By ICICI PRUDENTIAL MUTUAL FUND

Name of the Asset Management Company:
ICICI Prudential Asset Management Company Limited

Name of SIF**: iSIF**

Name of the Mutual Fund: **ICICI Prudential Mutual Fund**

KEY INFORMATION MEMORANDUM

iSIF Equity Long-Short Fund

offered by ICICI Prudential Mutual Fund

(An open ended investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments)

This Product is suitable for investors who are seeking#:

- Capital appreciation over long term
- An open ended investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.

Risk band*



Benchmark : Nifty 500 TRI

Benchmark Risk Band



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

***The Risk Band is as per AMFI specification.**

In accordance with the Master Circular for Mutual Funds dated March 20, 2026 (the Master Circular), the AMC reserves the right to make any changes in the dates of the New Fund Offer (NFO) subject to the conditions that in case of pre- closure the NFO shall be open for a minimum of 3 working days and the extension, if any, shall not be for more than 15 calendar days or such period as allowed by SEBI. The AMC shall publish an addendum to this effect on the website of the AMC.

Continuous offer of the Units of the face value of Rs. 10 each at NAV based prices

INVESTMENT STRATEGY CODE: ISIF/O/E/ELSF/26/04/0004/ICIC

Name of SIF	iSIF
Name of Mutual Fund	ICICI Prudential Mutual Fund
Name of Asset Management Company	**ICICI Prudential Asset Management Company Limited** (Corporate Identity Number: L99999DL1993PLC054135)
Address of the Asset Management Company	**Registered Office:** 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001 **Corporate Office:** ICICI Prudential Mutual Fund Tower, Vakola, Santacruz East, Mumbai 400055. Tel.: (+91 22) 6647 0200/ 2652 5000 and Fax: (+91 22) 6666 6582 / 83 **Central Service Office:** 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063
Name of the Trustee Company	**ICICI Prudential Trust Limited** (Corporate Identity Number: U74899DL1993PLC054134)
Address of the Trustee Company	12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001.
Website	https://isif.icicipruamc.com

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Investment Strategy/Mutual Fund, due diligence certificate by AMC, Key Personnel, Investor's rights & services, risk factors, penalties & litigations etc. investor should, before investment, refer to the Investment Strategy Information Document(ISID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centre or distributors or from the website https://www.icicipruamc.com, https://www.isif.icicipruamc.com/

The particulars of iSIF Equity Long- Short Fund (the Investment Strategy) have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder by SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Key Information Memorandum (KIM).

Investors are advised to note that investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

This Key Information Memorandum is dated June 04, 2026.

INVESTMENT OBJECTIVE:

To generate capital appreciation in long term by predominantly investing in listed equity and equity related instruments. The Investment Strategy may also invest in various derivative instruments, including limited short exposure through unhedged derivative positions in equity up to 25%.

There is no assurance that the investment objective of the Investment strategy will be achieved.

ASSET ALLOCATION PATTERN:

Under normal circumstances, the asset allocation under the Investment Strategy will be as follows: -

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity related instruments* (including up to 25% in Unhedged short exposure through derivative instruments) #	80	100
Debt & Money Market instruments and Units of Debt Oriented Mutual Funds	0	20
Units of Infrastructure Investments Trusts	0	20

#Derivatives exposure will be up to 100% of net assets and unhedged short position can be up to 25% of net assets. Exposure through such derivative Instruments (including unhedged short exposure) shall include Stock / Index Futures, Stock / Index Options and other derivative instruments permitted by SEBI.

*Includes investments of up to 35% in overseas markets in equity & equity related instruments including Global Depository Receipts (GDRs), ADRs, foreign securities, bonds, mutual funds, ETFs and such other instruments as may be allowed under the Regulations from time to time.

The Investment Strategy may invest in other Mutual Fund Schemes under ICICI Prudential Mutual Fund or any other Mutual Fund without charging any fees, provided the aggregate investment made by all the Strategies in Mutual Fund 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.

Cumulative Gross exposure:

- The cumulative gross exposure through equity, debt, derivative positions, overseas securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (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 investment strategy.
- Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.
- 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 investment strategy. 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 up to 5% of net assets	Paragraph 13.6 of the Master Circular

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
2.	Short exposure through Derivatives for non-hedging and other than for portfolio rebalancing purposes	Up to 25% Net Assets	Paragraph 21.6 of the Master Circular
3	Securitized Debt	Up to 20% of the debt portfolio	Paragraph 21.5(2) of the Master Circular
4	Overseas securities/ Overseas Mutual fund units & Overseas ETFs	Up to 35% of the net assets	Paragraph 13.11of the Master Circular
5	Units of InVITS	Up to 20% of the net assets and upto 10 % of its NAV in case of units issued by a single issuer.	Paragraph 21.5 (4) of the Master Circular
6.	Units of REITs	Investment in units of Real Estate Investment Trusts (REITs) shall be in accordance with paragraph 13.13 of the Master Circular	Paragraph 13.13 of the Master Circular.
7.	Debt instruments with special features (AT1 and Tier II Bonds)	Nil	Not applicable
8.	Debt Instruments with SO /CE	Up to 10% of the debt portfolio of the investment strategy and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the investment strategy in the following instruments: 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 13.1(10) of the Master Circular
9.	Tri-party repos	Up to 20% of Net Assets	As per SEBI and RBI requirement, issued from time to time.
10.	Repo/ reverse repo transactions in corporate debt securities	Up to 10% of Net Assets	Paragraph 13.8 of the Master Circular
11.	Credit Default Swaps	Nil	Not applicable
12.	Units of Debt Mutual Fund Schemes	The Investment Strategy may invest in units of Mutual Fund under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter Investment Strategy investment made by all Investment Strategies under the same management or in Mutual Funds under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.	Clause 3 of Schedule 6 read with Regulation 41(1)

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 1.9.1.b of 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 Paragraph 3.11 of the 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 Investment Strategy within 30 Business Days. In case the portfolio of the Investment Strategy 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 3.11.3 of the Master Circular.

