for meaningful growth and which have a certain sustainable competitive advantage.

The Scheme can invest upto 20% in other equities and equity related securities.

The Scheme may also invest a part of its corpus in overseas markets in Global Depository Receipts (GDRs), ADRs, foreign equity securities, mutual funds and such other instruments as may be allowed under the Regulations from time to time, including securities issued by companies engaged in Housing theme. The Scheme may engage in Stock Lending activities. The Scheme may invest in derivatives such as Futures & Options and such other derivative instruments like Stock/ Index Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced and permitted by SEBI from time to time. The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations, including covered call. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Limits and Restrictions pertaining to exposure to covered call has been mentioned in the Investment Restriction" section of this SID.

Fixed Income securities

The scheme may refer to certain in-house models which would be based on various prevailing broad market parameters which would be dynamic in nature. The same may be referred by the fund manager as required from time to time.

The Scheme may also invest in Debt and Money Market Securities/Instruments (Money Market securities include cash and cash equivalents). The Scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management Team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer. Rated debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies.

The Scheme may invest in securitised debt.

In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.

The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Further, the Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments. For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations and with the prior approval of the Board of the AMC/Trustee. The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

NAME OF THE TRUSTEE COMPANY: ICICI PRUDENTIAL TRUST LIMITED

RISK FACTORS:

Scheme specific risk factors

➤ Risk associated with investing in equities and equity related instruments:

1. The value of the Schemes' investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down.
2. Investors may note that AMC/Fund Manager's investment decisions may not be always profitable, as actual market movements may be at variance with anticipated trends. Trading volumes, settlement periods

and transfer procedures may restrict the liquidity 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 inability of the Schemes to make intended securities purchases due to settlement problems could cause the Schemes to miss certain investment opportunities.

3. The Mutual Fund may not be able to sell / lend out securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.
4. Investors may note that the dividend is due only when declared and there is no assurance that a company (even though it may have a track record of payment of dividend in the past) may continue paying dividend in future. As such, the schemes are vulnerable to instances where investments in securities may not earn dividend or where lesser dividend is declared by a company in subsequent years in which investments are made by the scheme. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay dividend, the performance of the schemes may be adversely affected due to such factors.
5. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk. Within the Regulatory limits, the AMC may choose to invest in unlisted securities.
6. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes in the securities in which it invests.
7. Fund manager endeavours to generate returns based on certain past statistical trend. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
8. In case of abnormal circumstances it will be difficult to complete the square off transaction due to liquidity being poor in stock futures/spot market. However fund will aim at taking exposure into relatively liquid stocks where there will be minimal risk to square off the transaction. The Schemes investing in foreign securities will be exposed to settlement risk, as different countries have different settlement periods.
9. The schemes are also vulnerable to movements in the prices of securities invested by the schemes which again could have a material bearing on the overall returns from the schemes. These stocks, at times, may be relatively less liquid as compared to growth stocks.
10. Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Schemes or business prospects of the Company in any particular sector.
11. In case of warrants, a relatively small movement in the price of the underlying security results in a disproportionately large movement, unfavourable or favourable, in the price of the warrant. The prices of warrants can therefore be volatile.
12. It is essential for the investors to understand that the right to subscribe which a warrant confers is invariably limited in time with the consequence that if the investor fails to exercise this right within the predetermined timeline then the investment becomes worthless. Investment in a warrant can result in a total loss of the money invested plus any commission or other transaction charges.

1. Risks associated with investing in Fund of Funds schemes:

- As the investors are incurring expenditure at both the Fund of Funds level and the schemes into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain.
- Again as the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non- uniform charging of expenses over a period of time.
- As the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, investors may not be able to obtain specific details of the investments of the underlying schemes.
- While it would be the endeavour of the Fund Manager of the Fund of Funds scheme(s) to invest in the target schemes in a manner, which will seek to maximize returns, the performance of the underlying funds may vary which may lead to the returns of the Fund of Funds being adversely impacted.
- The scheme specific risk factors of each of the underlying schemes become applicable where a fund of funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Funds scheme that they invest in. Copies of the Scheme Information Documents pertaining to the various schemes of ICICI Prudential Mutual Fund, which disclose the relevant risk factors, are available at the Customer Service Centers or may be accessed at www.icicipruamc.com.
- A Fund Manager managing any one of the Fund of Funds schemes may also be the Fund Manager for any underlying schemes.
- **Settlement Risk**
The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly

by unforeseen circumstances. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, and there can be a subsequent decline in the value of the securities held in the Scheme's portfolio.

• **Portfolio Concentration Risk**

To the extent that the Scheme may concentrate its investments in the underlying schemes which invest in Securities of companies of certain companies/sectors, the Scheme will therefore be subject to the risks associated with such concentration. This risk may impact the Scheme to the extent that it invests in underlying schemes with focus on particular sectors even in cases where the investment objective is more generic.

Regulatory Risk: Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.

• **Redemption Risk**

The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.

• **Right to Limit Redemptions**

The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The same shall be in accordance with paragraph 1.12 of the Master Circular.

➤ **Risk associated with investment in fixed income and money market securities :**

- **Market Risk/Interest Rate Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in fixed income and money market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

- **Liquidity Risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.

- **Credit Risk:** Investments in fixed income securities and money market instruments are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.

- **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.

- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.

- **Risks associated with investment in unlisted securities:** Except for any security of an associate or group company, the underlying scheme(s) have the power to invest in securities which are not listed on a stock exchange or receive unlisted securities which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. These securities may lack a liquid secondary market and there can be no assurance that the underlying scheme(s) will realise their investments in unlisted securities at a fair value.

- **Settlement risk:** The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Scheme.

- Different types of fixed income securities in which the Scheme(s) would invest as given in the Scheme Information Document 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 level of risk than Government securities.

- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.

- As zero coupon securities does not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher.

The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.

- The Scheme(s) at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.

➤ **Risk associated with investing in units of mutual funds**

The scheme may make investments in units of mutual funds. Investments in schemes of mutual funds are subject to market risks and there is no assurance or guarantee that the objectives of the scheme will be achieved. Further, any investment in mutual funds is also subject to risk factors outlined in the offer document of the mutual fund and an adverse performance of a mutual fund scheme in which the scheme has made investments could adversely impact the scheme's performance and NAV of the scheme.

➤ **Risk associated with investment in ADR/GDR/Foreign equity Securities/ Overseas Mutual Funds/Overseas ETFs:**

It is AMC's belief that the investment in ADRs/GDRs/overseas securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the Schemes. Since the Schemes would invest only partially in ADRs/GDRs/overseas securities, there may not be readily available and widely accepted benchmarks to measure performance of the Schemes. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.

To the extent that the assets of the Schemes will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of the other restrictions on investment.

Offshore investments will be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Fund in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs, and overseas regulatory costs.

Investors are requested to note that the costs associated with overseas investments like advisory fees (other than those expenses permissible under regulation 52 of SEBI Regulations) would not be borne by the scheme.

RISKS ASSOCIATED WITH INVESTING IN DERIVATIVES:

1. The Schemes may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include the risk of mis-pricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
2. The Fund may use derivatives instruments like Stock Index Futures, Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Schemes to certain risks inherent to such derivatives.
3. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
4. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value.
5. The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments.
6. The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:
 - The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
 - **Execution Risk:** The prices which are seen on the screen need not be the same at which execution will take place
 - **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset being hedged
 - Exchanges could raise the initial margin, variation margin or other forms of margin on derivative contracts, impose one sided margins or insist that margins be placed in cash. All of these might force positions to be unwound at a loss, and might materially impact returns.
 - The derivative contracts at times are undertaken with various counterparties. These counterparties may not be able to meet the

obligations under such derivative contracts. This would lead to credit risk in derivative transactions. Hence, derivative trades are undertaken with approved counterparties or through exchanges. This mitigates credit risk on derivative transactions.

RISK FACTORS WITH RESPECT TO IMPERFECT HEDGING USING INTEREST RATE FUTURES

An Interest Rate Futures is an agreement to buy or sell a debt instrument at a specified future date at a price that is fixed today. Interest Rate Futures are Exchange traded. These future contracts are cash settled.

1. Perfect Hedging means hedging the underlying using IRF contract of same underlying.
2. Imperfect hedging means the underlying being hedged and the IRF contract has correlation of closing prices of more than 90%.

In case of imperfect hedging, the portfolio can be a mix of:

- 1) Corporate Bonds and Government securities or
- 2) Only Corporate debt securities or
- 3) Only government securities with different maturities

Risk associated with imperfect hedging includes:

Basis Risk: The risk arises when the price movements in derivative instrument used to hedge the underlying assets does not match the price movements of the underlying assets being hedged. Such difference may potentially amplify the gains or losses, thus adding risk to the position.

Price Risk: The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Risk of mismatch between the instruments: The risk arises if there is a mismatch between the prices movements in derivative instrument used to hedge, compared to the price movement of the underlying assets being hedged. For example, when IRF which has government security as underlying is used, to hedge a portfolio that contains corporate debt securities.

Correlation weakening and consequent risk of regulatory breach: SEBI Regulation mandates minimum correlation criterion of 0.9 (calculated on a 90 day basis) between the portfolio being hedged and the derivative instrument used for hedging. In cases where the correlation falls below 0.9, a rebalancing period of 5 working days has been permitted. Inability to satisfy this requirement to restore the correlation level to the stipulated level, within the stipulated period, due to difficulties in rebalancing would lead to a lapse of the exemption in gross exposure computation. The entire derivative exposure would then need to be included in gross exposure, which may result in gross exposure in excess of 100% of net asset value.

RISKS ASSOCIATED WITH INVESTING IN SECURITISED DEBT

A securitization transaction involves sale of receivables by the originator (a bank, non-banking finance company, housing finance company, microfinance companies or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by selling his loan receivables to an SPV, receives consideration from investors much before the maturity of the underlying loans. Investors are paid from the collections of the underlying loans from borrowers. Typically, the transaction is provided with a limited amount of credit enhancement (as stipulated by the rating agency for a target rating), which provides protection to investors against defaults by the underlying borrowers. Generally available asset classes for securitization in India are:

- o Commercial vehicles
- o Auto and two wheeler pools
- o Mortgage pools (residential housing loans)
- o Personal loan, credit card and other retail loans
- o Corporate loans/receivables
- o Microfinance receivables

In pursuance to SEBI communication dated: August 25, 2010, given below are the requisite details relating to investments in Securitised debt.

➤ Risk factors associated with investments in Perpetual Debt Instrument (PDI)

Perpetual Debt instruments are issued by Banks, non-banking financial institutions (NBFCs) and corporates to improve their capital profile. Some of the PDIs issued by Banks which are governed by the Reserve Bank of India (RBI) guidelines for Basel III Capital Regulations are referred to as Additional Tier I (AT1 bonds). While there are no regulatory guidelines for issuance of PDIs by corporate bodies, NBFCs issue these bonds as per guidelines issued by RBI. The instruments are treated as perpetual in nature as there is no fixed maturity date. The key risks associated with these instruments are highlighted below:

Risk on coupon servicing

Banks

As per the terms of the instruments, Banks may have discretion at all times to cancel distributions/payment of coupons.

NBFCs

While NBFCs may have discretion at all times to cancel payment of coupon, coupon may also be deferred (instead of being cancelled), in case paying the coupon leads to breach of capital ratios.

Corporates

Corporates usually have discretion to defer the payment of coupon. However, the coupon is usually cumulative and any deferred coupon shall accrue interest at the original coupon rate of the PDI.

Risk of write-down or conversion into equity

Banks

As per the regulatory requirements, Banks have to maintain a minimum Common Equity Tier-1 (CET-1) ratio of Risk Weighted Assets (RWAs), failing which the AT-1 bonds can get written down. Further, AT-1 Bonds are liable to be written down or converted to common equity, at the discretion of RBI, in the event of Point of Non Viability Trigger (PONV). PONV is a point, determined by RBI, when a bank is deemed to have become non-viable unless there is a write off/ conversion to equity of AT-1 Bonds or a public sector capital injection happens. The write off/conversion has to occur prior to public sector injection of capital. This risk is not applicable in case of NBFCs and Corporates.

Risk of instrument not being called by the Issuer

Banks

The issuing banks have an option to call back the instrument after minimum period as per the regulatory requirement from the date of issuance and specified period thereafter, subject to meeting the RBI guidelines. However, if the bank does not exercise the call on first call date, the Scheme may have to hold the instruments for a period beyond the first call exercise date.

NBFCs

The NBFC issuer has an option to call back the instrument after minimum period as per the regulatory requirement from date of issuance and specified period thereafter, subject to meeting the RBI guidelines. However, if the NBFC does not exercise the call option the Scheme may have to hold the instruments for a period beyond the first call exercise date.

Corporates

There is no minimum period for call date. However, if the corporate does not exercise the call option, the Scheme may have to hold the instruments for a period beyond the call exercise date.

➤ RISKS ASSOCIATED WITH STOCK LENDING:

The Scheme will not engage in Short Selling activity.

Securities lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed.

The risks in security lending consist of the failure of intermediary / counterparty, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the intermediary / counterparty. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

Investors are requested to refer to section "How will the Scheme allocate its assets?" for maximum permissible exposure to stock Lending & Borrowing.

Subject to the Regulations and the applicable guidelines, the Scheme there under may, if the Trustee permits, engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period. The Scheme, under normal circumstances, shall not have exposure of more than 50% of its net assets in stock lending. The AMC shall report to the Trustee on a quarterly basis as to the level of lending in terms of value, volume and the names of the intermediaries and the earnings/losses arising out of the transactions, the value of collateral security offered etc. The Trustees shall offer their comments on the above aspect in the report filed with SEBI under sub-regulation 23(a) of Regulation 18.

➤ Risks associated with investing in Tri Party Repo through CCIL (TREPS):

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments.

CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall".

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members.

Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the aforementioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund

or specified amount, whichever is lower.

Further, it may be noted that, CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

➤ **Risks associated with Repo Transactions in Corporate Debt Securities**

Lending transactions:

The scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo lending transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk may be further mitigated through over-collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on liquidity of the securities and market conditions at that time. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

Borrowing transactions:

In the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter party may dispose of the assets (as they have sufficient margin). This risk is normally mitigated by better cash flow planning to take care of such repayments. Further, there is also a Credit Risk that the Counterparty may fail to return the security or Interest received on due date.

Risk factors associated with creation of segregated portfolios

1. Liquidity risk – A segregated portfolio is created when a credit event occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to redeem their investments. However, it may be noted that, the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.

Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that a deep secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them.

2. Valuation risk - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

Risks associated with Repo Transactions in Corporate Debt Securities

Lending transactions:

The scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However in repo lending transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk may be further mitigated through over-collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on liquidity of the securities and market conditions at that time. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

Borrowing transactions:

In the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter party may dispose of the assets (as they have sufficient margin). This risk is normally mitigated by better cash flow planning to take care of such repayments. Further, there is also a Credit Risk that the Counterparty may fail to return the security or Interest received on due date. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation.

RISKS FOR WRITING COVERED CALL OPTIONS FOR EQUITY SHARES

A call option gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a person holds a long position in an asset and writes (sells) call options on that same asset to generate an income stream. The Scheme may write call options under covered call strategy, as permitted by the regulations. Risks associated thereto are mentioned below:

- Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares. This downside risk is reduced by writing covered call options.
- The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would

lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity, or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.

- The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss.
- The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Scheme to buy any options.

➤ **BENEFITS OF USING COVERED CALL STRATEGY IN MUTUAL FUNDS**

The covered call strategy can be followed by the Fund Manager in order to hedge risk thereby resulting in better risk adjusted returns of the Scheme. The strategy offers the following benefits:

- Hedge against market risk - Since the fund manager sells a call option on a stock already owned by the mutual fund scheme, the downside from fall in the stock price would be lower to the extent of the premium earned from the call option.
- Generating additional returns in the form of option premium in a range bound market.

Thus, a covered call strategy involves gains for unit holders in case the strategy plays out in the right direction.

Risks for writing covered call options for equity shares

- Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares. This downside risk is reduced by writing covered call options.
- The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity, or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.
- The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss.
- The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Scheme to buy any options.

For detailed investment strategy and restrictions kindly refer to SID of the scheme

SCHEME PERFORMANCE RECORD

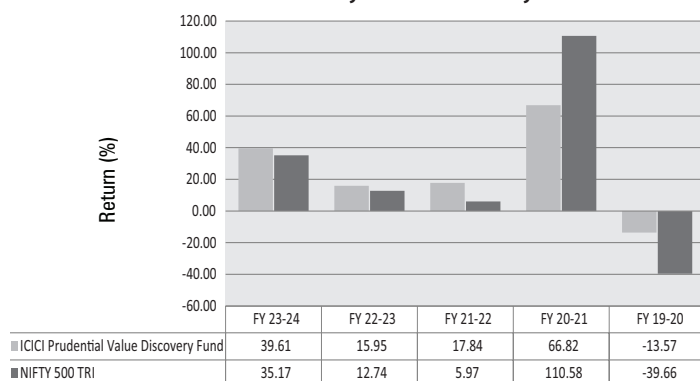
ICICI Prudential Value Discovery Fund

Growth Option (As of September 30, 2024)

Period	Scheme	Benchmark
1 Year	43.83%	41.27%
3 Years	24.59%	17.60%
5 Years	27.73%	24.51%
Since Inception (16-Aug-04)	21.12%	NA

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is NIFTY 500 Value 50 TRI • For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. NAV of growth option is considered for computation without considering the load". The performance of the scheme is benchmarked to the Total Return variant of the Index. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. The benchmark of this scheme has been revised from BSE 500 TRI to Nifty 500 Value 50 TRI w.e.f. February 17, 2020 and from Nifty 500 Value 50 TRI to Nifty 500 TRI w.e.f. January 01, 2022.

Absolute Returns for each financial year for the last 5 years:



Past performance may or may not be sustained in future. Absolute returns are provided for the above mentioned financial years. For computation of returns the allotment NAV has been taken as Rs. 10. NAV is considered for computation of returns without considering load.

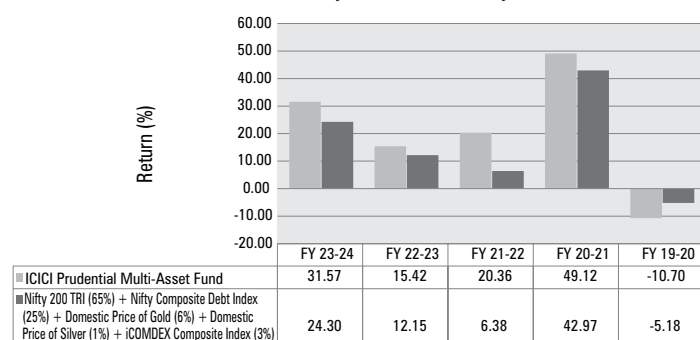
ICICI Prudential Multi-Asset Fund

Growth Option (As of September 30, 2024)

Period	Scheme	Benchmark Index
1 Year	32.09%	30.33%
3 Years	21.19%	14.70%
5 Years	14.70%	17.24%
Since Inception (31-Oct-02)	14.92%	17.39%

Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The performance of the scheme is benchmarked to the Total Return variant of the Index. • Returns : CAGR • For benchmark performance, values of Nifty 50 TRI have been used since inception till 27th May, 2018 and w.e.f. 28th May, 2018 values of Nifty 200 Index (65%) + Nifty Composite Debt Index (25%) + LBMA AM Fixing Prices (10%) have been considered thereafter. The Benchmark of Scheme has been changed to Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%) w.e.f. July 1, 2023. • For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. NAV of growth option is considered for computation without considering the load".