Further, in case of any passive breaches of prudential limits inter alia including issuer limits, group limits and sector limits etc. prescribed in SEBI (Mutual Funds) Regulations, 2026 and circulars issued thereunder, the rebalancing of such passive breaches shall be carried out in accordance with the provisions prescribed under paragraph 3.11 of the Master Circular, provided the specific timeline for rebalancing is not prescribed for the respective prudential limit

Deployment of Funds collected in New Fund Offer (NFO) period: - Pursuant to paragraph 7.24 of the Master Circular, the Investment Strategy shall deploy the funds garnered during the NFO within 30 business days from the date of allotment of units. If the AMC is unable to deploy the funds within the 30 business days period, a written explanation, including details of the efforts taken to deploy the funds, must be presented to the AMC's Investment Committee. The Investment Committee may extend the deployment timeline by up to 30 business days and will provide recommendations to ensure timely deployment in the future. In case the funds are not deployed as per the asset allocation mentioned in the ISID as per the aforesaid mandated plus extended timelines, the AMC shall:

- not be permitted to receive fresh flows in the Investment Strategy till the time the funds are deployed as per the asset allocation mentioned in the ISID;
- not be permitted to levy exit load, if any, on the investors exiting the Investment Strategy after 60 business days of not complying with the asset allocation of the Investment Strategy;
- inform all investors of the NFO, about the exit option without exit load, via email, SMS or other similar mode of communication;
- report deviation, if any, to Trustees at each of the above stages.

Apart from the above investment restrictions, the investment strategy 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 Investment Strategy will not invest/ have exposure in the following:

Sr. No.	Particulars
1.	Credit Default Swaps
2.	Debt instruments with special features (AT1 and Tier II Bonds)

WHAT IS THE INVESTMENT APPROACH:

iSIF Equity Long-Short Fund is an open ended investment strategy that aims to generate capital appreciation in long term by predominantly investing in listed equity and equity related instruments. The investment strategy shall follow bottom up/top down approach and shall consider investing in companies based on the fundamentals of the business, industry structure, quality of management, key earnings drivers, etc. The investment strategy aims to invest in companies across market caps and across sectors.

The Investment strategy may adopt defensive or opportunistic strategies in order to meet the Investment strategy objective. Both short and long exposures may be held through stocks, basket of stocks and various stock/ index derivatives. The investment strategy can use various derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. The Investment Strategy follows an active investment approach.

The investment strategy can have up to 25% unhedged short exposure in permissible exchange traded derivative instruments like Stock / Index Futures or Options in equity.

The Investment strategy may also invest up to 35% in overseas markets in equity & equity related securities including Global Depository Receipts (GDRs), ADRs, foreign securities, bonds, mutual funds, ETFs and such other instruments as may be allowed under the Regulations from time to time.

The Investment strategy may invest in the mutual fund 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.

The Investment strategy may also invest in Debt & Money Market Securities/ Instruments and Units of Debt Oriented Mutual Fund Schemes. The investment strategy aims to identify debt/ money market 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 investment strategy 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 investment strategy may invest in securitised debt.

The investment strategy may also 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 investment strategy does not intend to enter into underwriting obligations. However, if the Investment Strategy 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 investment strategy may invest in units issued by InvITs and other permissible asset classes.

The investment strategy may undertake following derivative strategies:

Broad Derivatives Strategy	Explanation
Equity Arbitrage	Short Futures against the underlying stock
Covered Calls	Short Calls against the underlying stock
Portfolio Hedging with Index Options	Buying Index Put Option to hedge the Equity portfolio
Portfolio Hedging with Index Future	Shorting Index Future to hedge the Equity Portfolio
Protective Stock Puts	Buying Puts against underlying stock
Protective Stock Calls	Long Calls against Short Stock Future
Short Call	Short a call option, profiting if the asset price is below strike price
Short Put	Short a put option, profiting if the asset price is above strike price
Long Put Option	Buying a put option to profit from decline in the asset price
Long Call Option	Buying a Call option to profit from advance in the asset price
Long Futures	Buying Futures to profit from advance in the asset price
Short Futures	Shorting Futures to profit from decline in the asset price
Bull Put Spread	Buy a put at lower strike price and Short a put at higher strike price. Profit if the asset price is above the higher strike price
Bear Call Spread	Short a Call at lower strike price and Buy a Call at higher strike price. Profit if the asset price stays below the lower strike price
Shorting Straddle/Strangle	Shorting Put and Call options to profit from the asset prices remaining range-bound

It may be noted that the above list of derivative strategies is for illustration purpose and additional derivative strategies may be undertaken/ introduced based on evolving market conditions. As per the SEBI guidelines, the investment strategy is allowed to offset certain derivative transactions. The risk factors and risk mitigation related strategies is specified in the "RISK FACTORS".

Portfolio turnover- Portfolio turnover is defined as the lower of purchases and sales after reducing all subscriptions and redemptions transactions there from and calculated as a percentage of the average assets under management of the Investment Strategy during a specified period of time.

The AMC's portfolio management style is conducive to a low portfolio turnover rate. However, the AMC will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.

Offsetting of transactions: SEBI circular on SIF framework permits the investment strategy to offset certain derivative transactions. Below are some of the illustrative scenarios for offsetting of positions on the same underlying security:

No.	Position 1	Position 2	Offsetting allowed/not?	Net exposure to be considered
1	Equity Long	Futures Short	Yes	Equity Long only
2	Equity /Futures Long	Call option Short	Yes	Equity /Futures Long only
3	Equity /Futures Long	Put option Long	Yes	Equity /Futures Long only
4	Futures Short	Call option Long	Yes	Futures Short only
5	Futures Short	Put option Short	Yes	Futures Short only
6	Call option Long	Call option Short	Yes	Call option Short only
7	Put option Long	Put option Short	Yes	Put option short only
8	Equity Long	Futures Long	No	Equity Long + Futures Long
9	Equity /Futures Long	Call option Long	No	Equity /Futures Long + Call option Long
10	Equity /Futures Long	Put option Short	No	Equity /Futures Long + Put option Short
11	Futures Short	Call option Short	No	Futures short + Call option short
12	Futures Short	Put option Long	No	Futures short + Put option Long
13	Call option Long	Put option Short	No	Call option Long + Put option Short
14	Call option Short	Put option Long	No	Call option Short + Put Option Long

For offsetting of positions, the futures and options contracts shall be on the same underlying security and having same expiry date.

RISK PROFILE OF THE INVESTMENT STRATEGY: iSIF Units involve investment risks including the possible loss of principal. Please read the ISID carefully for details on risk factors before investment. Investment Strategy Specific Risk Factors summarised below.