Absolute Returns for each financial year for the last 3 years:



Past performance may or may not be sustained in future. The performance of the scheme is benchmarked to the Total Return variant of the Index.

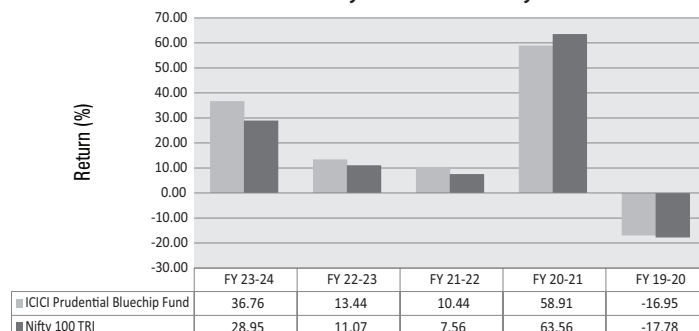
ICICI Prudential Bluechip Fund

Growth Option (As of September 30, 2024)

Period	Scheme	Benchmark Index
1 Year	41.32%	38.59%
3 Years	20.04%	15.93%
5 Years	21.52%	19.57%
Since Inception (May 23, 2008)	15.92%	12.56%

• Benchmark is Nifty 100 TRI • Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The returns are calculated on the basis of Compounded Annualized Growth returns (CAGR). For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. ^ Inception date shown is the date from which units under the Schemes are available throughout.

Absolute Returns for each financial year for the last 5 years:



Past performance may or may not be sustained in future. The performance of the scheme is benchmarked to the Total Return variant of the Index.

ICICI Prudential ELSS Tax Saver Fund

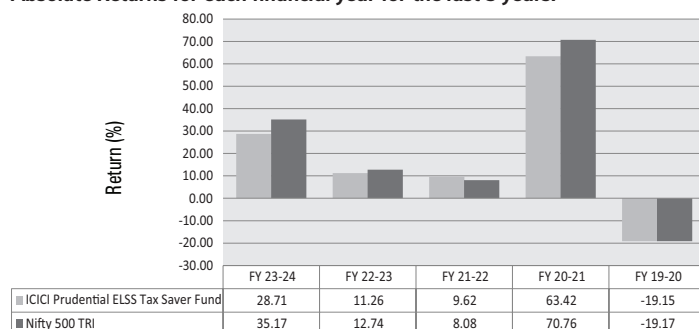
(Erstwhile ICICI Prudential Long Term Equity Fund (Tax Saving))

Growth Option (As of September 30, 2024)

Period	Scheme Returns	Benchmark Returns
1 Year	40.86%	41.27%
3 Years	17.26%	18.42%
5 Years	21.45%	22.25%
Since Inception (19-Aug-99)	19.93%	15.36%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is Nifty 500 TRI • For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. NAV of growth option is considered for computation without considering the load". The performance of the scheme is benchmarked to the Total Return variant of the Index.

Absolute Returns for each financial year for the last 3 years:



Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in future.

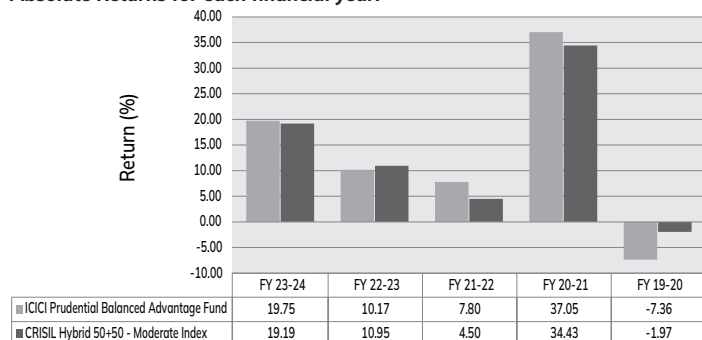
ICICI Prudential Balanced Advantage Fund

(As of September 30, 2024)

Period	Scheme Returns	Benchmark Returns
1 Year	23.59%	23.86%
3 Years	13.75%	11.86%
5 Years	14.37%	14.64%
Since Inception (30-Dec-06)	11.70%	10.98%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is CRISIL Hybrid 50+50 - Moderate Index • "For since inception returns the allotment NAV has been taken as Rs.10.00. NAV of growth option is considered for computation without considering the load". The performance of the scheme is benchmarked to the Total Return variant of the Index. The inception date of the Scheme is December 30, 2006.

Absolute Returns for each financial year:



Past performance may or may not be sustained in future. The performance of the scheme is benchmarked to the Total Return variant of the Index.

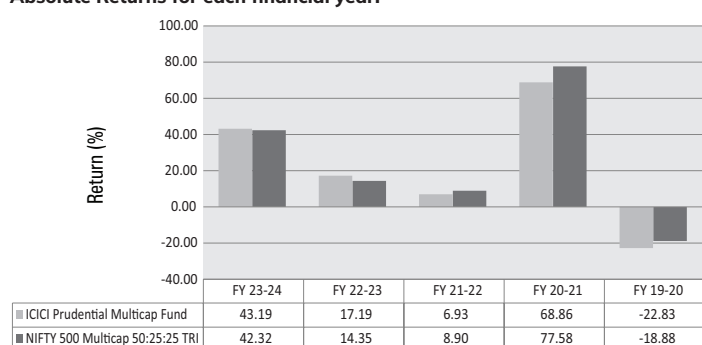
ICICI Prudential Multicap Fund

Growth Option (As of September 30, 2024)

Period	Scheme	Benchmark Index
1 Year	47.84%	44.06%
3 Years	23.21%	21.14%
5 Years	23.88%	25.21%
Since Inception (1-Oct-94)	15.85%	NA

Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The returns are calculated on the basis of Compounded Annualized Growth returns (CAGR). For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.

Absolute Returns for each financial year:



Past performance may or may not be sustained in future. The performance of the scheme is benchmarked to the Total Return variant of the Index.

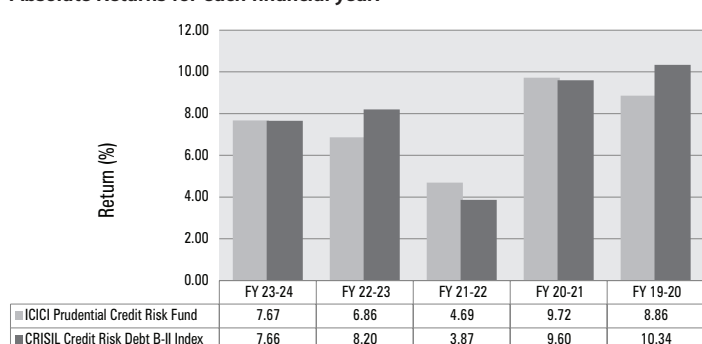
ICICI Prudential Credit Risk Fund

Growth Option (As on September 30, 2024)

Period	Scheme Returns	Benchmark Returns
1 Year	8.90%	7.91%
3 Years	6.76%	6.83%
5 Years	7.59%	7.84%
Since Inception (03/Dec/2010)	8.23%	8.78%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is CRISIL Credit Risk Debt B-II Index • "For since inception returns the allotment NAV has been taken as Rs.10.00. NAV of growth option is considered for computation without considering the load". The performance of the scheme is benchmarked to the Total Return variant of the Index.

Absolute Returns for each financial year:



Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in future. Absolute returns are provided for the above mentioned financial years.

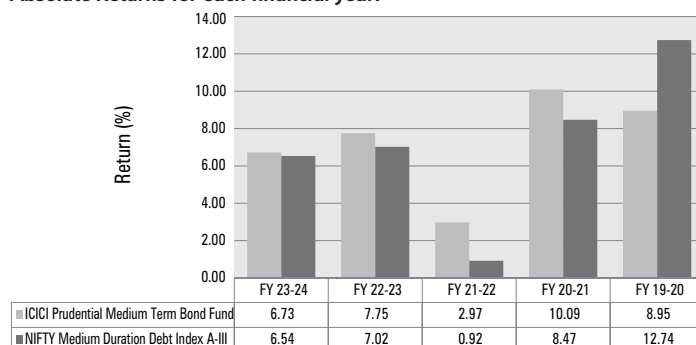
ICICI Prudential Medium Term Bond Fund

Growth Option (As on September 30, 2024)

Period	Scheme Returns	Benchmark Returns
1 Year	8.08%	8.54%
3 Years	6.07%	5.31%
5 Years	7.27%	7.00%
Since Inception (15-Sep-04)	7.42%	7.51%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is NIFTY Medium Duration Debt Index A-III • "For since inception returns the allotment NAV has been taken as Rs.10.00. NAV of growth option is considered for computation without considering the load". The performance of the scheme is benchmarked to the Total Return variant of the Index.

Absolute Returns for each financial year:



Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in future. Absolute returns are provided for the above mentioned financial years.

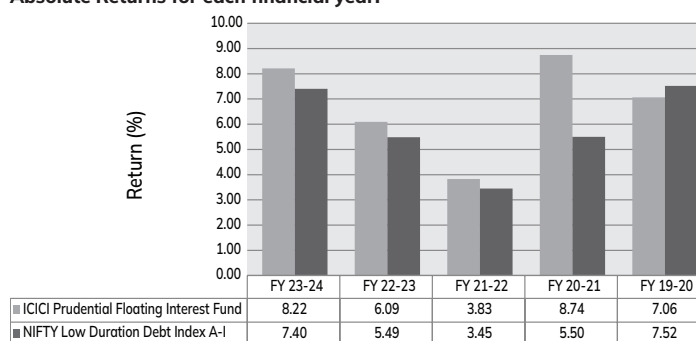
ICICI Prudential Floating Interest Fund

Growth Option (As on September 30, 2024)

Period	Scheme Returns	Benchmark Returns
1 Year	7.56%	7.46%
3 Years	6.03%	5.98%
5 Years	6.72%	5.74%
Since Inception (17/Nov/2005)	7.62%	7.58%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is NIFTY Low Duration Debt Index A-I • For computation of since inception returns the allotment NAV has been taken as Rs. 100. The performance of the scheme is benchmarked to the Total Return variant of the Index. The benchmark has been further revised from CRISIL Low Duration Debt Index to NIFTY Low Duration Debt Index A-I with effect from March 12, 2024.

Absolute Returns for each financial year:



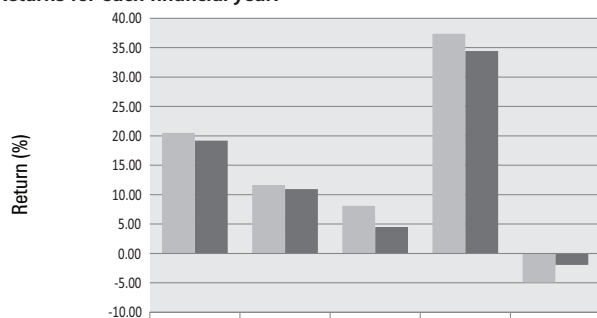
Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in future. Absolute returns are provided for the above mentioned financial years.

ICICI Prudential Asset Allocator Fund (FOF)

Growth Option (As of September 30, 2024)

Period	Scheme	CRISIL Hybrid 50 + 50 - Moderate Index
1 Year	22.85%	23.86%
3 Years	13.86%	11.86%
5 Years	15.07%	14.64%
Since Inception (18-Dec-03)	12.45%	11.34%

Performance of the Scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future. For computation of returns the allotment NAV has been taken as Rs. 10.00 without considering the load. Date of inception of the scheme is December 18, 2003.

Absolute Returns for each financial year:

ICICI Prudential Asset Allocator Fund (FOF)	20.50	11.65	8.07	37.36	-4.92
CRISIL Hybrid 50 + 50 - Moderate Index	19.19	10.95	4.50	34.43	-1.97

Past performance may or may not be sustained in the future. The above returns for the last five financial years are absolute returns. Date of inception of the scheme is December 18, 2003. Performance of the Scheme is benchmarked to total return variant of the index. The above stated benchmark performance values have been used w.e.f. February 01, 2019. Details of the changes in benchmark are as follows:

Scheme Name	Benchmark Name	Effective date
ICICI Prudential Asset Allocator Fund (FOF)	Nifty 50 (40%) + CRISIL Composite Bond Fund Index (40%) + CRISIL Liquid Fund Index (20%)	since inception to November 23, 2010
	Nifty 50 TRI (40%) + CRISIL Composite Bond Fund Index (40%) + CRISIL Liquid Fund Index (20%)	since inception to November 23, 2010
	Nifty 50 TRI (40%) + CRISIL Composite Bond Fund Index (40%) + CRISIL Liquid Fund Index (10%) + Gold (10%)*	November 24, 2010 to May 27, 2018
	Nifty 50 TRI (40%) + CRISIL Composite Bond Fund Index (60%)	May 28, 2018 to January 31, 2019
	CRISIL Hybrid 50 + 50 - Moderate Index	w.e.f. Feb 01, 2019 onwards

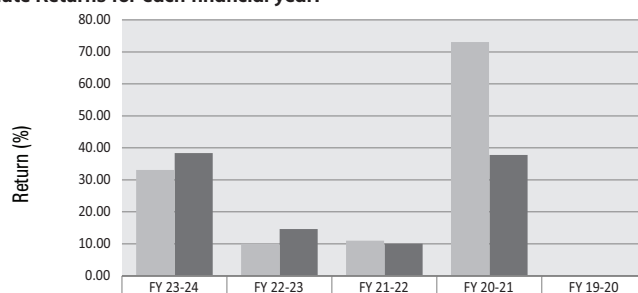
*Benchmark against the domestic price of gold as derived from the LBMA AM fixing prices.

ICICI Prudential MNC Fund

Growth Option (As of September 30, 2024)

Period	ICICI Prudential MNC Fund	NIFTY MNC TRI (Benchmark)
1 Year	33.86%	49.43%
3 Years	18.67%	20.62%
5 Years	24.27%	20.80%
Since Inception (June 2019)	23.57%	20.71%

Benchmark for the scheme is Nifty MNC TRI. Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. As inception date of scheme is June 2019 the scheme has just completed one year, performance details for 5 years are not available.

Absolute Returns for each financial year:

Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in future.

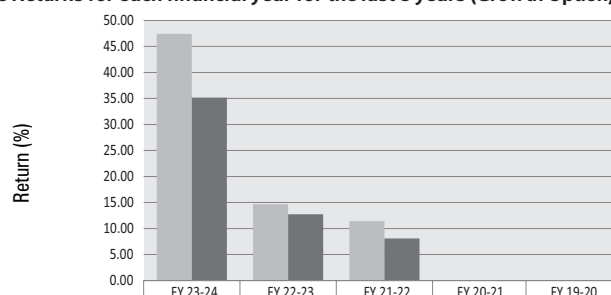
ICICI Prudential Business Cycle Fund

Growth Option (As on September 30, 2024)

Period	Scheme	Benchmark
1 Year	47.03%	41.27%
3 Years	23.78%	18.42%
5 Years	-	-

Period	Scheme	Benchmark
Since Inception (18-Jan-2021)	26.77%	22.85%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is Nifty 500 TRI • For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. NAV of growth option is considered for computation without considering the load". As inception date of scheme is January 18, 2021, performance details for 3 years and 5 years are not available.

Absolute Returns for each financial year for the last 5 years (Growth Option):

ICICI Prudential Business Cycle Fund	47.42	14.68	11.43	0.00	0.00
Nifty 500 TRI	35.17	12.74	8.08	0.00	0.00

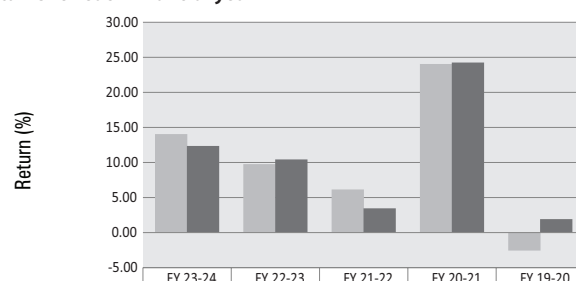
Past performance may or may not be sustained in future. Absolute returns are provided for the above mentioned financial years during which the scheme was live. For computation of returns the allotment NAV has been taken as Rs. 10. NAV is considered for computation of returns without considering load.

ICICI Prudential Income Optimizer Fund (FOF)

Growth Option (As of September 30, 2024)

Period	Scheme	Benchmark Index
1 Year	15.47%	17.19%
3 Years	11.32%	9.24%
5 Years	11.19%	11.49%
Since Inception (18/12/2003)	9.02%	9.04%

Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future. Returns greater than 1 Year are CAGR. For computation of returns the allotment NAV has been taken as Rs. 10.00 without considering the load. Date of inception of the scheme is December 18, 2003. Benchmark of the scheme is NIFTY 50 TRI (35%) + CRISIL Composite Bond Index (65%).

Absolute Returns for each financial year:

ICICI Prudential Income Optimizer Fund (FOF)	14.04	9.77	6.14	24.04	-2.57
NIFTY 50 TRI (35%) + CRISIL Composite Bond Index (65%)	12.36	10.43	3.46	24.25	1.91

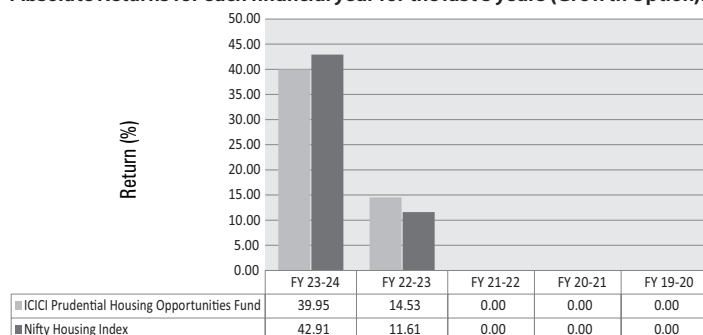
Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future. The above returns for the last five financial years are absolute returns. Date of inception of the scheme is December 18, 2003. With effect from closure of business hours on February 01, 2019, benchmark of the Scheme is NIFTY 50 TRI (35%) + CRISIL Composite Bond Index (65%).

ICICI Prudential Housing Opportunities Fund

Growth Option (As on September 30, 2024)

Period	Scheme(%)	Benchmark Index(%)
1 Year	38.76%	38.34%
3 Years	-	-
5 Years	-	-
Since Inception (April 18, 2022)	26.01%	20.33%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is Nifty Housing Index • For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. NAV of growth option is considered for computation without considering the load". The performance of the scheme is benchmarked to the Total Return variant of the Index. AS the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided.

Absolute Returns for each financial year for the last 5 years (Growth Option):

Past performance may or may not be sustained in future. The performance of the scheme is benchmarked to the Total Return variant of the Index.

RECURRING EXPENSES:

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc.

For the actual current expenses being charged, the investor should refer to the website of the mutual fund. In case of any change in the expense ratio, the AMC would update the same on the website at least three business days prior to the effective date of the change. The requirement for disclosing such change would be subject to paragraph 10.1.8 of the Master Circular. Investor can refer <https://www.icicipruamc.com/Downloads/total-expense-ratio.aspx> for Total Expense Ratio (TER) details.

IDCW Policy:

As per the SEBI (MF) Regulations, the IDCW Warrants shall be despatched to the Unit Holders within 7 business days from the record date. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCW will be paid by cheque, net of taxes as may be applicable. Unit Holders will also have the option of direct payment of IDCW to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the Registered address of the sole/first holder as indicated in the original application form. To safeguard the interest of Unit Holders from loss or theft of IDCW cheques, investors should provide the name of their bank, branch and account number in the application form. IDCW cheques will be sent to the Unit Holder after incorporating such information. The minimum amount for IDCW payout shall be Rs.100, else IDCW would be mandatorily reinvested. In the event of failure to dispatch IDCW within 7 working days, the AMC shall be liable to pay interest at 15% per annum to the unit holders. With respect to payment of interest in the event of failure of dispatch of IDCW payments within the stipulated time period, the interest for the delayed payment of IDCW shall be calculated from the record date. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular and any other circular published by SEBI from time to time.

It should, however, be noted that actual distribution of IDCWs will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee.

Equalization Reserve: When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

TAX BENEFITS OF INVESTING IN THE MUTUAL FUND:

Investors are advised to refer to Statement of Additional Information (SAI) available on the website of AMC viz; www.icicipruamc.com and also independently refer to the tax advisor.

PUBLICATION OF DAILY NET ASSET VALUE (NAV):

The NAV will be calculated and disclosed at the close of every Business Day. NAV will be determined on every Business Day except in special circumstances. NAV of the scheme shall be:

- Prominently disclosed by the AMC under a separate head on the AMC's website (www.icicipruamc.com) by 10.00 a.m. on the following business day.,
- On the website of Association of Mutual Funds in India - AMFI (HYPERLINK "<http://www.amfiindia.com>") www.amfiindia.com) by 10.00 a.m. on the following business day., and
- Shall be made available at all Customer Service Centres of the AMC.

The schemes are permitted to take exposure to overseas securities, thus the schemes requires extended timeline for NAV disclosure to ensure that all securities are valued basis same day valuation. In light of the above, NAV of the schemes would be declared by 10.00 a.m. on the following business day.

In case any of the scheme ceases to hold exposure to any overseas securities, NAV of the relevant schemes for that day would continue to be declared on 10.00 am on the following business day.

Subsequent to that day, NAV of the relevant schemes shall be declared on 11.00 p.m., on the same day.

For Fund of Fund Scheme:

The NAV will be calculated and disclosed by 12.00 noon. of the following business day. NAV will be determined on by 12.00 noon. of the following

business day except in special circumstances. NAV of the scheme shall be:

- Prominently disclosed by the AMC under a separate head on the AMC's website (www.icicipruamc.com) by 12.00 noon. of the following business day.,
- On the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 12.00 noon. of the following business day, and
- Shall be made available at all Customer Service Centres of the AMC.

As, the scheme is permitted to invest in units of mutual fund schemes which invest in international markets, thus the scheme requires extended timeline for NAV disclosure to ensure that all securities are valued basis same day valuation. In light of the above, NAV of the scheme would be declared by 12.00 noon on the following business day. In case the scheme ceases to hold exposure to any overseas securities, NAV of the scheme for that day will continue to be declared on 12.00 noon on the following business day.

Subsequent to that day, NAV of the scheme shall be declared on 10.00 a.m., on the following business day.

In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

FOR INVESTOR GRIEVANCES PLEASE CONTACT:

Name and Address of Registrar	Name, address, telephone number, fax number, e-mail address of ICICI Prudential Mutual Fund
Computer Age Management Services Ltd. (CAMS) Unit: ICICI Prudential Mutual Fund New No 10, Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H. Road), Chennai - 600 034.	Mr. Rajen Kotak – Investor Relations Officer ICICI Prudential Asset Management Company Ltd., 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063. Phone: (91)(22) 26852000, Fax: (91)(22) 2686 8313, E-mail: enquiry@icicipruamc.com

UNITHOLDERS' INFORMATION:

The AMC shall disclose portfolio of the scheme (along with ISIN) as on the last day of the month / half-year within 10 days from the close of each month / half-year respectively on website of:

- AMC i.e. www.icicipruamc.com
- AMFI i.e. www.amfiindia.com.

The AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively. The AMCs shall send the details of the scheme portfolio while communicating the monthly and half-yearly statement of scheme portfolio via email or any other mode as may be communicated by SEBI/AMFI from time to time within prescribed timelines. The AMC shall provide a feature wherein a link is provided to the investors to their registered email address to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

The AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the scheme's portfolio on the AMC's website and on the website of AMFI.

The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. The AMC shall provide a physical copy of the statement of scheme portfolio, without charging any cost, on specific request received from a unit holder.

Half Yearly Results:

In terms of Regulations 59 and paragraph 5.3.2 of SEBI Master Circular, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website.

TRANSACTION CHARGES

No transaction charges to be levied on the investment amount from transactions/applications (including SIPs) received through distributors (i.e. for Regular Plans). Accordingly, payment of transaction charges to the distributors has been discontinued.

Please refer to SAI for more details.

CONSOLIDATED ACCOUNT STATEMENT (CAS)

- The Consolidated Account Statement (CAS) for each calendar month will be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Further, CAS will be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.
- For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before fifteenth day of succeeding month.
- The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/

or mobile number.

4. In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investors within 5 business days from the receipt of such request.
5. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS

Further, in case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all Schemes of all mutual funds, shall be emailed at the registered email address of the unitholders on half yearly basis, on or before twenty first day of succeeding month, unless a specific request is made to receive the same in physical form.

The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.

Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.

Further, CAS shall be issued for thr half-year (september/march).

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

In case of the units are held in dematerialized (demat) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically.

The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.

However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).

- In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.

The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.

However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).

STAMP DUTY:

For more details, refer SAI.

CASH INVESTMENTS IN THE SCHEME:

Currently, the AMC is not accepting cash investments. Notice shall be provided in this regard as and when the facility is made available.

The Schemes were approved by the Directors of ICICI Prudential Trust Limited by circulation on:

Sr. No.	Scheme Name	Date of approval of Directors of ICICI Prudential Trust Ltd.
1	ICICI Prudential Value Discovery Fund	March 26, 2004
2	ICICI Prudential Multi-Asset Fund	July 29, 2002
3	ICICI Prudential Bluechip Fund	October 29, 2007
4	ICICI Prudential ELSS Tax Saver Fund	May 12, 1999
5	ICICI Prudential Balanced Advantage Fund	July 29, 2002
6	ICICI Prudential Multicap Fund	February 08, 2000
7	ICICI Prudential Credi Risk Fund	April 08, 2010
8	ICICI Prudential Medium Term Bond Fund	July 19, 2004
9	ICICI Prudential Floating Interest Fund	March 04, 2003
10	ICICI Prudential Asset Allocator Fund (FOF)	July 29, 2002
11	ICICI Prudential MNC Fund	October 24, 2018
12	ICICI Prudential Business Cycle Fund	February 25, 2019
13	ICICI Prudential Income Optimizer Fund (FOF)	July 29, 2002
14	ICICI Prudential Housing Opportunities Fund	August 18, 2021

The Trustees have ensured that the Schemes approved by them were new products offered by ICICI Prudential Mutual Fund and are not a minor modification of the existing Schemes.

For ICICI Prudential Asset Management Company Limited

Sd/-

Place : Mumbai
Date : December 31, 2024

Nimesh Shah
Managing Director

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Common Application Form for Lump sum/Systematic Investments Plan

Investor must read Key Scheme Features and Instructions before completing this form.

All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and in BLOCK LETTERS.

Application No. _____

BROKER CODE (ARN CODE)/ RIA/PMRN CODE#	SUB-BROKER ARN CODE	SUB-BROKER CODE (As allotted by ARN holder)	Employee Unique Identification No. (EUIN)
<p>#By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of ICICI Prudential Mutual Fund.</p> <p>Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. XIII). – I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.</p>			
SIGNATURE OF SOLE / FIRST APPLICANT		SIGNATURE OF SECOND APPLICANT	

LEI Number Existing Folio No.

(Legal Entity Identifier Number is for Transaction valued of INR 50 crore and above. See Instruction No. XV)

1. APPLICANT(S) DETAILS (Please refer to Instruction No. II (b) & IV) (Name should be as per the PAN)

SOLE / 1ST APPLICANT Mr. Ms. M/s FIRST MIDDLE LAST

PAN/PEKRN* KYC Id No.* Enclosed (Please ☒ KYC Acknowledgement Letter ☐ KYC Proof Attached (Mandatory) Date of Birth (Mandatory)

NAME OF GUARDIAN (in case First/Sole applicant is minor)/CONTACT PERSON-DESIGNATION/PoA HOLDER (in case of Non-Individual Investors)

Mr. Ms. FIRST MIDDLE LAST

PAN/PEKRN* ☐ KYC Proof Attached (Mandatory) | Relationship with Minor ☐ Natural guardian ☐ Court appointed guardian Date of Birth (Mandatory)

2ND APPLICANT Mr. Ms. M/s FIRST MIDDLE LAST

PAN/PEKRN* KYC Id No.* ☐ KYC Proof Attached (Mandatory) Date of Birth (Mandatory)

3RD APPLICANT Mr. Ms. M/s FIRST MIDDLE LAST

PAN/PEKRN* KYC Id No.* ☐ KYC Proof Attached (Mandatory) Date of Birth (Mandatory)

If mandatory information left blank, the application is liable to be rejected. *Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN).

2. BANK ACCOUNT (PAY-OUT) DETAILS OF SOLE/FIRST APPLICANT (Please Refer to Instruction No. III)

Mandatory information – If left blank the application is liable to be rejected. (Mandatory to attach proof, in case the pay-out bank account is different from the source bank account.)
For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here. Core Banking account (CBS) is mandatory.

MANDATORY Account Number Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR

Name & Branch of Bank Branch City

9 Digit MICR Code 11 Digit IFSC Enclosed (Please ☒):
☐ Bank Account Details Proof Provided.

3. INVESTMENT DETAILS (Refer Instruction No. IV) (For Plans & Sub-options please see key scheme features). Please mention scheme name below:

ICICI Prudential _____ Plan: _____ Option: _____

For investors investing in Income Distribution cum Capital Withdrawal (IDCW) option of the Scheme may note that the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

4. PAYMENT DETAILS

Mode of Payment ☐ Cheque ☐ Funds Transfer ☐ NEFT ☐ RTGS

Investment Amount ₹ Cheque Number Date

BANK DETAILS : ☐ Same as above [Please tick (✓) if yes] ☐ Different from above [Please tick (✓) if it is different from above and fill in the details below]

A/c Number Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR

Name & Branch of Bank

Branch City Mandatory Enclosures (Please tick (✓) if the first instalment is not through cheque) ☐ Cheque Copy ☐ Bank Statement ☐ Banker's Attestation _____

Applications with Third Party Cheques, prefunded instruments etc. and in circumstances as detailed in AMFI Circular No.135/BP/16/10-11 shall be processed in accordance with the said circular. Please read the instruction no. VI(d). Third Party Payment Declaration form is available in www.icicipruamc.com or ICICI Prudential Mutual Fund branch offices.

ACKNOWLEDGEMENT SLIP (Please Retain this Slip)

To be filled in by the Investor. Subject to realization of cheque and furnishing of Mandatory Information.

Application No. _____

Name of the Investor: _____ EXISTING FOLIO NO.

TOLL FREE NUMBER: 1800 222 999 (MTNL/BSNL) 1800 200 6666 (OTHERS) EMAIL: enquiry@icicipruamc.com WEBSITE: www.icicipruamc.com

Gross Annual Income [Please tick (✓)]									
Sole/First Applicant	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> (Not older than 1 year)	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
Second Applicant	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth ₹ _____								
Third Applicant	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth ₹ _____								
Others [Please tick (✓)]									
Sole/First Applicant	For Individuals [Please tick (✓)]: <input type="radio"/> I am Politically Exposed Person (PEP) <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable For Non-Individuals [Please tick (✓)] (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer instruction no. IV(h)): (i) Foreign Exchange / Money Changer Services – <input type="radio"/> YES <input type="radio"/> NO; (ii) Gaming / Gambling / Lottery / Casino Services – <input type="radio"/> YES <input type="radio"/> NO; (iii) Money Lending / Pawning – <input type="radio"/> YES <input type="radio"/> NO								
Second Applicant	<input type="radio"/> Politically Exposed Person (PEP) <input type="radio"/> Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable								
Third Applicant	<input type="radio"/> Politically Exposed Person (PEP) <input type="radio"/> Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable								

11. NOMINATION

NOMINEE (OPT-IN) Details or **OPT-OUT Declaration** is **Mandatory** to process the application. Please tick (✓) from below **Option A** or **Option B** as appropriate. (Refer instruction VII).

A) FOR NOMINATION OPT-IN: <input type="checkbox"/> I/We hereby nominate the undermentioned nominee(s) to receive the amount to my/our credit in event of my/our death as follows:							
Name and address of Nominee(s) [Mandatory]	PAN of the Nominee [Guardian PAN to be quoted if Nominee is Minor]	Relationship with Sole / First unit holder [Mandatory]	Date of Birth [Mandatory]*	Name and address of Guardian (Mandatory if nominee is minor)	Signature of Nominee / Guardian*	Guardian's Relationship with Nominee [Mandatory]	Allocation % to each nominee [Mandatory] (Aggregate should be 100%)
			dd/mm/yyyy			<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	
			dd/mm/yyyy			<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	
			dd/mm/yyyy			<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	
<small>* Applicable in case the Nominee is a Minor. (Also, please attach a copy of the minor's birth certificate)</small>							
B) FOR NOMINATION OPT-OUT: <input type="checkbox"/> (Please tick (✓) if the unit holder does not wish to nominate anyone)							
I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.					Signature of First Unit holder		
					Signature of 2nd Unit holder		
					Signature of 3rd Unit holder		

12. NON-PROFIT ORGANIZATION (NPO) DECLARATION (Please Refer instruction no. XVI).

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please quote Registration No. of Darpan portal of Niti Aayog	
If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.	

INVESTOR(S) DECLARATION & SIGNATURE(S): To the Trustee, **ICICI Prudential Mutual Fund**, I/We have read, understood and hereby agree to abide by the Scheme Information Document/Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) under FATCA & CRS provision of the Central Board of Direct Taxes notified Rules 114 F to 114H, as part of the Income-tax Rules, 1962. I/We apply for the units of the Fund and agree to abide by the terms, conditions, rules and regulations of the scheme and other statutory requirements of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable from time to time. I/We confirm to have understood the investment objectives, investment pattern, and risk factors applicable to Plans/ Options under the Scheme(s). I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulations or any other applicable laws enacted by the Government of India or any Statutory Authority. I/We agree that in case my/our investment in the Scheme is equal to or more than 25% of the corpus of the plan, then ICICI Prudential Asset Management Co. Ltd. (the 'AMC'), has full right to refund the excess to me/us to bring my/our investment below 25%. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs. 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. **I/We have read and understood the instructions on nomination and I/We hereby undertake to abide by the same. I/We hereby provide consent for uploading/updating/fetching CKYC record from Central KYC Records Registry.** I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc. If you do not wish to receive, please call on toll free no. **1800 222 999 (MTNL/BSNL) or 1800 200 6666 (Others).**

Sole / 1st Applicant	2nd Applicant	3rd Applicant
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Mandatory fields in OTM form as per NPCI: • Mandate Date is Mandatory • Transaction type to be selected • Only one Account type to be selected • Bank account number and Bank name • Please mention IFSC Code (11 Alpha numeric Characters) / MICR Code (9 Numeric) • Maximum amount to be mentioned (should be same in figures and words) • valid PAN • OTM start date & end date • Name & Signature(s) as per bank records • Mandate Date and the Validity of the mandate should be mentioned in DD/MM/YYYY format • Mandate start (From) date should be after Mandate (Application) date. • Maximum duration of this mandate is 40 Years.

GENERAL INSTRUCTIONS

UMRN (Unique Mandate Reference Number) is provided by NPCI, which is assigned to every mandate that has been submitted to them.

Investor will not hold ICICI Prudential Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles.

The Bank & AMC shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.

The investor hereby agrees to indemnify and not hold responsible, AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, the Registrars & Transfer (R&T) agent and the service providers incase for any delay/wrong debits on the part of the bank for executing the debit mandate instructions for any sum on a specified date from your account. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, the investor would not hold the user institution responsible. Investor confirm to have understood that the introduction of this facility may also give rise to operational risks and hereby take full responsibility.

Registration of OTM/PAN BASED MANDATE FACILITY: As an investor I/we hereby request you to register me/us for availing the facility of OTM/PAN based mandate and carrying out transactions of additional purchase/redemption/switch in my/our folio through Call Centre and/or also authorize the distributor(s) to initiate the above transactions on my/our behalf. In this regard, I/we also authorize the AMC, on behalf of ICICI Prudential Mutual Fund (Mutual Fund) to call/email on my/our registered mobile number/email id for due verification and confirmation of the transaction(s) and such other purposes. The mobile number provided in the common application form will be used as registered mobile number for verification and confirmation of transactions. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or non-confirmation/ verification of the transaction due to any reason, I/we shall not hold AMC, Mutual Fund, its sponsors, representatives, service providers, participant banks responsible in this regard. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV. I/We hereby confirm that the information/documents provided by me/us in this form are true, correct and complete in all respect. I/We hereby agree and confirm to inform AMC promptly in case of any changes. I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc. If you do not wish to receive, please call on tollfree no. 1800 222 999 (MTNL/BSNL) or 1800 200 6666 (Others).

Maximum Amount: The MAXIMUM AMOUNT is the per transaction maximum limit. Investor can register multiple SIPs but the amount should not exceed the maximum amount mentioned per transaction.

INSTRUCTIONS FOR EXISTING OTM AND PAN BASED MANDATE FACILITY

- 1) Investor can transact through OTM facility registered for the PAN in the respective folio(s).
- 2) If more than one bank accounts are registered for OTM facility, investor is requested to mention the bank account number and bank name from where amount is to be debited. If the same is not mentioned or no OTM mandate is registered for the given bank details, AMC reserves the right to initiate the debit through any of the valid OTM's registered or reject the request.
- 3) The units shall be allotted based on the day on which funds are credited to AMC's collection account by the service provider/ bank. This is subject to compliance with the time stamping provision as contained in the SEBI (mutual funds) regulations, 1996.
- 4) Registration request or any other subsequent transaction may be liable for rejection, if the frequency for the registered OTM is other than "As and when presented" and/ or if the transaction amount is other than fixed amount or more than maximum amount registered in the mandate.
- 5) AMC reserves right to reject or process the application subject to internal verification.
- 6) PAN based mandate will be mapped to all the folios wherever investor is the Sole/First holder subject to completion of mandate registration with the banker.
- 7) PAN based mandate will not be applicable, if bank details provided is for Minor's Account.
- 8) Investor can transact using this mandate, within the limit of maximum amount and tenure specified.
- 9) Mandate start (From) date should be after Mandate (Application) date.

YOUR CONFIRMATION/DECLARATION: I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs.50, 000 in a year as described in the Instruction No.IV(d) of the common application form. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV.