1. For standard risk factors please refer to SAI.

2. Investment Strategy specific risk factors:

Include risk factors associated with investment in various instruments in which the investment strategy intends to invest as indicated in asset allocation section

➢ **Risk associated with investment in equities, equity related instruments and units of ReITs**

- The value of the underlying 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 may fluctuate and can go up or down.
- 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 Investment strategy to make intended securities purchases due to settlement problems could cause the Investment strategy to miss certain investment opportunities.
- The SIF 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.
- 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 investment strategy is 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 investment strategy. 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 investment strategy may be adversely affected due to such factors. In addition, investments in units of REITs could also receive funds through repatriation of funds by these Trusts in form of buyback of units along with dividend pay-outs, etc. Hence reinvestments of the proceeds carry a risk of lower returns. However, the reinvestment risk will be limited as the proceeds are expected to be a small portion of the portfolio value. In addition, investments in units of REITs could also receive funds through repatriation of funds by these Trusts in form of buyback of units along with dividend pay-outs, etc. Hence reinvestments of the proceeds carry a risk of lower returns. However, the reinvestment risk will be limited as the proceeds are expected to be a small portion of the portfolio value.
- 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.
- 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 investments is inherently restricted by trading volumes in the securities in which it invests.
- Fund manager endeavours to generate returns based on certain past statistical trend. The performance of the investment strategy may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
- 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 Investment strategy investing in foreign securities will be exposed to settlement risk, as different countries have different settlement periods.
- The investment strategy is also vulnerable to movements in the prices of securities invested by the investment strategy which again could have a material bearing on the overall returns from the investment strategy.
- Changes in Government policy in general and changes in tax benefits applicable to SIFs may impact the returns to investors in the Investment strategy or business prospects of the Company in any particular sector.
- 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.
- 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.

- The value of units of REITs is derived based on the prevailing interest rate. Generally, when interest rates rise, value of units falls and when interest rates drop, such value increases. Hence, the prices of units of REITs is susceptible to changes in interest rate.

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

- **Market Risk/Interest Rate Risk:** The NAV of the Investment strategy, 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 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 Investment strategy 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 SIFs may impact the returns to investors in the Investment strategy.
- **Risks associated with investment in unlisted securities:** Except for any security of an associate or group company, the underlying investment strategy may 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 investment strategy will realise its investments in unlisted securities at a fair value.
- **Settlement risk:** The inability of the Investment strategy to make intended securities purchases due to settlement problems could cause the Investment strategy to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Investment strategy's portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Investment strategy.
- Different types of fixed income securities in which the Investment strategy would invest as given in the Investment Strategy Information Document carry different levels and types of risk. Accordingly, the Investment strategy 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 Investment strategy 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 investment in units of Infrastructure Investment Trusts (InvITs)**

- **Regulatory and Policy Risk:** InvITs operate under a defined regulatory regime. Any changes in government policies, tax laws, or SEBI regulations can materially impact the structure, returns, and compliance obligations of InvITs.
- **Market Risk:** InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends relating to various factors including demand and supply trends. The NAV of the Investment strategy is vulnerable to movements in the prices of securities invested by the investment strategy, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes and Infrastructure sectors, settlement periods and transfer procedures. The investment strategy will undertake active portfolio management as per the investment objective to reduce the market risk.
- **Liquidity Risk:** As the liquidity of the investments made by the Investment strategy could, at times, be restricted by trading volumes and settlement periods, the time taken by the SIF for liquidating the investments in the investment strategy may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the investment strategy's portfolio risk. The fund will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying units.
- **Reinvestment Risk:** Investments in units of InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns. However, the reinvestment risk will be limited as the proceeds are expected to be a small portion of the portfolio value.
- **Interest Rate Risk:** The value of units of InvITs is derived based on the prevailing interest rate. Generally, when interest rates rise, value of units falls and when interest rates drop, such value increases. Hence, the prices of units of InvITs is susceptible to changes in interest rate.
- **Sector Concentration Risk:** InvITs often focus on specific infrastructure sectors (e.g., roads, power transmission). Sector-specific regulatory changes or economic stress can disproportionately affect performance.
- **Counterparty and Credit Risk:** InvITs rely on counterparties such as concession authorities, contractors, and lenders. Defaults or delays in payments by these entities can impair cash flows and distributions to unit holders.
- **Force Majeure and Environmental Risk:** Infrastructure assets are exposed to risks arising from natural disasters, extreme weather events, and other force majeure situations, which can disrupt operations and revenue generation.

  The above are some of the common risks associated with investments in units of InvITs. There can be no assurance that an Investment Strategy's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

➢ **Risk associated with investment in units of mutual funds**

The investment strategy 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 Investment Strategy 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 Investment Strategy in which the Investment Strategy has made investments could adversely impact the Investment Strategy's performance and NAV of the Investment Strategy.

➢ **Risk associated with investment in Overseas equity Securities/Overseas Mutual Funds/Overseas ETFs**

It is AMC's belief that the investment in ADRs/GDRs/overseas securities/Overseas ETFs 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 Investment strategy. Since the Investment strategy would invest only partially in ADRs/GDRs/overseas securities/Overseas ETFs, there may not be readily available and widely accepted benchmarks to measure performance of the Investment strategy. 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 Investment strategy 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 investment strategy.

➢ **Risks associated with respect to exhaustion of overseas investment limit**

Investments in overseas securities and overseas Exchange Traded Funds ("ETFs") by mutual funds/specialized investment funds are subject to industry-wide limits as well as individual AMC-level limits prescribed by SEBI. In the event these limits are partially or fully exhausted, whether on account of investments made across all schemes/investment strategies of the AMC, investments by other mutual funds, or otherwise, the investment strategy may be unable to make or continue overseas investments. Such an eventuality could constrain the SIF's overseas investment strategy, affecting portfolio diversification and potential returns.

➢ **Risk associated with investment in Derivatives**

- The Investment strategy 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.
- The Investment strategy may use derivatives instruments like 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 Investment strategy to certain risks inherent to such derivatives.
- 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.
- Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value.
- 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.
- Risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and potential high volatility of the futures markets.
- Price movements of derivative contracts including options and futures are influenced by, among other things, interest rates, changing supply and demand relationships, trade, fiscal, monetary and exchange control programs and policies of governments, and national and international political and economic events and policies.