Signature(s) as per ICICI Prudential Mutual Fund Records (Mandatory)

Sole/First Holder	2nd Holder	3rd Holder

TERMS AND CONDITIONS

SIP Payment through NACH

- The bank account provided for NACH should be participating in NACH clearing respectively.
- Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. In case the Debit does not take effect for two consecutive times in case of Quarterly frequency and three consecutive times in frequencies other than Quarterly, then the SIP would be liable for cancellation.
- In case of SIP transaction where the mode of payment is through NACH, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. AMC reserves the right to register the first triggered SIP installment from subsequent month onwards, in case the period between the time-stamping of the SIP request and the first triggered SIP installment is less than 30 days. In case of SIP via existing OTM, investor can choose to start the SIP in 15 days after the date of submission. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent installments. SIP start date shall not be beyond 100 days from the date of submission of SIP application and SIP end date shall not be beyond 40 years from the SIP start date. The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date. All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
- The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
- Investor will not hold ICICI Prudential Mutual Fund, ICICI Prudential Asset Management Company Limited (the AMC), ICICI Prudential Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable for any damages/compensation for any loss or if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to ICICI Prudential Mutual Fund/the AMC/ the Trustee.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- In case of "At Par" Cheques, investors need to mention the MICR No. of his/her actual Bank branch.
- SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
- In case the SIP date is not mentioned/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
- Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6 and for Quarterly frequency minimum number of installments will be 4.
 - Investors can choose any day of the week from Monday to Friday to register under weekly frequency. In case Day is not specified by the investor transaction will be processed on Wednesday.
 - For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable.
 - For Monthly and Quarterly frequencies, the transaction will be processed on any day basis.
 - In case the SIP Date selected is a non-business day the transaction will be processed on the next business day.
 - In case both SIP end date and number of installments are mentioned in the SIP application for Daily, weekly and fortnightly frequency then SIP shall get registered as per the number installments provided.
- If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate. In case SIP "end Month/Year" is incorrect or not mentioned by the investor in the SIP form then AMC reserves the right to consider the SIP end date as five years from the start date as default.
- Existing investors have to provide their folio numbers.
- For minimum application amount to be invested in SIP, risk factors, features, load structures, etc. please refer to the scheme related documents available

on www.icicipruamc.com or with any of the customer service centres of ICICI Prudential Mutual Fund.

- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- In daily SIP frequency transaction will be processed on Business days only. In case any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc for any reason the said transaction will be processed with the next available NAV. The investor will not hold AMC/Bank liable for processing such transactions the next day.

20. SIP TOP UP Facility:

With this facility, investor can opt to increase the SIP amount at regular fixed intervals.

There are two type of SIP TOP-UP:

(1) Fixed TOP-UP. (2) Variable TOP-UP.

Fixed TOP-UP: With this option, investor can increase SIP amount at regular interval with fixed amount. Minimum TOP-UP amount has to be Rs.100 and in multiples of Rs.100 thereof. In case of investment made in ICICI Prudential ELSS Tax Saver Fund, the minimum Fixed TOP-UP amount shall be Rs.500 and in multiples of Rs. 500/- thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

Please view below illustration for Fixed TOP-UP:

• SIP Tenure: 07-Jan-2015 to 07-Dec-2020 • Monthly SIP Installment: Rs. 2000/-					
• TopUp Amount: Rs.100/- • TopUp Frequency: Yearly					
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-up Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	100	2100
25 to 36	7-Jan-18	7-Dec-18	2100	100	2200
37 to 48	7-Jan-19	7-Dec-19	2200	100	2300
49 to 60	7-Jan-20	7-Dec-20	2300	100	2400

Variable TOP-UP: With this option, investor can increase SIP amount at regular interval, TOP-UP amount will be based on the percentage (%) opted by investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also the TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10. Please note, Variable TOP-UP facility is not available for investment made in ICICI Prudential ELSS Tax Saver Fund. In case of any ambiguity AMC reserves the right to accept / reject the application.

Please view below illustration for Variable TOP-UP:

• SIP Tenure: 07-Jan-2015 to 07-Dec-2020 • Monthly SIP Installment: Rs. 2000/-						
• TopUp percentage: 10% • TopUp Frequency: Yearly						
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (10%) (₹)	SIP Top-Up round off Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	200	200	2200
25 to 36	7-Jan-18	7-Dec-18	2200	220	220	2420
37 to 48	7-Jan-19	7-Dec-19	2420	242	240	2660
49 to 60	7-Jan-20	7-Dec-20	2660	266	270	2930

Investor can either opt for Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, then Variable top-up feature shall be triggered. In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP facility may not be registered.

In a scenario where investor selects multiple % option under variable SIP Top-up plan, higher percentage will be considered.

Other Information:

SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or financial year i.e. April to March, the limit on Micro SIP investments.

The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/SI for a further increase in installment from his/her designated bank account.

SIP TOP-UP CAP:

- Cap Amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same or lesser than the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount & the maximum amount mentioned in bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount
- Cap Month-Year:** It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-Up amount will remain constant

from Cap date till the end of SIP tenure.

Investor shall have flexibility to choose either Top-Up Cap Amount OR Top-Up Cap Month-Year. In case of multiple selection, Top-Up Cap Amount will be considered as default selection.

In case of non selection, the SIP variable Top-Up amount will be capped at a default amount of Rs.10 lakhs.

SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.

21. In case of application is received for change of scheme / change of bank and the existing SIP is registered beyond 40 years from the date of application the SIP end date will be modified accordingly as per end date mentioned in the new mandate (with maximum validity of 40 years)

22. DEMAT/NON-DEMAT MODE:

Investors have an option to hold the Units in dematerialized form. By providing DP details, Units shall be directly credited to the investor's demat account after the realization of funds and depositories will issue a statement. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non- Demat mode. The application form should mandatorily accompany the latest Client investor master/ Demat account statement. Demat option will be not be available for Daily/Weekly/ Fortnightly IDCW options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period.

The units will be allotted based on the applicable NAV as per the Scheme Information Document (SID). The investors shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/ CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

Reinvestment of IDCW Payout (Payout of Income Distribution cum Capital Withdrawal option) : In case Unitholder has opted for IDCW payout option under weekly, fortnightly, monthly, quarterly, half yearly and annual frequencies, as applicable in the respective schemes, there will be minimum amount for IDCW payout, as per the provisions of the respective scheme (net of IDCW distribution tax and other statutory levy, if any), else the IDCW would be mandatorily reinvested. The IDCW would be reinvested in the same Scheme/ Plan by issuing additional Units of the Scheme at the prevailing ex-IDCW Net Asset Value per Unit on the record date. There shall be no exit load on the redemption of units allotted as a result of such reinvestment of IDCW. It may also be noted that the criteria for compulsory reinvestment of IDCW declared under the IDCW payout option in specific schemes, where the IDCW amount is less than the minimum IDCW payout limit, will not be applicable to investors holding their units in DEMAT form. For unit holders, holding units in DEMAT form, if IDCW is declared in any applicable Scheme, the amount will be paid out or reinvested as per the option selected by the unit holders only. IDCW declared will be compulsorily paid out under the "IDCW payout" option of all schemes which have discontinued fresh subscriptions with effect from October 1, 2012 as per Notice-cum-Addendum no.017/09/2012 published on October 01, 2012.

Mandatory fields in OTM form as per NPCI: • Mandate Date is Mandatory • Transaction type to be selected • Only one Account type to be selected • Bank account number and Bank name • Please mention IFSC Code (11 Alpha numeric Characters) / MICR Code (9 Numeric) • Maximum amount to be mentioned (should be same in figures and words) • valid PAN • OTM start date & end date • Name & Signature(s) as per bank records • Mandate Date and the Validity of the mandate should be mentioned in DD/MM/YYYY format • Mandate start (From) date should be after Mandate (Application) date. • Maximum duration of this mandate is 40 Years.

GENERAL INSTRUCTIONS

UMRN (Unique Mandate Reference Number) is provided by NPCI, which is assigned to every mandate that has been submitted to them.

Investor will not hold ICICI Prudential Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles.

The Bank & AMC shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.

The investor hereby agrees to indemnify and not hold responsible, AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, the Registrars & Transfer (R&T) agent and the service providers incase for any delay/wrong debits on the part of the bank for executing the debit mandate instructions for any sum on a specified date from your account. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, the investor would not hold the user institution responsible. Investor confirm to have understood that the introduction of this facility may also give rise to operational risks and hereby take full responsibility.

Registration of One Time Mandate (OTM) Facility: As an investor I/we hereby request you to register me/us for availing the facility of OTM and carrying out transactions of additional purchase/redemption/switch in my/our folio through Call Centre and/or also authorize the distributor(s) to initiate the above transactions on my/our behalf. In this regard, I/we also authorize the AMC, on behalf of ICICI Prudential Mutual Fund (Mutual Fund) to call/email on my/our registered mobile number/email id for due verification and confirmation of the transaction(s) and such other purposes. The mobile number provided in the common application form will be used as registered mobile number for verification and confirmation of transactions. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or non-confirmation/verification of the transaction due to any reason, I/we shall not hold AMC, Mutual Fund, its sponsors, representatives, service providers, participant banks responsible in this regard. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV. I/We hereby confirm that the information/documents provided by me/us in this form are true, correct and complete in all respect. I/We hereby agree and confirm to inform AMC promptly in case of any changes. I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc. If you do not wish to receive, please call on tollfree no. 1800 222 999 (MTNL/BSNL) or 1800 200 6666 (Others).

Maximum Amount: The MAXIMUM AMOUNT is the per transaction maximum limit. Investor can register multiple SIPs but the amount should not exceed the maximum amount mentioned per transaction.

INSTRUCTIONS FOR OTM MANDATE FACILITY

- 1) Investor can transact through OTM facility registered for the respective folio(s).
- 2) If more than one bank accounts are registered for OTM facility, investor is requested to mention the bank account number and bank name from where amount is to be debited. If the same is not mentioned or no OTM is registered for the given bank details, AMC reserves the right to initiate the debit through any of the valid OTMs registered or reject the request.
- 3) The units shall be allotted based on the day on which funds are credited to AMC's collection account by the service provider/ bank. This is subject to compliance with the time stamping provision as contained in the SEBI (mutual funds) regulations, 1996.
- 4) Registration request or any other subsequent transaction may be liable for rejection, if the frequency for the registered OTM is other than "As and when presented" and/or if the transaction amount is other than fixed amount or more than maximum amount registered in the mandate.
- 5) AMC reserves right to reject or process the application subject to internal verification.
- 6) Investor can transact using this mandate, within the limit of maximum amount and tenure specified.
- 7) Mandate start (From) date should be after Mandate (Application) date.

YOUR CONFIRMATION/DECLARATION: I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs.50, 000 in a year as described in the Instruction No.IV(d) of the common application form. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV.

Signature(s) as per ICICI Prudential Mutual Fund Records (Mandatory)

Sole/First Holder		2nd Holder		3rd Holder	
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TERMS AND CONDITIONS

SIP Payment through NACH

- The bank account provided for NACH should be participating in NACH clearing respectively.
- Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. In case the Debit does not take effect for two consecutive times in case of Quarterly frequency and three consecutive times in frequencies other than Quarterly, then the SIP would be liable for cancellation.
- In case of SIP transaction where the mode of payment is through NACH, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. AMC reserves the right to register the first triggered SIP installment from subsequent month onwards, in case the period between the time-stamping of the SIP request and the first triggered SIP installment is less than 30 days. In case of SIP via existing OTM, investor can choose to start the SIP in 15 days after the date of submission. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent installments. SIP start date shall not be beyond 100 days from the date of submission of SIP application and SIP end date shall not be beyond 40 years from the SIP start date. The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date. All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
- The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
- Investor will not hold ICICI Prudential Mutual Fund, ICICI Prudential Asset Management Company Limited (the AMC), ICICI Prudential Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable for any damages/compensation for any loss or if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to ICICI Prudential Mutual Fund/the AMC/ the Trustee.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- In case of "At Par" Cheques, investors need to mention the MICR No. of his/her actual Bank branch.
- SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
- In case the SIP date is not mentioned/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
- Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6 and for Quarterly frequency minimum number of installments will be 4.
 - Investors can choose any day of the week from Monday to Friday to register under weekly frequency. In case Day is not specified by the investor transaction will be processed on Wednesday.
 - For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable.
 - For Monthly and Quarterly frequencies, the transaction will be processed on any day basis.
 - In case the SIP Date selected is a non-business day the transaction will be processed on the next business day.
 - In case both SIP end date and number of installments are mentioned in the SIP application for Daily, weekly and fortnightly frequency then SIP shall get registered as per the number installments provided.
- If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate. In case SIP "end Month/Year" is incorrect or not mentioned by the investor in the SIP form then AMC reserves the right to consider the SIP end date as five years from the start date as default.
- Existing investors have to provide their folio numbers.
- For minimum application amount to be invested in SIP, risk factors, features, load structures, etc. please refer to the scheme related documents available

on www.icicipruamc.com or with any of the customer service centres of ICICI Prudential Mutual Fund.

- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- In daily SIP frequency transaction will be processed on Business days only. In case any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc for any reason the said transaction will be processed with the next available NAV. The investor will not hold AMC/Bank liable for processing such transactions the next day.

20. SIP TOP UP Facility:

With this facility, investor can opt to increase the SIP amount at regular fixed intervals.

There are two type of SIP TOP-UP:

(1) Fixed TOP-UP. (2) Variable TOP-UP.

Fixed TOP-UP: With this option, investor can increase SIP amount at regular interval with fixed amount. Minimum TOP-UP amount has to be Rs.100 and in multiples of Rs.100 thereof. In case of investment made in ICICI Prudential ELSS Tax Saver Fund, the minimum Fixed TOP-UP amount shall be Rs.500 and in multiples of Rs. 500/- thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

Please view below illustration for Fixed TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-					
• TopUp Amount: Rs.100/- • TopUp Frequency: Yearly					
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-up Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	100	2100
25 to 36	7-Jan-18	7-Dec-18	2100	100	2200
37 to 48	7-Jan-19	7-Dec-19	2200	100	2300
49 to 60	7-Jan-20	7-Dec-20	2300	100	2400

Variable TOP-UP: With this option, investor can increase SIP amount at regular interval, TOP-UP amount will be based on the percentage (%) opted by investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also the TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10. Please note, Variable TOP-UP facility is not available for investment made in ICICI Prudential ELSS Tax Saver Fund. In case of any ambiguity AMC reserves the right to accept / reject the application.

Please view below illustration for Variable TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-						
• TopUp percentage: 10% • TopUp Frequency: Yearly						
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (10%) (₹)	SIP Top-up round off Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	200	200	2200
25 to 36	7-Jan-18	7-Dec-18	2200	220	220	2420
37 to 48	7-Jan-19	7-Dec-19	2420	242	240	2660
49 to 60	7-Jan-20	7-Dec-20	2660	266	270	2930

Investor can either opt for Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, than Variable top-up feature shall be triggered. In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP facility may not be registered.

In a scenario where investor selects multiple % option under variable SIP Top-up plan, higher percentage will be considered.

Other Information:

SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or financial year i.e. April to March, the limit on Micro SIP investments.

The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/SI for a further increase in installment from his/her designated bank account.

SIP TOP-UP CAP:

- Cap Amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same or lesser than the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount & the maximum amount mentioned in bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount
- Cap Month-Year:** It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-Up amount will remain constant

from Cap date till the end of SIP tenure.

Investor shall have flexibility to choose either Top-Up Cap Amount OR Top-Up Cap Month-Year. In case of multiple selection, Top-Up Cap Amount will be considered as default selection.

In case of non selection, the SIP variable Top-Up amount will be capped at a default amount of Rs.10 lakhs.

SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.

21. In case of application is received for change of scheme / change of bank and the existing SIP is registered beyond 40 years from the date of application the SIP end date will be modified accordingly as per end date mentioned in the new mandate (with maximum validity of 40 years)

22. DEMAT/NON-DEMAT MODE:

Investors have an option to hold the Units in dematerialized form. By providing DP details, Units shall be directly credited to the investor's demat account after the realization of funds and depositories will issue a statement. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non- Demat mode. The application form should mandatorily accompany the latest Client investor master/ Demat account statement. Demat option will be not be available for Daily/Weekly/ Fortnightly IDCW options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period.

The units will be allotted based on the applicable NAV as per the Scheme Information Document (SID). The investors shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/ CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

Reinvestment of IDCW Payout (Payout of Income Distribution cum Capital Withdrawal option) : In case Unitholder has opted for IDCW payout option under weekly, fortnightly, monthly, quarterly, half yearly and annual frequencies, as applicable in the respective schemes, there will be minimum amount for IDCW payout, as per the provisions of the respective scheme (net of IDCW distribution tax and other statutory levy, if any), else the IDCW would be mandatorily reinvested. The IDCW would be reinvested in the same Scheme/ Plan by issuing additional Units of the Scheme at the prevailing ex-IDCW Net Asset Value per Unit on the record date. There shall be no exit load on the redemption of units allotted as a result of such reinvestment of IDCW. It may also be noted that the criteria for compulsory reinvestment of IDCW declared under the IDCW payout option in specific schemes, where the IDCW amount is less than the minimum IDCW payout limit, will not be applicable to investors holding their units in DEMAT form. For unit holders, holding units in DEMAT form, if IDCW is declared in any applicable Scheme, the amount will be paid out or reinvested as per the option selected by the unit holders only. IDCW declared will be compulsorily paid out under the "IDCW payout" option of all schemes which have discontinued fresh subscriptions with effect from October 1, 2012 as per Notice-cum-Addendum no.017/09/2012 published on October 01, 2012.

INSTRUCTIONS FOR FILLING UP THE COMMON APPLICATION FORM

Please read the Key Scheme Features and the terms of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form.

I. GENERAL INSTRUCTIONS

- Please read the Key Scheme Features and the terms of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form. The application form must be filled in English in BLOCK letters. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. All subscription application forms should be submitted only at the designated Investor Service Center of ICICI Prudential Mutual Fund.
- If you are a new investor and wish to apply for SIP through Auto Debit by way of Electronic Clearing Service (ECS) or Standing Instructions to your bank account, you are required to fill in the respective form, in addition to the Common Application Form.
- The investors who wish to avail Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) / Transfer of Income Distribution cum Capital Withdrawal Plan / Trigger/ Entry Trigger / Liquidity facilities must fill in the Smart Features form available in any of the ICICI Prudential Mutual Fund Customer Service Centres.
- The application form number, the scheme name and the name of the applicant should be mentioned on the reverse side of the instrument (Cheque) that accompanies the application.
- The Application completed in all respects along with the cheque, must be submitted to the nearest Customer Service Centre. Applications incomplete in any respect or not accompanied by a cheque for the amount payable, are liable to be rejected and the money paid will be refunded without interest.
- No receipt will be issued for the Application money. The Customer Service Centers will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- In case of corrections / overwriting on key fields (as may be determined at the sole discretion of the AMC) of the application forms/transaction slips, the AMC reserves the right to reject the application forms/transaction slips, in case the investor(s) has/ have not countersigned in every place where such corrections/overwriting has/have been made.
- Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- As required under applicable regulations, additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.
- Applications are liable to be rejected without any intimation to the applicants, if requirement under "KYC details" are not complied with/filled by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant.
- Politically Exposed Persons (PEP) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

II. UNITHOLDERS INFORMATION

- Existing Unit-holders:** If you have an existing folio, please mention the Folio Number. Please note that the applicable details and mode of holding will be as per the existing folio. Partial Demat of units is not allowed.
- New Applicant**
 - Name and address must be given in full (P.O. Box Address is not sufficient).
 - Name and Date of Birth as per PAN card should be made mandatory.
 - In the case of NRI/PIO/FII investors, an overseas address must also be provided. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory. In case of Merchant Navy NRI's / Seafarers declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
 - Name of the guardian alongwith relationship must be mentioned, if the investments are being made on behalf of a minor. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Joint holding is not allowed, if the first applicant is minor.
In case of investment in the name of Minor, payment for investment must be from the bank account of the minor or from a joint account of the minor with the guardian only or else the transaction is liable to be rejected.
In case of a minor, it is mandatory to submit photocopy of any one of the following towards proof of date of birth at the time of initial investment :
 - Birth certificate of minor, or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states , ICSE , CBSE etc, containing the minor's date of birth, or
 - Passport of minor
 - Any other suitable proof evidencing the date of birth of the minor.
In case of natural guardian, a document evidencing the relationship has to be submitted, if the same is not available as part of the documents submitted as proof of date of birth of the minor applicant.
In case of court appointed legal guardian- a notarised photo copy of the court order should be submitted alongwith the application.
- Minor Attaining Majority - Status Change:**
On minor attaining majority, the unit holder shall submit a letter along with the documents as mentioned below:
 - A signed request form to change account status from minor to major duly filled containing details like name of the major, folio no. etc.
 - New Bank Mandate.
 - Signature of the minor who has turned major, duly attested by -
 - the parent/guardian whose signature is registered in the records of the Fund/ Registrar and Transfer Agent (RTA) against the folio of the minor

unit holder;

OR

- the manager of a scheduled bank (signature attestation by way of Banker's Certificate or letter)

iv) KYC and PAN of the major.

v) Additional KYC, FATCA & CRS - Self Certification

Depending upon appropriateness, the ICICI Prudential Asset Management Company Limited (the AMC) may consider seeking additional/alternative documents for necessary diligence of each case.