➢ **The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:**

- o The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- o **Execution Risk:** The prices which are seen on the screen need not be the same at which execution will take place
- o **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
- o 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.
- o 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 associated with uncovered options**

- Put options and call options typically have similar structural characteristics and operational mechanics regardless of the underlying instrument on which they are purchased or sold. A put option gives the purchaser of the option, upon payment of a premium, the right to sell, and the writer the obligation to buy, the underlying security at the exercise price. A call option, upon payment of a premium, gives the purchaser of the option the right to buy, and the seller the obligation to sell, the underlying security at the exercise price.
- If a put or call option purchased by the Fund were permitted to expire without being sold or exercised, the Fund would lose the entire premium it paid for the option. The risk involved in writing a put option is that there could be a decrease in the market value of the underlying security caused by market driven factors or company specific factors. If this occurred, the option could be exercised and the underlying security, currency or other asset would then be sold to the Fund at a higher price than its current market value. The risk involved in writing a call option is that there could be an increase in the market value of the underlying security caused by market driven factors or company specific factors. If this occurred, the option could be exercised and the underlying security would then be sold by the Fund at a lower price than its current market value.
- Purchasing and writing put and call options and, in particular, writing "uncovered" options are highly specialized activities and entail greater than ordinary investment risks. In particular, the writer of an uncovered call option assumes the risk of a theoretically unlimited increase in the market price of the underlying security above the exercise price of the option. This risk is enhanced if the security being sold short is highly volatile and there is a significant outstanding short interest. The securities necessary to satisfy the exercise of the call option may be unavailable for purchase except at much higher prices. Purchasing securities to satisfy the exercise of the call option can itself cause the price of the securities to rise further, sometimes by a significant amount, thereby exacerbating the loss. Accordingly, the sale of an uncovered call option could result in a loss by the Fund of all or a substantial portion of its assets.

➢ **Risk associated with use of uncovered derivatives**

Investment strategy allows usage of uncovered derivatives including short positions. Usage of derivative position that are directionally short could lead to significant loss, as the portfolio does not have underlying asset on which derivatives are taken. Hence, theoretically loss on uncovered short exposures could be unlimited. Generally, the notional value of derivatives in form of options is significantly higher than the premium on such options. Hence, writing an uncovered option may result in a loss substantially greater than the premium due to adverse changes in the value of the underlying asset.

➢ **Risk associated with 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 Investment strategy 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.
- The Investment strategy 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 investment strategy 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 investment strategy 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 investment strategy 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 investment strategy. This may restrict the ability of Investment strategy to buy any options.

➢ **Benefits of using Covered Call strategy in SIFs**

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 Investment strategy. 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 SIF, 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.

➢ **Risk associated with 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 business 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.

➢ **Risk associated with investment in Securitized 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:

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

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

- **Risk profile of securitized debt vis-à-vis risk appetite of the investment strategy:**

The Investment strategy aims to provide reasonable returns to investors with a long-term investment horizon. To ensure the investment strategy targets only long term investors, the investment strategy has exit loads of upto 1 year which acts as a deterrent to short term investors. Securitized debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity which would match with the long-term investment horizon of these investors. Investment in these instruments may help the fund in aiming at reasonable returns. These returns come with a certain degree of risks which are covered separately in the Investment Strategy Information Document. Accordingly, the medium risk profile of the securitised debt instruments matches that of the prospective investors of this investment strategy.

- **Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc.**

- **Risk mitigation strategies for investments with each kind of originator**

For a complete understanding of the policy relating to selection of originators, the AMC has first analysed below risks attached to a securitization transaction.

In terms of specific risks attached to securitization, each asset class would have different underlying risks, however, residential mortgages are supposed to be having lower default rates as an asset class. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans/receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher, which helps in making their overall risks comparable to other AAA/AA rated asset classes.

The Investment strategy may invest in securitized debt assets. These assets would be in the nature of Asset Backed Securities (ABS) and Mortgage Backed Securities (MBS) with underlying pool of assets and receivables like housing loans, auto loans and single corporate loan originators. The Investment strategy intends to invest in securitized instruments rated AAA/AA by a SEBI recognized credit rating agency.

Before entering into any securitization transaction, the risk is assessed based on the information generated from the following sources:

(1) Rating provided by the rating agency

(2) Assessment by the AMC

(1) Assessment by a Rating Agency

In its endeavor to assess the fundamental uncertainties in any securitization transaction, a credit rating agency normally takes into consideration following factors:

- **Credit Risk**

Credit risk forms a vital element in the analysis of securitization transaction. Adequate credit enhancements to cover defaults, even under stress scenarios, mitigate this risk. This is done by evaluating following risks:

o Asset risk

o Originator risk

o Portfolio risk

o Pool risks

The quality of the pool is a crucial element in assessing credit risk. In the Indian context, generally, pools are 'cherry-picked' using positive selection criteria. To protect the investor from adverse selection of pool contracts, the rating agencies normally take into consideration pool characteristics such as pool seasoning (seasoning represents the number of installments paid by borrower till date: higher seasoning represents better quality), over dues at the time of selection and Loan to Value (LTV). To assess its risk profile vis-à-vis the overall portfolio, the pool is analyzed with regard to geographical location, borrower profile, LTV, and tenure.

- **Counterparty Risk**

There are several counterparties in a securitization transaction, and their performance is crucial. Unlike in the case of credit risks, where the risks emanate from a diversified pool of retail assets, counterparty risks result in either performance or non-performance. The rating agencies generally mitigate such risks through the usage of stringent counterparty selection and replacement criteria to reduce the risk of failure. The risks assessed under this category include:

o Servicer risk

o Commingling risk

o Miscellaneous other counterparty risks

- **Legal Risks**

The rating agency normally conducts a detailed study of the legal documents to ensure that the investors' interest is not compromised and relevant protection and safeguards are built into the transaction.

- **Market Risks**

Market risks represent risks not directly related to the transaction, but other market related factors, stated below, which could have an impact on transaction performance, or the value of the investments to the investors.

o Macro-economic risks

o Prepayment risks

o Interest rate risks

➢ **Other Risks associated with investment in securitized debt and mitigation measures:**

- **Limited Liquidity and Price Risk**

There is no assurance that a deep secondary market will develop for the Certificates. This could limit the ability of the investor to resell them.

Risk Mitigation: Securitized debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity. The liquidity risk and HTM nature is taken into consideration at the time of analyzing the appropriateness of the securitization.

- **Limited Recourse, Delinquency and Credit Risk**

The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent of the Seller, Issuer and Originator. No financial recourse is available to the Certificate Holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts to the Certificate Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Asset. However, many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realise the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

Risk Mitigation: In addition to careful scrutiny of credit profile of borrower/pool additional security in the form of adequate cash collaterals and other securities may be obtained to ensure that they all qualify for similar rating.

- **Risks due to possible prepayments: Weighted Tenor / Yield**

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments Full prepayment of underlying loan contract may arise under any of the following circumstances;

o Obligor pays the Receivable due from him at any time prior to the scheduled maturity date of that Receivable; or

o Receivable is required to be repurchased by the Seller consequent to its inability to rectify a material misrepresentation with respect to that Receivable; or

o The Servicer recognizing a contract as a defaulted contract and hence repossessing the underlying Asset and selling the same

o In the event of prepayments, investors may be exposed to changes in tenor and yield.

Risk Mitigation: A certain amount of prepayments is assumed in the calculations at the time of purchase based on historical trends and estimates. Further a stress case estimate is calculated and additional margins are built in.

- **Bankruptcy of the Originator or Seller**

If originator becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from originator to Trust was

not a sale, then an Investor could experience losses or delays in the payments due. All possible care is generally taken in structuring the transaction so as to minimize the risk of the sale to Trust not being construed as a "True Sale". Legal opinion is normally obtained to the effect that the assignment of Receivables to Trust in trust for and for the benefit of the Investors, as envisaged herein, would constitute a true sale.

Risk Mitigation: Normally, specific care is taken in structuring the securitization transaction so as to minimize the risk of the sale to the trust not being construed as a 'true sale'. It is also in the interest of the originator to demonstrate the transaction as a true sell to get the necessary revenue recognition and tax benefits.

- **Bankruptcy of the Investor's Agent**

If Investor's agent becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of Investor's Agent to the assets/receivables is not in its capacity as agent/Trustee but in its personal capacity, then an Investor could experience losses or delays in the payments due under the swap agreement. All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets/receivables if and when held by Investor's Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor's Agent. Legal opinion is normally obtained to the effect that the Investors Agent's recourse to assets/receivables is restricted in its capacity as agent and trustee and not in its personal capacity.

Risk Mitigation: All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets/ receivables if and when held by Investor's Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor's Agent.

- **Credit Rating of the Transaction / Certificate**

The credit rating is not a recommendation to purchase, hold or sell the Certificate in as much as the ratings do not comment on the market price of the Certificate or its suitability to a particular investor. There is no assurance by the rating agency either that the rating will remain at the same level for any given period of time or that the rating will not be lowered or withdrawn entirely by the rating agency.

- **Risk of Co-mingling**

With respect to the Certificates, the Servicer will deposit all payments received from the Obligors into the Collection Account. However, there could be a time gap between collection by a Servicer and depositing the same into the Collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the Loan Agreements may not be segregated from other funds of originator. If originator in its capacity as Servicer fails to remit such funds due to Investors, the Investors may be exposed to a potential loss.

(2) Assessment by the AMC

The investment strategy may invest in securitized debt originated by Banks, NBFCs and other issuers. The AMC may evaluate following factors, while investing in securitized debt:

- **Originator**

Acceptance Evaluation Parameters (For Pool Loan and Single Loan Securitization Transactions)

- **Track record**

The AMC ensures that there is adequate past track record of the Originator before selection of the pool including a detailed look at the number of issuances in past, track record of issuances, experience of issuance team, etc.

- **Willingness to pay**

As the securitized structure has underlying collateral structure, depending on the asset class, historical NPA trend and other pool / loan characteristics, a credit enhancement in the form of cash collateral, such as fixed deposit, bank, guarantee etc. is obtained, as a risk mitigation measure.

- **Ability to pay**

This assessment is based on a strategic framework for credit analysis, which entails a detailed financial risk assessment.

Management analysis is used for identifying company specific financial risks. One of the most important factors for assessment is the quality of management based on its past track record and feedback from market participants. In order to assess financial risk a broad assessment of the issuer's financial statements is undertaken to review its ability to undergo stress on cash flows and asset quality. Business risk assessment, wherein following factors are considered:

- o Outlook for the economy (domestic and global)
- o Outlook for the industry
- o Company specific factors

In addition, a detailed review and assessment of rating rationale is done including interactions with the company as well as agency.

➢ **Critical Evaluation Parameters (For Pool Loan and Single Loan Securitization Transactions)**

Typically, the AMC would avoid investing in securitization transaction (without specific risk mitigant strategies / additional cash/security collaterals/ guarantees) if there are concerns on the following issues regarding the originator / underlying issuer:

- High default track record/ frequent alteration of redemption conditions / covenants
- High leverage ratios – both on a standalone basis as well on a consolidated level/ group level
- Higher proportion of re-schedulement of underlying assets of the pool or loan, as the case may be
- Higher proportion of overdue assets of the pool or the underlying loan, as the case may be
- Poor reputation in market
- Insufficient track record of servicing of the pool or the loan, as the case may be.

➢ **Advantages of Investments in Single Loan Securitized Debt**

- **Wider Coverage:** A Single Loan Securitized Debt market offers a more diverse range of issues / exposures as the Banks / NBFCs lend to larger base of borrowers.
- **Credit Assessment:** Better credit assessment of the underlying exposure as the Banks / NBFCs ideally co-invest in the same structure or take some other exposure on the same borrower in some other form.
- **Better Structuring:** Single Loan Securitized Debt investments facilitates better structuring than investments in plain vanilla debt instruments as it is governed by Securitization guidelines issued by RBI.
- **Better Legal documentation:** Single Loan Securitized Debt structures involve better legal documentation than Non-Convertible Debenture (NCD) investments.
- **End use of funds:** Securitized debt has better standards of disclosures as well as limitation on end use of funds as compared to NCD investments wherein the end use is general corporate purpose.
- **Yield enhancer:** Single Loan Securitized Debt investments give higher returns as compared to NCD investments in same corporate exposure.
- **Regulator supervision:** Macro level supervision from RBI in Securitization Investments as compared to NCD investments.
- **Tighter covenants:** Single Loan Securitized Debt structures involve tighter financial covenants than NCD investments.