Guardian name and details will be deleted on change of Tax status from Minor to Major. The standing instruction including SIP, STP and SWP will be registered only till the date of minor attaining majority, though the instructions may be for a period beyond that date.

- In case of an application under Power of Attorney (PoA) or by a Limited Company, Body Corporate, Registered Society, Trust or Partnership etc., the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association / bye-laws must be lodged along with the application form.

Power of Attorney (POA): In case an investor has issued Power of Attorney (POA) for making investments, switches, redemptions etc., under his/her folio, both the signature of the investor and the POA holder have to be clearly captured in the POA document, to be accepted as a valid document. At the time of making redemption / switches the fund would not be in a position to process the transaction unless, PoA holder's signature is available in the PoA or proof of identity along with signature is produced along with the PoA.

- PAN is mandatory:** As per SEBI Circular MRD/Dop/Cir/-05/2007 dated April 27, 2007 Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, w.e.f. July 02, 2007. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. However, PAN is not required for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.
- Applicants should indicate their status by ticking the appropriate check-box. For all fresh purchases, in case the investor has not selected/incorrectly selected the tax status in the application form, the AMC reserve the right to update the tax status based on Permanent Account Number/Bank account details or such other information of the investor available with the AMC for the purpose of determining the tax status of the investor. The AMC shall not be responsible for any claims made by the investor/third party on account of updation of tax status. Those who select the status as "Others", they should specify their status in the space provided.
- Applicants should specify the mode of holding. In case it is not mentioned, the default will be "anyone or survivor". In the case of joint holders, the first named holder shall receive all the Account Statements, Income Distribution cum Capital Withdrawal options / redemptions / refund warrants and any other correspondence sent from time to time.
- Name of a contact person should be mentioned in case of the investment by a Company/Body Corporate/Partnership Firm/Trust/Foreign Institutional Investors (FIIs)/Society/AOP/BOL.
- In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs with the name on the Cheque, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip. In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/transaction slip, then it may be liable for rejection. The default Plan/Option of the scheme as per the Scheme Information Document will be considered if the customer has not specified the Plan/Option. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.

III. BANK DETAILS

The first Unit-holder should provide the name of the bank, branch, complete address of the branch, account type and account number, which is mandatory as per Securities Exchange Board of India circular IIMRP/MF/CIR/07/826/98 dated April 15, 1998. In case of investment in the name of Minor, payment for investment must be from the bank account of the minor or from a joint account of the minor with the guardian only or else the transaction is liable to be rejected. Applications without this information will be deemed to be incomplete. An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption / Income Distribution cum Capital Withdrawal option proceeds are to be paid) in Section 3 in the Application Form. Please quote 9 Digit MICR Code No. and 11 Digit IFSC code of your Bank and Branch corresponding to Bank Account details. (This number appears on every leaf of your cheque book). The AMC reserves the right to make Income Distribution cum Capital Withdrawal option/redemption payments through Electronic mode where details are available.

Investors/Unit Holders are requested to note that, any one of the following documents shall be submitted, if cheque provided alongwith fresh subscription/new folio creation does not belong to bank mandate in Section 3 in the Application Form.

- Original cancelled cheque having the First Holder Name printed on the cheque.
- Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application.
- Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.
- Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal.
- Photocopy of the bank statement/passbook/cheque duly attested by the AMC branch officials after verification of original bank statement/passbook shown by the investor or their representative.
- Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the investor details and bank mandate information.

Please note for unit holder opting to invest in demat, please ensure that the bank account linked with the demat account is mentioned in the application form.

INSTRUCTIONS FOR FILLING UP THE COMMON APPLICATION FORM (Contd.)

Maturity payment or Income Distribution cum Capital Withdrawal option payment would be made as per the bank account details available in BENPOS file.

Please note applications with bank account details having Core Banking account (CBS) would be mandatory or else such applications would be liable to get reject.

Multiple Bank Account Registration: The AMC/ Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/Income Distribution cum Capital Withdrawal option proceeds etc. by providing necessary documents. Investors must specify any one account as the “Default Bank Account”. The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. Investors holding units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the ‘Multiple Bank Accounts Registration Form’ available at our Investor Service Centres (ISCs) or on our website www.icicipruamc.com.

Change of Bank Mandate: With effect from October 25, 2011, the request for change of bank (COB) shall be submitted along with the original cancelled cheque of the new bank with the investor name mentioned on the cheque or copy of the bank statement/pass book duly attested by the new Bank, evidencing the name and bank account details of the investor.

IV. INVESTMENT DETAILS

- a) **Introduction of Direct Plan:-** The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder (“Distributor”) (hereinafter referred to as “Direct Plan”) with effect from January 1, 2013 (“Effective Date”).

Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as “Scheme Name – Direct Plan” for e.g. “ICICI Prudential Liquid Fund – Direct Plan”. Investors should also indicate “Direct” in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but “Direct Plan” is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

Please note, where application is received under Scheme name without Distributor code or “Direct” is mentioned in the ARN Column, the application will be processed under Direct Plan.

- b) The Investor has to fill separate form for each scheme that he/she wishes to invest in through a Lumpsum Investment or Systematic Investments.
- c) Investor should select scheme and option under which you wish to invest. Also Investor needs to indicate his/her choice of payout of Income Distribution cum Capital Withdrawal option or re-investment along with the Income Distribution cum Capital Withdrawal option frequency (in case there are more than one Income Distribution cum Capital Withdrawal option frequency). In case, the investor has not selected the option/sub-option for his/her investments, default option/sub-option as prescribed in the Scheme Information Document of the relevant scheme will be applied. In case of Transfer of Income Distribution cum Capital Withdrawal Plan, the Investor must fill in the Smart Features form separately available in any of the ICICI Prudential Mutual Fund Customer Service Centres.

For investors investing in Income Distribution cum Capital Withdrawal (IDCW) option of the Scheme may note that the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

- d) **Exemption from requirement of Permanent Account Number (PAN) for micro investments in the schemes of the Fund:** As per SEBI circular MRD/DoP/Cir- 05/2007 dated April 27, 2007 SEBI had mandated PAN as the sole identification for all the transactions in the securities market irrespective of the amount of transaction with effect from July 02, 2007.

Further, SEBI has provided an exemption from requirement of PAN for micro financial products (i.e., investments up to ₹50,000 per MF per year) and for investors residing in the state of Sikkim. Such investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted PAN-exempt KYC Reference Number (PEKRN).

- The exemption shall be available under all the schemes of the Fund for investments upto Rs. 50,000/- (aggregate under all the schemes of the Fund) in a rolling 12 month period or financial year i.e. April to March by individuals (including NRIs but not PIOs), Minors, Sole proprietary firms and Joint holders. HUFs and other categories will not be eligible.
- In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect, however, redemptions shall be allowed.
- In case of investments held jointly, first holder must not possess a PAN.
- Eligible Investors may invest in the schemes of the Fund (through SIP or lumpsum/ additional purchase) without providing PAN subject to the threshold amount as specified above.
- Eligible Investors should attach a copy of Know Your Client (KYC) acknowledgement letter quoting PAN Exempt KYC reference no. (PEKRN) obtained from KYC Registration Agency alongwith the investment application form.
- Eligible Investors must have only one PEKRN.
- In case KYC status is failed for a particular PEKRN further SIP transaction/investments will not be allowed in such folios having such PEKRN.

- e) For minimum application amount etc., please refer to Key Scheme Features Tables.
- f) **Please submit the following documents alongwith your application (where applicable). All documents should be original/true copies by director/trustee/ company secretary/authorised signatory:**

Documents	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRIs	Flls*
1. Resolution/Authorisation to invest	☆	☆	☆		☆		☆
2. List of Authorised Signatories with Specimen Signature(s)	☆	☆	☆	☆	☆		☆
3. Memorandum & Articles of Association	☆						

Documents	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRIs	Flls*
4. Trust Deed					☆		
5. Bye-laws		☆					
6. Partnership Deed			☆				
7. Overseas Auditors' Certificate							☆
8. Notarised Power of Attorney				☆			
9. Foreign Inward Remittance Certificate in case of payment is made by from NRE/FCNR A/c where applicable						☆	
10. PAN	☆	☆	☆	☆	☆	☆	☆
11. Know Your Customer (KYC)	☆	☆	☆	☆	☆	☆	☆

*For Flls copy of the SEBI registration certificate should be provided. In case of corporates or individual investors, all the necessary documents are to be submitted along with the application.

- g) Investors opting for the Automatic Encashment Plan (AEP) option (under ICICI Prudential Regular Savings Fund, ICICI Prudential Ultra Short Term Fund & ICICI Prudential Long Term Bond Fund) are requested to choose either the AEP-Regular option or the AEP Appreciation Option. The investor has the option of selecting either Monthly/Quarterly/ Half Yearly sub option under the Appreciation Option. In case investor has selected multiple options under AEP, the default option would be AEP Regular option, and the default sub option under Appreciation Option would be Monthly.

- h) **Ultimate Beneficial Owners(s) [UBO(s)]:** Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of UBO(s). In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on UBO(s) by filling up the declaration form for ‘Ultimate Beneficial Ownership’ which is available on our website www.icicipruamc.com or at any of the Investor Service Centre (ISC) of ICICI Prudential Mutual Fund.

- i) **FATCA and CRS Details:** Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with the relevant tax authority. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/ Number. If there is any change in the information provided, promptly intimate the same to us within 30 days.

V. SYSTEMATIC INVESTMENT PLAN (SIP)

- a) For availability of Systematic Investment Plan (SIP) Facility, please refer to the Key Scheme Features and also refer to Instruction No.VI (a) for mode of payment for SIP through PDCs.
- b) Investors opting for the SIP Facility, need to fill the Common Application Form. If the payment option is NACH/SI, investor also need to fill & sign the SIP registration cum mandate form.
- c) The Second SIP installment amount and the subsequent SIP installment amounts should be of the same amount. However, the First SIP installment need not be of the same amount as Second and Subsequent SIP installments amount.
- d) Investors/unitholders subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of SIP application.
- e) In case of SIP with payment mode as NACH/SI, the investors are required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.
- f) For exit load structure under the Schemes, please refer to the Key Scheme Features.
- g) Please issue post dated cheques for the respective SIP dates. A credit confirmation will be sent to the unit holder indicating the new balance to his or her credit in the account.

For cheques drawn from locations as determined by ICICI Prudential Asset Management Company Ltd. (the AMC) from time to time and notified on its website www.icicipruamc.com

1. **Option 1:** The First SIP installment should be paid through a Cheque payable at places where the Official Points of Acceptance of Transaction of the AMC are located. All the other installments should be through post dated cheques for the respective SIP dates. However, investors are required to submit SIP request at least 30 days prior to the date of first installment.
2. **Option 2:** In case all the installments (i.e. including the first Installment) are paid through post-dated cheques, the SIP Application along with the post-dated cheques should be submitted at the Official Points of Acceptance of Transactions of the AMC, at least 30 days before the start of the SIP. The Post dated cheques for all of the SIP installments (including the first installment), should be dated opted by the investor.

h. SIP TOP UP Facility:

With this facility, investor can opt to increase the SIP amount at regular fixed intervals.

There are two type of SIP TOP-UP:

- (1) Fixed TOP-UP.
- (2) Variable TOP-UP.

Fixed TOP-UP: With this option, investor can increase SIP amount at regular interval with fixed amount. Minimum TOP-UP amount has to be Rs.100 and in multiples of Rs.100 thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

Please view below illustration for Fixed TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-					
• TopUp Amount: Rs.100/- • TopUp Frequency: Yearly					
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	100	2100
13 to 24	7-Jan-17	7-Dec-17	2100	100	2200
25 to 36	7-Jan-18	7-Dec-18	2200	100	2300
37 to 48	7-Jan-19	7-Dec-19	2300	100	2400
49 to 60	7-Jan-20	7-Dec-20	2400	100	2500

Variable TOP-UP: With this option, investor can increase SIP amount at regular interval, TOP-UP amount will be based on the percentage (%) opted by investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also the TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10.

Please view below illustration for Variable TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-						
• TopUp percentage: 10% • TopUp Frequency: Yearly						
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (10%) (₹)	SIP Top-Up round off Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	200	200	2200
25 to 36	7-Jan-18	7-Dec-18	2200	220	220	2420
37 to 48	7-Jan-19	7-Dec-19	2420	242	240	2660
49 to 60	7-Jan-20	7-Dec-20	2660	266	270	2930

Investor can either opt for Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, then Variable top-up feature shall be triggered. In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP facility may not be registered.

In a scenario where investor selects multiple % option under variable SIP Top-up plan, higher percentage will be considered.

Other Information:

SIP TOP UP will be allowed in Micro SIP folio subject to condition that the total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or a financial year i.e. April to March, the limit on Micro SIP investments.

The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/SI for a further increase in installment from his/her designated account.

TOP-UP CAP:

(i) **Cap Amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount & the maximum amount mentioned in bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount

(ii) **Cap Month-Year:** It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.

Investor shall have flexibility to choose either Top-Up Cap Amount OR Top-Up Cap Month-Year. In case of multiple selection, Top-Up Cap Amount will be considered as default selection.

In case of non selection, the SIP variable Top-Up amount will be capped at a default amount of Rs.10 lakhs.

SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.

- (i) **Registration of OTM/Bank Debit Mandate Facility:** As an investor I/we hereby request you to register me/us for availing the facility of OTM/Bank Debit Mandate and carrying out transactions of additional purchase/redemption/switch in my/our folio through Call Centre and/or also authorize the distributor(s) to initiate the above transactions on my/our behalf. In this regard, I/we also authorize the AMC, on behalf of ICICI Prudential Mutual Fund (Mutual Fund) to call/email on my/our registered mobile number/email id for due verification and confirmation of the transaction(s) and such other purposes. The mobile number provided in the common application form will be used as registered mobile number for verification and confirmation of transactions. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or non-confirmation/verification of the transaction due to any reason, I/we shall not hold AMC, Mutual Fund, its sponsors, representatives, service providers, participant banks responsible in this regard. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV. I/We hereby confirm that the information/documents provided by me/us in this form are true, correct and complete in all respect. I/We hereby agree and confirm to inform AMC promptly in case of any changes. I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc. If you do not wish to receive, please call on tollfree no. 1800 222 999 (MTNL/BSNL) or 1800 200 6666 (Others).

VI. MODE OF PAYMENT

- The cheque should be drawn in favour of ICICI Prudential "Scheme Name" for example ICICI Prudential Liquid Plan, as the case may be and crossed "Account Payee Only".
- Separate Cheques are required for each scheme in which an investor invests.
- Payments by Stock-invests, cash, postal orders, money orders, outstation cheques and Non CTS will not be accepted.
- Third Party Payments :** Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque(s) for this purpose are defined as:
 - Investment made through instruments issued from an account other than that of

the beneficiary investor,

- in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made.

Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:

- Payment on behalf minor in consideration of natural love and affection or as a gift will be only applicable for ICICI Prudential child care Fund (Gift Plan).
- Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription through Payroll deductions.
- Custodian on behalf of a Foreign Institutional Investor (FII) or a client.
- Payment made by the AMC to a Distributor empanelled with it on account of commission, incentive, etc. in the form of the Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
- Payment made by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal-agent relationship) account of commission or incentive payable for sale of its goods/services, in the form of Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time

The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

- Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment.
- Obtaining necessary declaration from the Investor/unitholder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary.
- Verifying the source of funds to ensure that funds have come from the drawer's account only.

The Schemes will accept payment of any amount from any donor for making investment in the Schemes on behalf of a minor. However, the following conditions have to be fulfilled:

- Investment is made in the name of a minor.
- Mandatory KYC for the investors and the person making the payment i.e. third party.
- Submission of Third Party declaration form(s) by persons other than the Registered Guardian. Please contact the nearest Investor Service Centre (ISC) of the Fund or visit our website www.icicipruamc.com for the said Declaration Form.
- Submission of all documents as applicable for making investment in these Schemes. ICICI Prudential Asset Management Company Limited (the AMC) reserves a right to seek information and/or obtain such other additional documents other than the aforesaid documents from third party for establishing the identity of the Third Party, before processing such applications.

In case of investment/subscriptions made via Pay Order, Banker's cheque, RTGS, NEFT, ECS, bank transfer, net banking etc. Following additional checks shall be carried out:

- If the investment/subscription is settled with pre-funded instruments such as Pay Order, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of Rs.50,000/- or more. Such pre-funded instrument issued against cash payment of less than Rs.50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested.
- If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder.

Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received in an account not belonging to the first unit holder of the mutual fund.

In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as 1st party payments.

Refer Third Party Payment Declaration form available on our website www.icicipruamc.com or in ICICI Prudential Mutual Fund branch offices.

e) NRI/FII/PIO Investors

- Repatriation basis:** Payments by NRIs / FIIs / Persons of Indian Origin (PIOs) residing abroad, may be made either by way of cheques by means of (i) inward remittance through normal banking channels; (ii) or out of funds held in NRE/FCNR accounts payable at par and payable at the cities where the Customer Service Centres are located. In case of Indian Rupee drafts purchased or cheques issued from NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed. In case the debit certificate is not provided, the AMC reserves the right to reject the application of the NRI investors.
- Non Repatriation basis:** NRIs or people of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques drawn on a Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centre's are located.
- FIRC certificate:** In case of investments by Non Resident Indians (NRIs), if FIRC certificate was not submitted, CAMS/AMC will not provide FIRC outward letters to banks.