- **Size of the Loan**

The AMC generally analyze the size of each loan on a sample basis and analyze a static pool of the originator to ensure the same matches the static pool characteristics. Also indicates whether there is excessive reliance on very small ticket size, which may result in difficult and costly recoveries. To illustrate, the ticket size of housing loans is generally higher than that of personal loans. Hence in the construction of a housing loan asset pool for say Rs.1,00,00,000/- it may be easier to construct a pool with just 10 housing loans of Rs.10,00,000 each rather than to construct a pool of personal loans as the ticket size of personal loans may rarely exceed Rs.5,00,000/- per individual. Also to amplify this illustration further, if one were to construct a pool of Rs.1,00,00,000/- consisting of personal loans of Rs.1,00,000/- each, the larger number of contracts (100 as against one of 10 housing loans of Rs.10 lakh each) automatically diversifies the risk profile of the pool as compared to a housing loan based asset pool.

- **Average Original Maturity of the Pool**

Indicates the original repayment period and whether the loan tenors are in line with industry averages and borrower's repayment capacity. To illustrate, in a car pool consisting of 60-month contracts, the original maturity and the residual maturity of the pool viz. number of remaining installments to be paid gives a better idea of the risk of default of the pool itself. If in a pool of 100 car loans having original maturity of 60 months, if more than 70% of the contracts have paid more than 50% of the installments and if no default has been observed in such contracts, this is a far superior portfolio than a similar car loan pool where 80% of the contracts have not even crossed 5 installments.

- **Default Rate Distribution**

The AMC generally ensure that all the contracts in the pools are current to ensure zero default rate distribution. Indicates how much % of the pool and overall portfolio of the originator is current, how much is in 0-30 DPD (days past due), 30-60 DPD, 60-90 DPD and so on. The rationale here being, as against 0-30 DPD, the 60-90 DPD is certainly a higher risk category.

- **Geographical Distribution**

Regional/state/ branch distribution is preferred to avoid concentration of assets in a particular region/state/branch.

- **Loan to Value Ratio**

Indicates how much % value of the asset is financed by borrower's own equity. The lower LTV, the better it is. This Ratio stems from the principle that where the borrowers own contribution of the asset cost is high, the chances of default are lower. To illustrate for a Truck costing Rs.20 lakhs, if the borrower has himself contributed Rs.10 lakh and has taken only Rs.10 lakh as a loan, he is going to have lesser propensity to default as he would lose an asset worth Rs.20 lakhs if he defaults in repaying an installment. This is as against a borrower who may meet only Rs.2 lakh out of his own equity for a truck costing Rs.20 lakh. Between the two scenarios given above, the latter would have higher risk of default than the former.

- **Average seasoning of the pool**

Indicates whether borrowers have already displayed repayment discipline. To illustrate, in the case of a personal loan, if a pool of assets consists of those who have already repaid 80% of the installments without default, this certainly is a superior asset pool than one where only 10% of installments have been paid. In the former case, the portfolio has already demonstrated that the repayment discipline is far higher.

- **Risk Tranching**

Typically, the AMC may avoid investing in mezzanine debt or equity of Securitized debt in the form of sub ordinate tranche, without specific risk mitigant strategies / additional cash / security collaterals/ guarantees, etc.

- **The mechanism to tackle conflict of interest when the SIF invests in securitized debt of an originator and the originator in turn makes investments in that particular investment strategy of the fund**

Investments made by the investment strategy in any asset are done based on the requirements of the investment strategy and is in accordance with the investment policy. All Investments are made entirely at an arm's length basis with no consideration of any existing / consequent investments by any party related to the transaction (originator, issuer, borrower etc.). Investments made in Securitized debt are made as per the Investment pattern of the Investment strategy and are done after detailed analysis of the underlying asset. There might be instances of Originator investing in the same investment strategy but both the transactions are at arm's length and avoid any conflict of interest. In addition to internal controls in the fixed income investment process, there is regular monitoring by the compliance team, risk management group, and internal review teams. Normally the issuer who is securitizing instrument is in need of money and is unlikely to have long term surplus to invest in the SIF.

- **In general, the resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt**

The risk assessment process for securitized debt, as detailed in the preceding paragraphs, is same as any other credit. The investments in securitized debt are done after appropriate research. The ratings are monitored for any movement. Monthly Pool Performance MIS is received from the trustee and is analyzed for any variation. The entire securitized portfolio is published in the fact sheet and disclosed in the website with details of underlying exposure and originator.

Note: The information contained herein is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

➢ **Risk associated with investment in Gilt Securities**

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 prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price-risk is not unique to government securities but is true for all fixed income securities. The default risk however, in respect of Government securities is zero. Therefore, their prices are influenced only by movement in interest rates in the financial system. On the other hand, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by credit standing of the issuer as well as the general level of interest rates.

Even though the Government securities market is more liquid compared to other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through

➢ **Risks associated with stock lending**

Stock 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 Investment strategy 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 investment strategy 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 Investment strategy allocate its assets?"** for maximum permissible exposure to Stock Lending.

➢ **Risk associated with investment in Preference Shares**

i **Credit Risk** - Investments in Preference Shares are subject to the risk of an issuer's inability to meet dividend and redemption by the issuer. Further, for non-cumulative preference shares, issuer also has an option to not pay dividend on preference shares in case of inadequate profits in any year.

ii **Liquidity Risk** - Preference shares lack a well-developed secondary market, which may restrict the selling ability of the Investment strategy and may lead to the Investment strategy incurring losses till the security is finally sold.

iii **Unsecured in nature** - Preference shares are unsecured in nature and rank lower than secured and unsecured debt in hierarchy of payments in case of liquidation. Thus, there is significant risk of capital erosion in case the company goes into liquidation.

iv **Market Risk** – The investment strategy will be vulnerable to movements in the prices of securities invested by the investment strategy which could have a material bearing on the overall returns from the investment strategy.

➢ **Risk associated with investment in Tri Party Repo through CCIL (TREPS)**

The SIF is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the SIF 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 investment strategy 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 afore-mentioned 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.

➢ **Risk associated with repo transactions in corporate debt securities**

Lending transactions

- The investment strategy 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 investment strategy 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 associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities**

The risks factors stated below for the Structured Obligations & Credit Enhancement are in addition to the risk factors associated with debt instruments.

Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could also include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer. Following risks are associated with CE and SO:

- **Liquidity Risk:** SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the investment strategy to sell such debt instruments and generate liquidity for the investment strategy or higher impact cost when such instruments are sold.
- **Credit Risk:** TThe credit risk of debt instruments which are CE rated derives rating based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due

to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

➢ **Risk associated with creation of segregated portfolios**

- **Liquidity risk** – A segregated portfolio is created when a credit event occurs at an issuer level in the investment strategy. 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 investment strategy 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 business 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.
- **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.

  For details on risk factors and risk mitigation measures, please refer ISID.

PLANS AVAILABLE UNDER THE INVESTMENT STRATEGY:

- **iSIF Equity Long-Short Fund - Regular Plan**
- **iSIF Equity Long-Short Fund - Direct Plan**

Options under each Plan(s): Growth Option

• 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 iSIF Equity Long-Short Fund – Direct Plan • If broker code is mentioned the default plan is iSIF Equity Long-Short Fund – Regular Plan
Default Plan (in certain circumstances)	• If iSIF Equity Long-Short Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under iSIF Equity Long-Short Fund – Direct Plan • If iSIF Equity Long-Short Fund – Regular Plan is opted, but ARN code is not stated, then the application would be processed under iSIF Equity Long-Short Fund – Direct Plan
Default Option	Growth Option

The investment strategy currently offers only Growth option. The Trustees reserve the right to enable the IDCW option for the Investment Strategy at a future date.

For detailed disclosure on default plans and options and Treatment of Transactions received with invalid ARNs kindly refer SAI.

Applicable NAV:

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 and Switch-in transactions :

a) 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.

b) 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.

c) 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.

d) In case of switches, the request should be received on a day which is a Business Day for the Switch-out investment strategy. Switch-in will be processed at the Applicable NAV (on a Business Day) based on realization of funds as per the redemption pay-out cycle for the switch-out investment strategy.

Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators / Banks / Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the investment strategy bank account, leading to a gap / delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment.

Redemptions including switch-outs:

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

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

Transactions through online-mode or electronic mode:

For the purpose of, determining the applicability of NAV, the time when the request for purchase / sale / switch of units is received in the servers of AMC/ RTA or such other service provider/ transaction platform, shall be considered.

No switches allowed from Mutual Fund Schemes

Minimum Application Amount

Minimum Application Amount for first time investor in SIF

- Rs. 10,00,000/- and in multiples of Re.1/- thereafter
- For accredited investor Rs. 10,000/- and in multiples of Re. 1/- thereafter

Minimum Application/Switch In Amount for existing investor who have complied with the Minimum Investment Threshold - Rs. 10,000 (plus in multiple of Re. 1/-).

Additionally, existing investor may submit the Systematic Investment Plan (SIP) as follow:

Daily SIP: Rs. 5,000 and in multiples of Re. 1 thereof; Minimum Installments - 6

Weekly, Fortnightly, Monthly SIP: Rs. 10,000/- and in multiples of Re. 1 thereof; Minimum Installments - 6

Quarterly SIP: Rs. 20,000/- and in multiples of Re. 1 thereof; Minimum Installments - 4

Note: Allotment of units will be done after deduction of applicable stamp duty.

Switches allowed from iSIF investment strategies.

Minimum Additional application Amount (including switch in): Rs. 10,000/- (plus in multiples of Re. 1).

Redemption:

Any amount subject to provisions of minimum investment threshold as specified below.

Minimum Investment Threshold:

- Pursuant to SEBI circulars on SIF Framework as amended from to time, an aggregate investment by an investor across all investment strategies offered by iSIF, at the Permanent Account Number ('PAN') level, should not be less than Rs. 10,00,000/-('Minimum Investment Threshold').
- The AMC will monitor compliance with the Minimum Investment Threshold on a daily basis and ensure that there are no active breaches. The AMC will ensure that the investor's total investment value does not fall below the Minimum Investment Threshold due to redemption transactions initiated by the investor.
- Passive breaches (occurrence of instances not arising out of omission and commission by AMC), such as those caused by decline in Net Asset Value (NAV), shall not be treated as a violation of the Minimum Investment Threshold. However, if the total investment value falls below the threshold due to a passive breach, the investor shall only be permitted to redeem the entire remaining investment amount from the SIF.
- In case of any active breach of the Minimum Investment Threshold by an investor, including through transactions on stock exchanges or off-market transfers:
  i. all units of such investor held across investment strategies of the SIF shall be frozen for debit, and
  ii. a notice of 30 calendar days shall be given to such investor to rebalance the investments in order to comply with the Minimum Investment Threshold.
- In case of any request(s) for partial redemption/switch out by the investor/(s), the AMC reserves the right to reject the redemptions entirely if the amount post payout of redemptions falls below Minimum Investment Threshold.

Pursuant to the notice to the investor as mentioned above:

- in case investor rebalances his/her investments in SIF within the notice period of 30 calendar days, the units of SIF of such investor shall be unfreezed, and no further action shall be taken with regard to compliance with Minimum Investment Threshold.

In case the investor fails to rebalance the investments within the aforesaid 30 calendar day period, the frozen units shall be automatically redeemed by the AMC, at the applicable Net Asset Value of the next immediate business day after the 30th calendar day of the notice period.

Dispatch of redemption proceeds:

As per SEBI (Mutual Funds) Regulations, 2026, the redemption proceeds shall be dispatched within three (3) business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments in accordance with clause 15.3.3 of SEBI Master Circular.

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

The performance of the Investment Strategy would be benchmarked against Nifty 500 TRI.

Nifty 500 TRI is a broad market Index that provides a broad representation of the Indian Equity Market. The investment strategy shall invest minimum 80% in Equity and Equity related instruments. Since Nifty 500 Index provides for mix of large, mid and small cap stocks falling under various sectors, it serves as a

relevant benchmark for this type of strategies wherein investment would span across all market caps and all sectors.

Hence Nifty 500 index shall be most suited for comparing the performance of Investment strategy.

The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the Investment Strategy is available.

IDCW POLICY:

The Investment strategy is currently not offering IDCW option. However, the said option may be introduced at later date.