VII. NOMINATION

- a. Investors need to mandatorily submit either the nomination or the declaration for opting out of nomination for individuals applying for / holding units on their own behalf singly or jointly else the application is liable to be rejected.
- b. You may nominate persons to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio. In case Unit holder do not wish to nominate, please tick the declaration for non-intention to nominate in this form or submit the signed Declaration form separately available in our website www.icicpruamc.com
- c. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. All joint holders need to sign the nomination form. Nomination is not allowed in case the first applicant is a minor. Nomination form cannot be signed by Power of Attorney (PoA) holders.
- d. Nomination will be registered where nomination is made by a sole proprietorship as the proprietor is providing his/ her personal pan card for KYC and all the details are of the individual itself.
- e. 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.
- f. A minor can be nominated and in that event, the name, relationship and address of the guardian of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination 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.
- g. 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 controls in force, from time to time.
- h. Nomination in respect of the units stands withdrawn upon the transfer of units.
- i. Every new nomination for a folio/account will overwrite the existing nomination.
- j. Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.
- k. The cancellation of nomination can be made only by those individuals who hold units on their own behalf, singly or jointly and who made the original nomination and the request has to be signed by all the holders.
- l. On cancellation of the nomination, the nomination shall stand withdrawn and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- m. Investors who want to make multiple nominations (Maximum 3) need to fill the separate Multiple Nomination Form available on www.icicpruamc.com and submit it to the AMC. Separate form is available on www.icicpruamc.com and submit it to the AMC.
- n. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- o. In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).

VIII. DIRECT CREDIT OF INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW)/ REDEMPTION: ICICI Prudential AMC had entered into an arrangement with certain banks; such as Citibank N.A., HDFC Bank, AXIS Bank, HSBC and ICICI Bank, for direct credit of redemption and Income Distribution cum Capital Withdrawal proceeds if the investors have a bank mandate in any of the specified banks. However, the Fund reserves the right to issue a payment instrument in place of this electronic payment facility, and will not be responsible for any delay on the part of the bank for executing the direct credit. The AMC may alter the list of the banks participating in direct credit arrangement from time to time / withdraw direct credit facility from the banks, based on its experience of dealing with any of these banks or add / withdraw the name of the bank with which the direct credit facility arrangements can be introduced/ discontinued, as the case may be.

IX. E-MAIL COMMUNICATION:

- (a) Investors should ensure that the email id provided is that of First /Sole holder or of their Family member. Family means spouse, dependent children, Dependant Sibling or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First / Sole Holder available in the KYC records shall be registered in the folio. If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC / RTA may not capture / update such email address / mobile number in the folio.
- (b) As per circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 issued by SEBI on Go Green Initiatives for Mutual Funds, we have been asked to seek your confirmation to continue to receive the Scheme-wise Annual Report or Abridged Summary in physical mode since your email id is not registered with us.
- (c) Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. When an investor has provided an email address, the same will be registered in our records for eDocs and will be treated as your consent to receive, allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode/email. These documents shall be sent physically in case the Unit holder opts/requests for the same. It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. The Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor.

The AMC / Trustee reserve the right to send any communication in physical mode.

X. KNOW YOUR CUSTOMER (KYC) NORMS: KYC (Know Your Customer) are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment. Further, to bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries. With effect from 1st January 2012, all the new investors are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo In Person Verification (IPV) requirements with SEBI

registered intermediaries. Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form. For Common KYC Application Form please visit our website www.icicpruamc.com.

XI. DEMAT/NON-DEMAT MODE: Investors have an option to hold the Units in dematerialized form. By providing DP details, Units shall be directly credited to the investor's demat account after the realization of funds and depositories will issue a statement. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non-Demat mode. Demat option will not be available for Daily/Weekly/Fortnightly Income Distribution cum Capital Withdrawal options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period.

The units will be allotted based on the applicable NAV as per the Scheme Information Document (SID). The investors shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

XII. TRANSACTION CHARGES

Please note that with effect from March 1, 2024, no transaction charge will be levied on the investment amount from transactions/applications (including SIPs) received through distributors (i.e. for Regular Plans).

XIII. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN) : Investors procuring advisory services from non Individual distributors are requested to note that EUIIN would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.

Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.

Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP/STP/Trigger/Transfer of Income Distribution cum Capital Withdrawal Plan and EUIIN is not applicable for transactions such as Installments under SIP/STP/SWP/EBT Triggers, Income Distribution cum Capital Withdrawal option Reinvestments, Redemption, SWP Registration, Zero Balance Folio creation and installments under Income Distribution cum Capital Withdrawal option Transfer Plans.

Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

XIV. SIGNATURES: The signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the constitution of India. Applications on behalf of minors should be signed by their Guardian. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors should be signed by their guardians. In case of a Hindu Undivided Family (HUF), the Karta should sign on behalf of the HUF.

If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The PoA should contain the signature of the investor (POA Donor) and the POA holder.

In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.

In case of application under POA or by a Non-Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/authorized signatory to make application/ invest moneys on behalf of the investor.

Signature mismatch cases: While processing the redemption / switch out request in case the AMC/Registrar come across a signature mismatch, then the AMC/ Registrar reserves the right to process the redemption only on the basis of supporting documents (like copy of passport, driving license etc.), confirming the identity of the investors.

XV. As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS. CO.OD No.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT).

From April 1, 2021, 20-digit Legal Entity Identifier (LEI) information included while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

XVI. As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated 7th March 2023, definition of Non-Profit Organization (NPO) has been revised. "Non-profit organization" means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013)".

ANNEXURE II

FATCA/CRS, ULTIMATE BENEFICIAL OWNERSHIP (UBO) AND ADDITIONAL KYC SELF CERTIFICATION FORM FOR NON-INDIVIDUALS

(Please seek appropriate advice from your professional tax advisor on your residency and related FATCA and CRS guidance)



PAN/PEKRN FOLIO

Name of the entity															
Type of Address given at KRA	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Residential/Business <input type="checkbox"/> Registered Office														
City of Incorporation	Date of Incorporation <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>														
Country of Incorporation															

ADDITIONAL KYC INFORMATION															
Gross Annual Income (Rs.) [Please tick (✓)]		<input type="radio"/> Below 1 lac <input type="radio"/> 1 - 5 lacs <input type="radio"/> 5 - 10 lacs <input type="radio"/> 10 - 25 lacs <input type="radio"/> >25 lacs - 1 crore <input type="radio"/> > 1 crore													
OR															
Net Worth	Rs. _____ as on		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		(Not older than 1 year)										
Entity Constitution Type [Please tick (✓)]		<input type="checkbox"/> Partnership Firm <input type="checkbox"/> HUF <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Trust <input type="checkbox"/> Liquidator <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Artificial Juridical Person <input type="checkbox"/> Others specify: _____													
Politically Exposed Person (PEP) Status* (Also applicable for the authorised signatories/Promoters/Karta/Trustee/Whole time Directors) <input type="radio"/> I am PEP <input type="radio"/> I am Related to PEP <input type="radio"/> Not applicable															
*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g. Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.															
Non-individual investors involved/providing any of the mentioned services		<input type="checkbox"/> Foreign Exchange / Money Changer Services <input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Money Lending / Pawning <input type="checkbox"/> None of the above													

FATCA & CRS DECLARATION			
Please tick the applicable tax resident declaration			
Is "Entity" a tax resident of any country other than India? <input type="radio"/> Yes <input type="radio"/> No (If yes, please provide country(ies) in which the entity is a resident for tax purposes and the associated Tax ID number below)			
Sr. No.	Country	Tax Identification Number^	Identification Type (TIN or other^, please specify)
1			
2			
3			
^ In case Tax Identification Number is not available, kindly provide its functional equivalent. In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Equity Identification Number or GIIN, etc. In case the Equity's Country of Incorporation/Tax residence is U.S. but Entity is not a specified U.S. Person, mention Equity's exemption code here: <input type="text"/>			

PART A (To be filled by Financial Institutions or Direct Reporting NFEs)	
We are a Financial Institution (Refer 1 of Part C) <input type="checkbox"/> or Direct Reporting NFE (Refer 3(vii) of Part C) <input type="checkbox"/>	Please tick (✓) GIIN <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Note: If you do not have a GIIN (Global Intermediary Identification Number) but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below: Name of sponsoring entity _____ GIIN not available (Please tick as applicable) If the entity is a financial institution <input type="checkbox"/> Applied for <input type="checkbox"/> Not obtained - Non-participating FI <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <input type="text"/> <input type="text"/> (Refer 1 A of Part C)

PART B (Please fill any as appropriate) (To be filled by NFEs other than Direct Reporting NFEs)	
1. Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C)	Yes <input type="checkbox"/> (If yes, please specify the below details) Name of the stock exchange _____ Security ISIN# _____
2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)	Yes <input type="checkbox"/> (If yes, please specify the below details) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of the stock exchange _____ Security ISIN# _____
3. Is the Entity an active NFE (Refer 2c of Part C)	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> (Mention code - Refer 2c of Part C)
4. Is the Entity a passive NFE (Refer 3(ii) of Part C)	Yes <input type="checkbox"/> Nature of Business _____

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)
Category (Please tick applicable category):

- ☐ Unincorporated association / body of individuals
 ☐ Unlisted Company
 ☐ Partnership Firm
 ☐ Limited Liability Partnership Company
- ☐ Public Charitable Trust
 ☐ Religious Trust
 ☐ Private Trust
- ☐ Others (please specify _____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

UBO / Controlling Person(s) details

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? ☐ Yes ☐ No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit.

Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit.

Details of the individual who holds the position of Senior Managing Official (SMO) is to be provided below.

Details	UBO-1 / Senior Managing Official (SMO)	UBO2	UBO3
Name of the UBO/SMO#.			
UBO / SMO PAN#. [For Foreign National, TIN to be provided]			
% of beneficial interest#.	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>
Country of Tax residency*			
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy]#			
UBO / SMO PEP#	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>
UBO / SMO Address [include City, Pincode, State, Country]	Address: _____ _____ _____ City: _____ Pincode: _____ State: _____ Country: _____	Address: _____ _____ _____ City: _____ Pincode: _____ State: _____ Country: _____	Address: _____ _____ _____ City: _____ Pincode: _____ State: _____ Country: _____
UBO / SMO Address Type	Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/>	Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/>	Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/>
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>

Details	UBO-1 / Senior Managing Official (SMO)	UBO2	UBO3
SMO Designation#			
UBO / SMO KYC Complied?	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.

Mandatory column.

** In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof, Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country.

Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.

* ICICI Prudential Asset Management Company Ltd. or Registrar and Transfer Agent of ICICI Prudential Mutual Fund (the RTA) may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.

FATCA - CRS Terms and Conditions
<p>The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.</p> <p>Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.</p> <p>If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.</p> <p>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.</p>

Certification: I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform ICICI Prudential Asset Management Company Limited/ICICI Prudential Mutual Fund/Trustees for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and ICICI Prudential Asset Management Company Ltd. and the RTA can make reliance on the same. I/We hereby authorize ICICI Prudential Asset Management Company Ltd. and the RTA to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep ICICI Prudential Asset Management Company Ltd or the RTA informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required by ICICI Prudential Asset Management Company Ltd, the RTA. or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

<p>Authorized Signatory</p> <p>Name:</p> <p>Designation:</p>	<p>Authorized Signatory</p> <p>Name:</p> <p>Designation:</p>	<p>Authorized Signatory</p> <p>Name:</p> <p>Designation:</p>
--	--	--

Place: _____

Date: ____ / ____ / ____

PART C - FATCA Instructions & Definitions**1. Financial Institution (FI)**

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

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

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

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

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

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

- FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets
(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

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

3. Other definitions

- (i) **Related entity**
An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.
- (ii) **Passive NFE**
The term passive NFE means
- any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
 - an investment entity defined in clause (b) of these instructions
 - a withholding foreign partnership or withholding foreign trust;
- (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)
- (iii) **Passive income**
The term passive income includes income by way of :
- Dividends,
 - Interest
 - Income equivalent to interest,
 - Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
 - Annuities
 - The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
 - The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
 - The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

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

(iv) Controlling persons

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

Pursuant to guidelines on identification of Beneficial Ownership issued by SEBI, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institutions shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

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

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

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

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

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

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

(vii) Direct reporting NFE

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

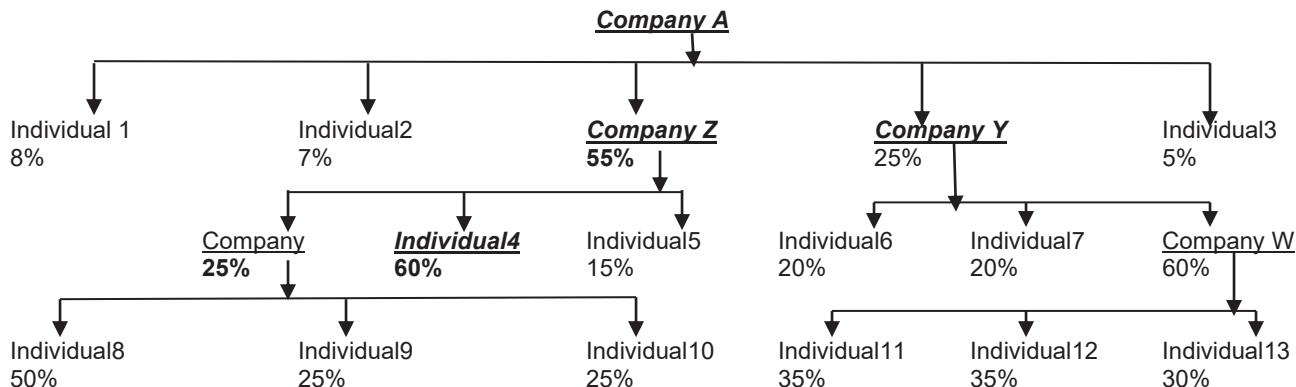
(viii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Persons

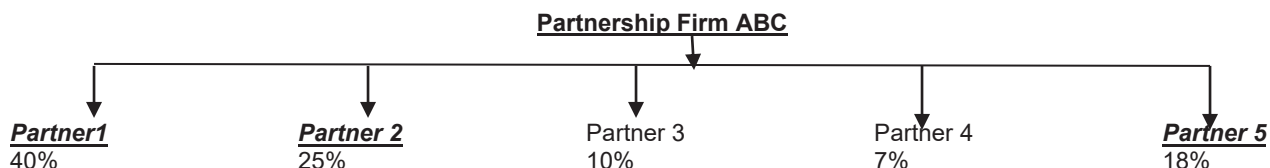
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



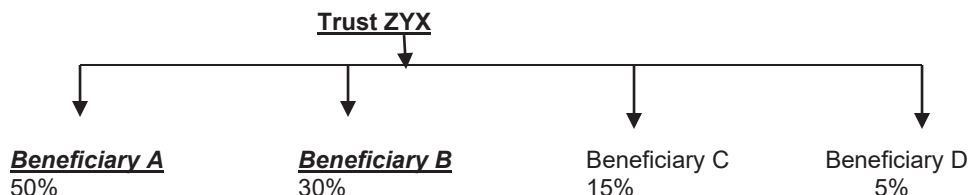
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2, 3 and 5 are considered as UBO as each of them holds $\geq 10\%$ of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for $\geq 10\%$ of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

ICICI Prudential Mutual Fund Official Points of Acceptance

• **Agra** : Shop No. 2 & 9 , Block No. 54/4, Ground Floor, Prateek Tower, Sanjay Palace, Agra-282 010
 • **Ahmedabad II** : Shop No 2 & 3, Ground Floor, 323 Corporate Park, Umashankar Joshi Marg, Nr Girish Coldrink, C.G Road Ahmedabad - 380009 • **Ambala** : Plot no.5318/2 and 5314/1, Ground floor, Near B.D. High School, 3 Cross Road, Ambala Cantt, Ambala, Haryana. 133001 • **Amritsar II** : SCO-30, Ground Floor, Ranjit Avenue, B-Block, Amritsar, Punjab 143008 • **Anand II** : Shop No 129,First Floor, Narayan Empire, Opp Mazdha Bakery Anand Vidhyanager Road 388001 • **Andheri** : Shop No.1, Vivekanand Villa Co-Op Housing Society Ltd, 139, Opp. HDFC bank, Swami Vivekanand Rd, Andheri West, Mumbai 400058 • **Asansol** : Shop A & B, Block - A, Apurba Complex, Senraleigh Road, Aparc Garden, Near AXIS Bank, Asansol -713304 • **Aurangabad** : Ground Floor, Shop no 1 and 2, Radhe Govind Bunglow, House No. 212/1, Samarth Nagar, Chattrapati Sambhajanagar, Aurangabad - 431001, Maharashtra • **Bandra West** : Ground and First Floor, Unit no 3 and 13, Esperanza, Linking Road, Bandra West. Mumbai 400050 • **Bangalore - Ulsoor Road** : Unit # 101-104, First Floor, Phoenix Pinnacle, # Ulsoor Road, Bangalore - 560042 • **Bangalore-Jayanagar** : 311/7, Ground Floor 9th Main, 5th Block, Jayanagar, Bangalore - 560 041. • Bangalore-Koramangla II : Ground Floor, No 644, 6th Block, Koramangla, Bangalore 560095 • **Bangalore-Malleswaram II** : Ground Floor, Lakshmi Arcade, no. 298/1, 17th Cross 2nd Main Road, Sampige Road, Malleshwaram, Bengaluru - 560003 • **Bankura II** : Ground Floor, Vani Vihar, 74/A, Natun-chati, PO & District Bankura West Bengal 722101 • **Bharuch** : 108 & 107-Nexus Business Hub, City Survey Ward no.1, City Serve No. 2513, Paiki, beside Rajeshwar Petrol Pump, opp Pritam Society -2, Mojampur, Bharuchv392001, Gujarat • **Bhopal** : Ground Floor, Kay Kay Business Center, Ram Gopal Maheshwari, Zone 1, Maharana Pratap Nagar - Bhopal - 462011. MP • **Bhubaneshwar** : Plot No - 381, Khata - 84, MZ Kharvel Nagar, (Near Ram Mandir) Dist - Khurda, Bhubaneshwar, Odisha, Pin - 751001 • **Bhuj II** : Ground Floor - 43, Jubilee Colony, Jubilee Circle, Near Phone Wale, Bhuj - Kutch, Bhuj Gujarat 370001 • **Borivali** : Shop No. 4,5,6,7, Ground Floor, Suchitra Enclave, Maharashtra Lane, Borivali, Mumbai 400092 Maharashtra • **Chandigarh II** : SCO- 463-464, First and Second Floor, Sector-35C, Chandigarh, Union Territory Pin Code : -160022 • **Chembur** : First Floor, office no 102, A wing, Sai-Kiran Apartment, plot no 217, Central Avenue, 11th Rd junction, Chembur, Mumbai 400071 • **Chennai** : Abithil Square, No. 189, Lloyds Road, Royapettah, Chennai 600014 • **Chennai Ashok Nagar** : Unit 2E, at New Door Nos43 & 44/ Old Nos 96&97, 11th Avenue, Ashok nagar, Chennai - 600083 • **Chennai-Anna Nagar** : First Floor, A wing, Kimberley Tower, Y222, 2nd Avenue, Anna Nagar, Chennai 600040 • **Chennai-Tambaram** : Door No 24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai 600 047 • **Chennai-Velacherry** : First Floor, Block no: 138, No: 465/5, 100 Feet By pass road, Velachery, Chennai - 600042 • **Cochin** : Parambil Plaza, Ground & First Floor, Kaloor Kadavanthra Road, Kathrikadavu, Ernakulam, Cochin - 682017 • **Coimbatore** : Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram, Coimbatore - 641 002 • **Cuttack** : Ground Floor, Block - B, Jagannath Bhawan Complex, BK-Professor Pada Road, PO- A.D. Market, PS- Badambadi, Cuttack - 753012, Odisha • **Dehradun II** : Aarna Tower, Shop No C, Ground Floor, 1- Mahant Laxman Dass Road, Dehradun Uttarakhand - 248001 • **Durgapur** : Lokenath Mansion, Mezzanine Floor, Shahid Khudiram Sarani, City Centre, Durgapur 713 216 • **Dwarka** : Unit No. G-95, Ground Floor, Vegas Mall, Next to Axis Bank, Sector-14, Dwarka, New Delhi-110075 • **Faridabad II** : SCF-38, Ground Floor, Sector-19, Market-2,

Faridabad, Haryana 121002 • **Fort** : 2nd Floor, Brady House, 12/14, Veer Nariman Road, Fort, Mumbai - 400001. • **Ghatkopar II** : Unit No. 1, Ground Floor, RNJ Corporate, Plot no 9, Jawahar Road, Opp Ghatkoper Rly Station, Ghatkopar East, Mumbai 400077 • **Ghaziabad** : Unit No. C-65, Ground Floor, Raj Nagar District Center, Ghaziabad, Uttar Pradesh. 201002 • **Goregaon** : Block B-2, 2nd Floor, Nirlon Knowledge Park, Western Express Highway, Goregaon East, Mumbai 400063 • **Gurugram II** : Unit No. 125, First Floor, Vipul Agora, M.G Road, Gurugram, Haryana -122002 • **Guwahati** : Ground Floor, Jadav Bora Complex, G. S. Road, M Dewan Path, Ulubari, Guwahati, Assam - 781007 • **Gwalior II** : Ground Floor, Radha Sawmi bldg, Plot no 943, Patel Nagar, City Center, Gwalior Madhya Pradesh 474011 • **Howrah (Kolkata - Dalhousie)** : Room No. 208, 2th Floor, Oswal Chambers, 2, Church Lane, Kolkata - 700001 • **Hyderabad-Begumpet II** : Ground & First Floor, No.1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet, Hyderabad - 500016 • **Indore** : Unit no G3 Ground Floor, and unit no 104, 1st Floor, Panama Tower, Manorama Ganj Extn, Near Crown Palace Hotel, Indore 452001 • **Jabalpur** : Ground Floor, Unit no.112/113, Plot no. 42/ B3, Napier Town, Opp Bhawartal garden, Jabalpur 482001 • **Jaipur** : D34, Ground Floor, G-Business park, Subhash Marg, C-Scheme, Jaipur, Rajasthan. 302001 • **Jalandhar** : Unit no.22, Ground Floor, City Square Building, EH 197, Civil Lines, Jalandhar, 144001 • **Jammu II** : Unit no. 101, First Floor, South Block A2, Bahu Plaza Shopping Center, Jammu. Pin-code 180012 • **Jamnagar** : Ground Floor, Unit no 2&3, Bhayani Mansion, Gurudwara Road, Jamnagar - 361001 • **Jamshedpur** : Shantiniketan Building, 1st floor, 1 S. B. Shop Area, Bistupur, Main Road, Jamshedpur, Pin - 831001, Jharkhand • **Jodhpur** : Plot No.3,First Floor, Shindhi Colony Near Jodhpur Hospital Shastri Nagar, Jodhpur-342 003 • **Kalyan** : Unit no.7, Vikas Heights, Santoshi Mata Road, Kalyan West, Pin 421301 • **Kalyani II** : Ground Floor, B-07/25 (S), P.O.- Kalyani, Near Central Park More, Dist - Nadia, West Bengal, 741235 • **Kanpur** : Unit No. G-5, Sai Square, 16/116, (45), Bhargav Estate, Civil Lines, Kanpur, Pin 208001 • **Kanpur-Kan Chambers II** : Unit No. 1, Ground Floor, 14/113, Civil Line, Kan Chamber, Kanpur, Uttar Pradesh-208001 • **Kolhapur** : First Floor, Anand Plaza, 1089, E ward, Rajaram Road, Near ICICI Bank, Kolhapur, 416008 • **Kolkata - South** : Flat no.1A, 1st floor, 1/393, Gariahat Road, (South), P.S. - lake, Kolkata - 700068 • **Kolkata Apeejay House** : Ground & 3rd Floor , Block A, Apeejay House, 15 Park Street, Kolkata 700016 • **Kolkata-Dum Dum** : 1st Flr, Siddheswari Garden, 181-Dum Dum Road, Kolkata 700074 • **Lucknow II** : Regency Plaza, Ground and First Floor, 5 Park Road, Lucknow. UP 226001 • **Ludhiana** : SCO-121, Ground Floor, Feroze Gandhi Market, Ludhiana - 141 001 • **Malad** : Ground Floor, 301, Pai Mansion, 5, Padma Nagar, Ramachandra Lane, Evershine Nagar, Malad West 400064 • **Mangalore** : Maximus Commercial Complex, Upper Ground flr II 3 & 4, Light House Hill Road,Mangalore 575001 • **Margao** : Upper Ground Floor, Vasant Arcade, Unit No. US20, Near Popular High-School, Comba, Madgaon. 403601 • **Moradabad** : Plot No.-409, 1st floor, Gram Chawani, near Mahila Thana, Civil Lines, Moradabad - 244 001 • **Mysore II** : Ground Floor, 17 / A, 8th Cross Road, 5th Main Road, Kamakshi Hospital Road, Saraswathipuram, Mysore - 570009 • **Nagpur II** : Shop No 1,2,3, Ground Floor of Cross wind, City Survey no 597, Mauza- Ambazari, North Ambazari Road, Gandhi Nagar, Nagpur 440010 • **Nashik** : Shop No.3&4, Ground Flr, Plot No.57, Karamakala, New Pandit Colony, Opp. Old Municipal Corporation (N.M.C.), Off. Sharanpur Road, Nashik-422002 • **Navsari** : 1st Floor, Unit no 106 Prabhakunj Heights, Sayaji, Station Road, Opp ICICI Bank, Navsari - 396445 • **New Delhi** : 1201-1212, 12th Floor, Narian Manzil, 23,

Barakamba Road, Connaught Place , New Delhi-110 001 • **New Delhi - Chawri Bazar** : Unit no 3504 to 3509, 2nd Floor, Chawri Bazar, Delhi 110006 • **New Delhi - CP** : Unit No. 6 & 7, Ground Floor, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi - 110001 • **New Delhi - Janakpuri II** : B-23, Ground Floor, Community Centre, Janakpuri, New Delhi, Pin Code 110058 • **New Delhi - Nehru Place** : Unit no. 17-24, S-1 Level, Ground Floor, Block F, American Plaza, International Trade Tower, Nehru Place, New Delhi - 110019 • **New Delhi - NSP II** : Unit no. 123-126, First Floor, Aggarwal Cyber Plaza Plot no. C-4, 5-, 6 tower -1, Netaji Subhash Place, New Delhi-110034 • **Noida** : Unit No. K-20, First Floor, Sector-18, (NEXT TO AXIS BANK), Noida, Uttar Pradesh, 201301 • **Panipat** : 510-513, Portion of First Floor, Ward -8, Opp. Bhatk Chowk, G.T.Road, Panipat-132103 • **Panjim** : Office no.3, 1st Floor, Landmark, Lawande-Sarmalkar Bhavan, Panaji-Goa Street, Opp. Mahalaxmi Temple 403001 • **Panvel** : Shop no 5 & 6, Ground Floor, Neel Empress, Plot no 92 93, Sector No.1, New Panvel 410206 • **Patiala** : 1st Floor, Property No 7 Old MC No 1623/5 III and 1623-E/5 Khewat No 1892, Khasra No 95/2-0 situated at Happy Nest Bhupindra Road Near Petrol pump Patiala 147001 Punjab • **Patna** : 1st Flr, Kashi Palace, Hariniwas, Dak Bungalow Road, Patna -800001 • **Prayagraj** : 1st floor, FF-1, FC2, Vashistha Vinayak Tower, 38/1, Tashkent Marg, Civil Lines, Prayagraj-211 001 • **Pune** : Ground Floor, Chimbalkar House, 1205/4/6, Opp Sambhaji Road, Jungli Maharaj Road, Pune 411004 • **Pune Baner CEC** : Ground Floor, Pride Coronet, Beside BATA Showroom, Baner, Pune 411045 • **Pune CAMP** : Shop No.6, Ground Floor, Chetna Co-operative Housing Society Ltd, 2423, general Thimayya marg, Camp, Pune-411001 • **Pune Pimpri** : Unit No.A 19, No.4510- Ground Floor, Empire Estate Bldg, Premier City, Pune 411019 • **Raipur** : Shop No. 10,11 & 12, Ground Flr, Raheja Towers, jail Road, Raipur - 492001 • **Rajkot II** : Shop No 2 3 4 & 5 Madhav Arcade, opp Garden, Nr RMC Commissioner Bungalow, Ram Krishna Nagar Main Road, Rajkot - 360001 • **Shimla II** : Unit No.21, First Floor, The Mall, Shimla. 171001 • **Siliguri** : Ground Floor, Shanti Square, 2nd Mile, Sevok Road, Siliguri, West Bengal. 734001 • **Surat II** : Shop no 2, Ground Floor, Solaris Royce, Opp Old RTO, Besides AGS Eye Hospital, Athwagate, Surat 395007 • **Thane** : Ground Floor, Mahavir Arcade, Shop No 4&5, Ghantali Devi Mandir Road, Naupada, Thane West,400 602 • **Trivandrum II** : Ground Floor No 44/856 MM towers Vazhuthacaud Road Cotton Hill Edappazhanji Thriuvananthapuram Kerala-695014 • **Udaipur** : Shop no.2, Ratnam, Plot No.-14, Bhatt Ji Ki Badi, Udaipur - 313001 • **Vadodara** : Unit No. 108/109/110, 1st Floor, Midtown Heights, Opp BOB, Jetalpur Road, Vadodara 390007 • **Valsad** : Unit no.A1 & A2, Ground Floor, Zenith Doctor Hosue, Halar Cross Road, Valsad - 396001 Gujarat. • **Vapi** : Third Floor, Unit no 301, Bhula Laxmi Business Center, Vapi Silvasa Road, Opp DCB Bank, Vapi - 396191 • **Varanasi II** : D-58/12A-7, Ground & 1st Floor, Sagra, Varanasi, Uttar Pradesh -221010 • **Vashi II** : Vardhaman Chambers, Shop No 15 B & C, Plot no 84, Sector 17, Vashi, Navi Mumbai - 400705 • **Virar** : Shop no A1, Ground Floor, Dhaiwat Viva Swarganga, Aghashi Road, Virar West, Dist Palghar 401303
Email Ids : • **Ahmedabad**: TrxnAhmedabad@icicipruamc.com • **Bangalore**: TrxnBangalore@icicipruamc.com • **Chennai**: TrxnChennai@icicipruamc.com • **Delhi**: TrxnDelhi@icicipruamc.com • **Hyderabad**: TrxnHyderabad@icicipruamc.com • **Kolkata**: TrxnKolkata@icicipruamc.com • **Mumbai - Fort**: TrxnMumbai@icicipruamc.com • **Mumbai - Goregaon**: Trxn@icicipruamc.com • **Pune**: TrxnPune@icicipruamc.com.

Toll Free Numbers: (MTNL/BSNL) 1800222999 ; (Others) 1800200666 • Website: www.icicipruamc.com

Other Cities: Additional Branches (Non-OPATs, CAMS Transaction Points)

• **Agartala:** 2nd Floor, 60 Hari Ganga Basak Road, PS West Agartala, District West Tripura, Pin 799001

• **Ahmedabad Maninagar - DET:** Shop No. 2, First Floor, Devang Society, Opposite Rajkamal Bakery, Above Axis Bank Bhairavnath Road, Jawahar Chowk, Maninagar Ahmedabad 380008, Gujarat

• **Ahmednagar:** Unit no. 11-12, Govardhan Apartment, Near Market Yard, Maliwada, Ahmednagar-414001, Maharashtra • **Ajmer:** Shop No. 3, Ground floor, Taleda Square, Near Ajmer Railway Station, Ajmer, PIN – 305001, Rajasthan • **Akola II:** Shakambari Square, Shop No. 18, First Floor, Durga Chowk, Akola- 444001, Maharashtra • **Alappuzha (Allepey):** Ground Floor, Indigra Building, Church Road, Mullakkal, Alappuzha. 688011, Kerala • **Aligarh II:** Shop No. 2, Ground Floor, Regency Complex, Shyam Nagar, Center Point, Railway Station Road, Aligarh, Uttar Pradesh-202001 • **Alwar:** No. 2, Opposite UIT Building, Near Bhagat Singh Circle, HDFC Bank Lane, Alwar, Rajasthan • **Amravati III:** Ground Floor, Plot No-3/87, Sheet no 49B, Shrikrishna Peth, District Hospital Road, Near Irwin Chowk, Amravati- 444601, Maharashtra • **Amreli:** Shop No. 2 & 3, Jay Sardar Complex, Manekpura Opp HDFC Bank, Amreli 365601, Gujarat • **Anantapur:** No. 18 169 First Floor, Ganesham Enclave, Uma Nagar, Ananthapur, Andhra Pradesh 515001 • **Andheri East:** Office no 313 Third Floor, Midas, Sahar Plaza, Andheri Kurla Road, Andheri East, Mumbai 400059, Maharashtra • **Angul:** Ground Floor, Plot no.- 892, Khata No.- 432/935, Ward no.- 21, Mouza – Angul, Amlapada Lane 6, Angul, Odisha. 759122 • **Ankleshwar:** Shop no G-6, Shree Narmada Arcade, Old N.H.8 Road, Nr Kotak Mahindra Bank, Ankleshwar. Gujarat 393002 • **Azamgarh:** Aniruddha Tower, Ground Floor, Mohalla Ailwal, Tappa-Attishee, Pergana-Nizamabad, Tehsil-Sadar, District- Azamgarh, Uttar Pradesh - 276001 • **Baharampur:** Ground floor, Holding no. 186 / 1, A.C. Road, P.O Khagra, District Murshidabad, West Bengal. PIN - 742103 • **Balalore:** OT Road, Police Line chowk, plot no.52 (khata no. 299/604), PO Padhuapada, Baleswar, Odisha 756001 • **Ballia:** Unit No CP-1, Harpur Yojna, Awas Vikas Colony, Main Road, Ballia 277001, Uttar Pradesh • **Bandra:** One BKC, A - Wing, 13th Floor, Bandra Kurla Complex, Mumbai - 400051, Maharashtra • **Bangalore - Kalyan Nagar:** Ground Floor, AVYA ARC at No.3 PID No.88-308-3, 2nd Cross, 2nd Block BDA Layout, Subbainnapalya, Kalyan Nagar, Bangalore 560033, Karnataka • **Bangalore-Whitefield II:** Ground Floor, Saroj Studio Building, No 208, Thubarahalli, Varthur Road, Bengaluru, Karnataka - 560066 • **Bardoli:** Shop no 4, Laxmi House, M G Road, Bardoli, Gujarat 394601 • **Bareilly:** Unit No.: 116, Floor No. 1st, Location: Civil Line, Bareilly -243001, Uttar Pradesh • **Basti:** Unit No 1840, Ground floor, Pikauna Shiv Gulam, Tappa Haweli, Basti - 272001, Uttar Pradesh • **Behrampur:** Ground Floor, Dharma Nagar, Lane 5, Berhampur, District - Ganjam Odisha. 760002 • **Belgaum:** Shop No.2 of Ravishree Building, No. 79-B, Ground Floor, Somwarpeth Tilakwadi, Belgaum Karnataka, 590006 • **Bellary:** Gnananandam No.02, 2nd Cross, Gandhi Nagar, Opp ASM Women's College, Ballari 583103, Karnataka • **Bhagalpur:** Hakim Devi Prasad Bhawan, Holding No. 65A and 65B, ward no.38. Dr Rajendra Prasad road Khalifabag, Bhagalpur, Bihar 812001 • **Bhatinda:** Unit no.9959, Main G.T. Road, adjoining ICICI Bank Ltd, Bhatinda. 151001, Punjab • **Bhavnagar II:** Shop No. 1, Ground Floor, Victoria Prime, Block D5/5-A, Kaliyabid Water Tank, Near Dilbahar, Lakhubha Hall Road, Bhavnagar, Gujarat - 364002 • **Bhilai:** Shop no.107, A&B, Buniyad Complex, Nehru Nagar east, (Near Agrasen Chowk), Bhilai, Dist - Durg, Chattisgarh - 495002 • **Bhilwara:** Kashtra No. 2742/4 Me, Ground Floor, Shop No.5, Shree Mahalaxmi Chamber, Near Sandeep Bajaj Showroom, Pur Road, Gandhi Nagar, Bhilwara - 311001, Rajasthan • **Biharshariff (Rohtas):** Mohalla, Bhaishasaur, Ranchi Road, Bihar Shariff, Nalanda, 803 101, Bihar • **Biapur (Vijayapura):** Ground Floor, Shivam Building, Universal Developers, 979, Gourukul Road, Vijayapur PIN - 586101, Karnataka • **Bikaner:** Unit no. 5,6 &7, Ground Floor, Silver Square Building, in front of Income Tax office, Rani Bazar, Bikaner-334001, Rajasthan • **Bilaspur:** 1st Floor, Shriji Plaza, Beside Kotak Mahindra Bank, Near Shiv Takies Square, Bilaspur, Chattisgarh - 495001 • **Bokaro:** Office No-GA7, City Centre, Sector - 4, Bokaro Steel City,

Bokaro, Jharkhand - 827 004. • **Burdwan II:** Ground Floor, G.T. Road East end Muchipara, Burdwan Sadar, Purba Burdwan, West Bengal. PIN: 713103 • **Calicut:** 6/842, "Charismaa Building" Opp. ICICI Bank, YMCA Road Calicut, 673 001, Kerala • **Chandrapur:** Shop no 1 Ground Floor, Tumkum Building, Ghanshyam Bhavan, Chandrapur- 442401, Maharashtra • **Chennai - Alwarpet:** 4A 1st Flr, Urmilla House, No.15 ARK Colony, Eldams Road, Alwarpet, Chennai - 600018, Tamil Nadu • **Chennai OMR:** Kailash OMR, Door #292, Old Mahabalipuram Road, Sholinganallur, Chennai - 600119, Tamil Nadu • **Chennai-Parrys:** 1st Floor, Pesona court, New No 317, Old No 153, Thambu Chetty Street, George Town, Parrys, Chennai - 600001, Tamil Nadu • **Chhindwara:** First Floor, I Complex, Opp. SAF Gate, Next to Kuladevi Plaza, Parasia Road, Chhindwara, Madhya Pradesh, 480001 • **Cochin - Kakkannad:** Veekay Tower, 1st Floor, NGO Quarters, Mavelipuram -Road, Thrikakara, Kakkannad, Kochi, Kerala - 682030 • **Coochbehar :** Ground Floor, Holding no 976, Rup Narayan Road, Near Rajbari Stadium, PO & Dist. Coochbehar, West Bengal, PIN - 736101 • **Cuddapah (Kadapa):** Ground Floor, No 41/1548 Sankarapuram, Kadapa Town, YSR District - 516002, Andhra Pradesh • **Cuttack:** Room 2A 2nd Floor, City Mart, Above Vishal Garments Bajrakabati Road, Cuttack - 753001, Odisha • **Darbhanga:** Gr Flr, Raj complex, Near Poor Home, Station Road, Behind Sahil Hyundai showroom, Mirzapur, Dt. Darbhanga, Bihar, 846004 • **Davangere:** Ground Floor, Door no. 172 & 172/1, P.J.Extension, 2nd Main, Chetana Hotel Road, Davangere 577002, Karnataka • **Deoria:** Unit No. 781(Old No. 437), Kotwali Road, First Floor, (Above SBI Bank), Deoria, Uttar Pradesh-274001 • **Dhanbad:** Upper Ground Floor, Shop No-8,9,10 & 10A, Sri Ram Mall, Shastri Nagar, Dhanbad - 826 001, Jharkhand • **Dhule:** Unit no.2, 1st Floor, Bafna House, Parola Road, Above PNG Jewellers, Dhule 424001, Maharashtra • **Erode:** Shivang Plaza, Mousavana street, oppsite to E.B. office, Erode - 638001, Tamil Nadu • **Faizabad:** Unit no 2/6/35, Ground floor, Mohalla Niawa, Pargana Haveli Awadh, Tehsil - Sadar, Ayodhya - 224001 Uttar pardesh • **Firozabad:** 20, S N Marg, Novelty Glass Works, Firozabad, Uttar Pradesh - 283203 • **Gandhidham:** Shop no 6, Ground Floor, Aum Corner, Plot no. 336 / 337/343, ward 12/B, Gandhidham 370201, Gujarat • **Gandhinagar:** Shalin Centrum Shop No 101, 1st Floor, Plot no 2, sector 11, Gandhinagar 382009, Gujarat • **Gorakhpur II:** Shop No. UGF 1-4, Ground Floor, Cross Road, Bank Road, Situated at A.D.College Chowk, Gorakhpur 273001, Uttar Pradesh • **Gaya II:** Vijaya Complex, Ground Floor, Gwalbigha, Gaya, Bihar. 823001 • **Goregaon B6:** Block B6, 2nd Floor, Nirlon Knowledge Park, Western Express Highway, Goregaon East, Mumbai 400063, Maharashtra • **Guntur II:** Door No 6/11/14, Ground Floor, 11th Lane, 2nd Cross Road, Arundel-pet, Guntur, Andhra Pradesh - 522002 • **Haldia:** Ground floor, HPL Link road, Manjushree More, Basudevpur, Haldia. West Bengal. 721602 • **Haldwani II:** Unit no 119, Ground Floor, Mukharjee Compound Bhotia Padav, Haldwani Uttharakhand. 263139 • **Haridwar:** Khasra No.656M 657M, Ground Floor, Ashirwad Tower, Model Town Colony, Opp Prem nagar Ashram, Pargana-Jwalapur, Haridwar. Pin-code 249407 • **Hassan:** Ground floor, No. 7-1-3-14B, 3rd Cross, Sampige Road, KR Puram, Hassan - 573201 • **Hazaribagh:** Dhiman Complex, 1st Floor, GGS Road, near Annanda Chak, Hazaribagh, Jharkhand • **Himmatnagar:** Shop no. 7, 8 & 9, Rajendra Sinh Maharaj Rajput Samaj Bhavan, Panchbatti Station Road, Himmatnagar Gujarat. 383001 • **Hisar:** House/DSB no 112, Sector C.U.E-I, Hisar, 125001, Haryana • **Hooghly:** 37, Mukherjee Para Lane, Serampore, West Bengal 712201 • **Hoshiarpur:** Dhami Commercial Complex, 1st Floor, Sutheri Road, Hoshiarpur, Punjab - 146001 • **Hosur:** VG Towers, Ground Floor, No: 40/5, Royakotta Road, 1st Cross, Hosur. 635109, Tamil Nadu • **Hubli:** Ground floor, Shop No 6, CTS No 122/151 Kalburgi Noolvi majestic New Cotton Market, Hubli Karnataka - 580029 • **Hyderabad - HiTech City:** Srishiti Towers, Door No.1-98/211/3, 1st Floor, Shop No.3, Arundaya Colony, Hi-tech city, Madhapur, Hyderabad, Ranga Reddy District - 500 081, Telangana • **Hyderabad Kukatpally:** 1st Floor, No: 12-6-11/4, Kukatpally, Hyderabad - 500072, Telangana • **Jalgaon II:** Ground Floor, Trade Center, Plot no 243/1, Near

Jalgaon People's Bank, Jalgaon 425001, Maharashtra • **Jaunpur:** Unit No. 88 (Old No. 62), Ground Floor, Mohalla Jahangeerabad, Parg Haveli, Tehsil & District Jaunpur, Uttar Pradesh-222002 • **Jhansi:** Unit No. 372/A, Janaki Complex, Portion of First Floor, Civil Lines, Gwalior Road, Jhansi, Pin 284001. Utttar Pardesh • **Jorhat:** Crystal Tower, Upper Ground Floor, Thana road, opposite of Laxmi Union High School, Jorhat, Assam. 785001 • **Junagadh:** Ground Floor, Shop no G3 and G4, Central Plaza, Opp. Baudin College, Kalavad, Junagadh. Gujarat, PIN - 362001 • **Kakinada:** Ground Floor, 6 3 21 Dantuvvari street and Nukalamma Temple Road, Suryaraopeta, Kakinada East Godavri District Andhra Pradesh 533001 • **Kangra:** Ground Floor, S S Tower, Village Birta, Khata No.23, Khasra No. 1069/1, 1701/1 & 1070/1, Near Petrol Pump, Kangra. 176001 Himachal Pradesh • **Kannur II:** Ground Floor, No. 47/2535-1, Jayaram's Arcade, AKG - Stadium Road, Next to MAKs Hospital, Talap, Kannur - 670002, Kerala • **Karnal:** DSS Shop No.211, Sector-12, Urban Estate Karnal, Tehsil and District Karnal 132001, Haryana • **Kashipur:** Chamunda complex, Ground floor, Majia Maheshpura, Ram Nagar Road, Tehsil Kashipur, District U.S. Nagar, Uttarakhnad. 244713 • **Kharagpur:** Ground Floor, Sai Complex, O.T. Road, Inda, Kharagpur, Dist West Mednipur, West Bengal, 721305 • **Kolkata - Anandlok - DET:** 103 & 103A, 1st Floor, Block - B, Anandalok, 227 AJC Bose Road. Kolkata - 700020, West Bengal • **Kolkata - Saltlake:** 1st Floor at Premises No. BD-15, Sector-1, Saltlake, Kolkata. 700064, West Bengal • **Kollam:** Door No. 16, Ground Floor, Aravind Chamber, Near DCC office MUNDACKAL West, Kollam 691001, Kerala • **Korba:** Indira Commercial & Residential Centre, Plot No 86, Satyam Arcade, Ward No. 13, T.P. Nagar, Korba, Chattisgarh. 495677 • **Kota:** Unit No.381-382, Shopping Center, Rawat Bhatta Road, (Near IDBI Bank), Kota - 324006, Rajasthan • **Kottayam:** Pulimoottil Arcade" Ground Floor, K.K.Road, KANJIKUZHAY, Kottayam 686 001, Kerala • **Kumbakonam:** Ground floor, No: 18/1, Ramasamy Koil South Street, Kumbakonam - 612001, Tamil Nadu • **Kurnool II:** Ground Floor, Shop No: 1, 2, 3, Door No: 40/39 & 40/39-3-1A, Bangurpet, Bellary Road, Kurnool - 518003, Andhra Pradesh • **Kurukshetra:** 1st Floor, Sco no. 6, Sector 17, Huda Kurukshetra, Haryana 136118 • **Latur:** Ground floor, Madhu Mira Complex, Desi Kendra School Road, Opp. Dolphin Hotel, Shivajinagar, Latur - 413512, Maharashtra • **Madurai:** No.1 First Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai 625001, Tamil Nadu • **Mahesana II:** Unit no F-28/29, First Floor, Orbit Complex, Randhanpur Road, Mahesana - 384002, Gujarat • **Malappuram:** UMK Tower, Building no: 110(Q), 110Q (32), No: 10/77, Jubilee Road, Uphill Malappuram - 676505, Kerala • **Malda:** Room No. 3, Ground Floor, 76/A Sarbomongala Pally, Manoskamona Road, Near Kabi Sukanta Corner, Pin 732101, West Bengal • **Mandi:** Unit No. 118/9, Lower Ground Floor, Old Bus Stand, Mandi, Himachal Pradesh-175001 • **Mathura:** Shop Left Lower Ground, Atul Tower, Near tera Tower, Bhuteshwar Road, Mathura-281001, Uttar Pradesh • **Meerut:** 1st Floor, Shree Ram Plaza Mangal Pandey Nagar, Garh Road, Meerut 250 001, Uttar Pradesh • **Mirzapur:** Unit no 7/337, Ground Floor, Swami Dayanand Marg, Girdhar Ka Chauraha, Mahuaria, Near Arya Kanya Inter College, Mirzapur Uttar Pradesh - 231001 • **Alappuzha (Allepey):** Ground Floor, Indigra Building, Church Road, Mullakkal, Alappuzha. 688011 • **Muzaffarnagar:** Unit No 414, Ground Floor, Jansath Road, Kambal Wala Bagh, New Mandi Near ICICI Bank Ltd, Muzaffarnagar Uttar Pradesh - 251001 • **Muzaffarpur:** Ground floor, pani Tanki chowk, Club Road, Ramna, Muzaffarpur 842002, Bihar • **Nadiad:** Unit No. 103, 1st floor, City Centre, Beside City Point, Opp Ipcowala Hall, Nadiad - 387001, Gujarat • **Nagercoil:** Ashrama Towers 285/14/3 Police Station Road, Near Nagaraja Temple, Nagercoil 629001, Tamil Nadu • **Nanded:** 1st Floor, Shop No -19, Sanman Prestige, Station Road, Nanded - 431601, Maharashtra • **Nellore:** DN 16/3/235 First Floor Sunshine Plaza Ramalinga Puram Nellore-524003, Andhra Pradesh • **New Delhi - East Of Kailash II:** Crescent Commercial Complex, Plot no.5, 3rd Floor, DDA East of Kailash Community center, New Delhi - 110065 • **New Delhi - Vikas Marg:** Unit no.6, 1st Floor, Opposite Metro Pillar No. 75, Shankar Vihar, Main Vikas Marg, Delhi- 110092 • **Palakkad:**

Other Cities: Additional Branches (Non-OPATs, CAMS Transaction Points) (Contd.)

"KHOLE COMPLEX" Ground Floor, Chandra Nagar Post, Palakkad , Pincode - 678007, Kerala • **Palanpur:** Shop No 6 & 7, First Floor, New Bus Port, Nr Sarkari Vasahat, Opp Tirupati Plaza, Palanpur 385001, Gujarat • **Pathankot:** Revenue Estate, SCF-12, First Floor, Patel Chowk, Pathankot, tehsil & Distt, Pathankot, Punjab, Pin Code 145001 • **Patna - Rajabazar:** 1st Floor, Rajabazar, Bailey Road, Prabhat Market Building, (Opposite Pillar No. 56) , Patna-800014, Bihar • **Phagwara:** Doal Complex, B-42/93, First Floor, Khasra No 3278, G.T.Road, Near Elite Theatre Phagwara, Tehsil Phagwara District Kapurthala PIN: 144401, Punjab • **Porbander:** Shop no.2, Ground Floor, Gitanjali Complex, Opp Pujara Telecom, M.G. Road, Porbander 360575, Gujarat • **Puducherry II:** Ground Floor, No.172/2, Oulgaret Commune, Natesan Nagar, Pondicherry 605005, Puducherry • **Raibareilly:** Property No. 8 Ground Floor, Feroz Gandhi Nagar Yojana, Rai-Bareilly, Uttar Pradesh 229001 • **Rajahmundry :** Ground Floor, 7-28 - 36/1, Vygram Road, Rajahmundry, Andhra Pradesh - 533101 • **Rajpura:** Shop No. 7 and 8, First Floor, Calibre Market, Block-D, Patiala Road, Dalima Vihar, Rajpura Township, Tehsil Rajpura, PIN: 140401, District - Patiala, Punjab • **Ranchi II:** Toplink Serenity Building, 1st Floor, Unit no 102 and 2nd Floor unit no 202, Line Tank Road, Near Firayal Chowk, Ranchi, Jharkhand 834001 • **Ratlam:** Unit no.18, Datki Puliya, Do Batti - Ratlam, Madhya Pradesh - 457001 • **Ratnagiri:** Ground floor, Shop no 1, Arihant Space center, Near Lotlikar Hospital, Maruti Mandir, Ratnagiri 415612, Maharashtra • **Rewari:** SCO No 118A, First Floor, Brass Market, Rewari, Haryana, Pin Code 123401 • **Rohtak:** Unit No.: 31, Ground Floor, Ashoka Plaza, Rohtak, Haryana -124001 • **Roorkee:** Shop No.10, Ground Floor, City Pride, Civil Line, Roorkee. Uttarakhand 247667 • **Roorkela:** Holding no-74 (old no-72), Uditnagar Main Road, Plot no. 304, (beside meher eye hospital), Roorkela, Odisha. 769012 • **Sagar:** Ground Floor, Poddar House, Plot no 7, Ward 6, 2- Civil Lines, Sagar, Madhya Pradesh- 470001 • **Saharanpur:** Plot No. 144, Ground Floor, Dara Pathanpura, Mission Compound, (Near Parasnath Plaza), Saharanpur, Uttar Pradesh, Pin Code 247001 • **Salem:** ICICI Prudential AMC Ltd. Ground Floor, D.No.259-B, Shiva Towers, Advaida Ashram Rd, Fairlands, Salem - 636 004, Tamil Nadu • **Sambalpur:** Samal Complex, Ground Floor, Shop no. 1,2 & 3, main Road, Budharaja, PS-AINTHAPALI, Sambalpur, Odisha 768004 • **Sanagli II:** Shop no 6 and 7, Ground floor, Aditya Sai

Landmark, Civil Hospital Road, Near Ram Mandir, Sangli 416416, Maharashtra • **Satara:** Ground Floor , Plot no.221, Pawar Pride, Pratap Ganj Peth, Opp SBI, Satara 415002, Maharashtra • **Satna:** Ground Floor, Shop no.1, Ward no 21, Jeevan Jyoti Colony, Rewa Road, Satna. MP 485001, Madhya Pradesh • **Shillong:** Main Road Laitumkhrah, Phlory Mansion, 1st Floor, 2nd Row, Shop No. 18. Shillong-3, Dist - East Khasi Hills, Meghalaya (Covered by Municipal Holding No. 212, 213 under Ward No, 4), 793 003 • **Shimoga:** Ground Floor, no.321, P Square, 5th Parallel Road, Durgigudi, Shimoga 577201, Karnataka • **Sikar:** 1st Floor, Singodiya Plaza, Kalyan Circle, Silver Jubli Road, Opp Sihotiya Petrol Pump, Sikar, Rajasthan - 332001 • **Sirsa:** Garg Tower, First Floor, Opposite AROMA HOTEL, Dabwali Road, Sirsa, Haryana, Pin Code 125055 • **Solan:** Kapoor Complex, Lower Ground Floor, Mall Road, Solan, Himachal Pradesh - 173212 • **Solapur II:** Ground Floor, Shop No 2 , Rajgir Building, 96 Railway Lines, Opposite St Joseph High School, Solapur - 413001. Maharashtra • **Sonipat:** Unit No. 23L, First Floor, Above Kivam Motors, Atlas Road, Model Town, Sonipat, Haryana - 131001 • **Sri Ganganagar:** Shop no 96 & 97, Ground Floor, new cloth Market, Suratgarh road, National Highway No.15, Sri Ganganagar, Rajasthan 335001 • **Srinagar:** 1st floor above ICICI Bank, Karan Nagar, Near Gole Market, Srinagar, J & K - 190010 • **Surendranagar:** Mega Mall, 102 FF, Bus Stand Road, Surendranagar - 363001, Gujarat • **Thane - Ram Maruti Road:** 1st Floor, Mayur CHS Ltd, Ram Maruti Road, Thane West - 400601, Maharashtra • **Thane II- Excellencia Lodha Supremus:** 2nd Floor, Unit no. 207, Excellencia Lodha Supremus, Plot no. F4/1, Road No.22, Wagle Industrial Area, Thane West. 400604, Maharashtra • **Thiruvalla:** Roy Building, Ground Floor, No. 24/420, Valayil, Court Junction, Thiruvalla - 689101, Kerala • **Thiruvallur:** Sree Lakshmi Building (K.A. kumaran Memorial Building) Shornur Road, P.O. Thiruvambady 680022, Kerala • **Tinsukia:** Albee's Commercial Complex, Ground Floor, S R Lohia Road, Tinsukia - Assam 786125 • **Tirunelveli:** Door No.256G, First Floor, Tiruchendur Road, murugankurichi, Palayamkottai, Tirunelveli - 627002, Tamil Nadu • **Tirupati:** First Floor, No 20-3,125 / A, Tirumala Bye Pass Road, Tirupati - 517501 • **Tirupur:** Ground Floor, Door no.23, Block no24, Balaji Layout, Tirupur - 641601, Tamil Nadu • **Trichy:** D-27, 7th Cross Road, Thillai Nagar, Trichy 620018, Tamil Nadu • **Tuticorin:** Ground Floor, No. 332, WGC Road (VOC Road), Melur Post,

Thoothukudi - 628002, Tamil Nadu • **Udupi:** Ground Floor, Door no 4.5.10, Ballal Towers, Court Road, Near Jodukatte, Udupi. 576101, Karnataka • **Ujjain:** Unit no 59, Ground Floor, Plot no 90, Ward no. 38, Tatyta Tope Marg, Free Ganj, Ujjain-Madhya Pradesh- 456001 • **Vadodara CEC:** 101 & 102 (N) 1st Floor, Sneh Signature, Tulsidham Makarpura Road, Nr Tulsidham Cross Road, Manjalpur Vadodara - 390011, Gujarat • **Vasco:** Unit no 105 and 106, First Floor, Anand Chambers, Opp SBI Bank Vasco Da Gama, Vasco, GOA 403802 • **Vellore:** Lingam Plaza, Door No. 104, Ground Flr, Arani Road, San-karampalayam, Vellore 632001, Tamil Nadu • **Vijaywada:** 40-1-129, 2nd Floor, Centurion Plaza, Beside ICICI Bank, Near Benz Circle, M G Road, Vijaywada 520010, Andhra Pradesh • **Vishakhapatnam II:** 2nd Floor, no. 47-3-25, Dwarka Nagar 5th Lane, Seethammapeta main Road, Vishakapatnam - 530016, Andhra Pradesh • **Warrangal II:** 2-4-646, ABK Mall, First Floor, Ramnagar, Hanumakonda 506001 Warangal, Telangana • **Yamunanagar:** B/5 -368/16, first floor, Professor colony, Gobindpuri road, Yamuna Nagar, Pin code 135001, Haryana • **Yavatmal:** Shri ram tower, Beside Shree Ram Mandir, Tiwari chowk, Opposite Buldhana bank, Yavatmal 445001, Maharashtra

In addition to the existing Official Point of Acceptance of transactions, Computer Age Management Services Ltd. (CAMS), the Registrar and Transfer Agent of ICICI Prudential Mutual Fund, having its office at New No 10, Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road), Chennai - 600 034 shall be an official point of acceptance for electronic transactions received from the Channel Partners with whom ICICI Prudential Asset Management Company Limited has entered or may enter into specific arrangements for all financial transactions relating to the units of mutual fund schemes. Additionally, the secure Internet sites operated by CAMS will also be official point of acceptance only for the limited purpose of all channel partners transactions based on agreements entered into between IPMF and such authorized entities. In addition to the existing Official Point of Acceptance of transactions, authorized Points of Service (POS) of MF Utilities India Private Limited (MFUI) shall be an official point of acceptance for all financial and non-financial transactions. The updated list of POS of MFUI is available on www.mfuindia.com. The online transaction portal of MFUI is www.mfuonline.com.



January 2025

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.