The investment strategy currently offers only Growth option. Subscription for IDCW option has been disabled for the Investment strategy. The Trustees reserve the right to enable the IDCW option for the Investment Strategy at a future date.

NAME OF THE FUND MANAGER:

The investments under the Investment Strategy will be managed by Mittul Kalawadia, Ms. Nitya Mishra and Ms. Sri Sharma.

Name of the Trustee Company: ICICI Prudential Trust Limited

Performance of the Investment Strategy:

Since this Investment Strategy is a new investment strategy it does not have any performance track record.

Additional Investment Strategy Related Disclosures

i. Investment Strategy's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description): Since this is a new Investment Strategy, the portfolio holdings are not available.

ii. Functional website link for Portfolio Disclosure - Since this is a new Investment Strategy, the portfolio holdings are not available.

iii. Portfolio Turnover Rate particularly for equity oriented Investment Strategies shall also be disclosed: Since this is a new Investment Strategy, the portfolio turnover ratio is not available.

Exit Load:

- 1% of applicable Net Asset Value - If the amount sought to be redeemed or switched out within 12 months from allotment.
- NIL - If the amount sought to be redeemed or switched out more than 12 months.

RECURRING EXPENSES:

These are the fees and expenses for operating the Investment Strategy. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that up to 2.10% of the daily net assets of the Investment Strategy will be charged to the Investment Strategy as expenses. For the actual current expenses being charged, the investor should refer to the website of the SIF. In case of any change in the expense ratio, the AMC would update the current expense ratios 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 11.4 of the Master Circular.

Investor can refer Total Expense Ratio of Mutual Fund Schemes (icicipruamc.com) for Total Expense Ratio (TER) details.

Details of Annual Investment Strategy Recurring Expenses under the Investment Strategy is as follows:

Particulars	**iSIF Equity Long-Short Fund (% per annum of net assets)**
Investment Management and Advisory Fees	Up to 2.10
Audit Fees and expenses of trustees	
Custodian Fees	
Registrar & Transfer Agent Fees including cost of providing account statements/IDCW/redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education, awareness and financial inclusion	
Brokerage cost pertaining to execution of trades	
Cost of Statutory advertisements	
Other Expenses*	
Maximum base expense ratio (BER) permissible under Regulation 66	**Up to 2.10**
The aforesaid does not include Statutory levies charged to the investor.	

The returns of the Direct Plan for the Investment Strategy shall be exclusive of distribution commission and statutory levies charged on the same.

*As permitted under the Regulation 66 of SEBI (MF) Regulations, 2026

Direct Plan shall have a lower expense ratio excluding distribution expenses and its statutory levies, commission, etc as compared to other Plan and no commission for distribution of Units will be paid/ charged under Direct Plan.

All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in other than Direct Plan.

The Investment Strategy can charge expenses within overall maximum limits prescribed under SEBI (MF) Regulations, without any internal cap allocated to any of the expense heads specified in the above table. Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulations, 2026.

As per the Regulations, the maximum recurring expenses that can be charged to the Investment Strategy shall be subject to a percentage limit of daily net assets as in the table below:

First Rs. 500 crore	**Next Rs. 250 crore**	**Next Rs. 1,250 crore**	**Next Rs. 3,000 crore**	**Next Rs. 5,000 crore**	**Next Rs.40,000 crores**	**Balance**
2.10%	1.90%	1.60%	1.50%	1.40%	TER reduction of 0.05% for every increase of Rs. 5,000 crore of daily net assets or part thereof	0.95%

The above expense percentage excludes additional expenses charged towards statutory levy, transaction charges incurred for the purpose of execution of a trade which includes regulatory levies and any other expense charged by the stock exchanges, clearing corporations and clearing houses, as applicable.

The AMC shall pay additional commission to distributors for onboarding new individual investors (new PAN) from B-30 cities at the mutual fund industry Level and new women individual investors (new PAN) from both Top 30 and B-30 cities.

The additional distribution commission shall be paid from the 2 basis points on daily net assets, mandated to be set apart annually by AMCs for investor education, awareness and financial inclusion initiatives, subject to adequate claw back provisions.

The additional commission specified above shall be in addition to the existing trail commission paid to the distributor from the Investment Strategy.

At least 2 basis points on daily net assets within the maximum limit of overall expense Ratio shall be annually set apart for investor education and awareness initiatives. The same shall be within limits specified under paragraph 11.9.3 of the Master Circular.

Brokerage cost incurred for the purpose of execution of trade over and above the base expense ratio subject to a maximum of 6 bps of trade value in case of cash market transactions and 2 bps of trade value in case of derivatives transactions. Any payment towards brokerage and transaction costs, over and above the said 6 bps and 2bps for cash market transactions and derivatives transactions respectively may be charged to the Investment Strategy within the maximum limit of Base Expense Ratio as prescribed under regulation 66.

No charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by the Board, shall be charged to the investors.

Expenses shall be charged / borne in accordance with the Regulations prevailing from time to time.

Illustration impact of expense ratio on Investment Strategy's return:

Impact of TER on returns of Both direct plan and regular plan, following is an illustration of the impact of expense ratio on the Investment Strategy returns:

Particulars	**Regular Plan**	**Direct Plan**
Amount Invested at the beginning of the year	10,00,000	10,00,000
Returns before Expenses	1,50,000	1,50,000
Expenses other than Distribution Expenses	15,000	15,000
Distribution Expenses and its statutory expenses	5,000	-
Returns after Expenses at the end of the Year	1,30,000	1,35,000

For calculating expense of iSIF Equity Long-Short Fund – Direct Plan, distribution expenses will not be considered.

ACTUAL EXPENSES FOR THE PREVIOUS FINANCIAL YEAR :

Not Applicable as the Investment Strategy is new.

TAX TREATMENT OF INVESTING IN THE SIF:

Investors are advised to refer to Statement of Additional Information (SAI) available on the website of SIF viz; https://isif.icicipruamc.com and also independently refer to the tax advisor.

PUBLICATION OF DAILY NET ASSET VALUE (NAV):

The AMC will calculate and disclose the first NAV of the Investment Strategy not later than 5 Business Days from the date of allotment of units under the NFO. NAV will be determined on every Business Day except in special circumstances. NAV of the Investment Strategy shall be:

- Prominently disclosed by the AMC under a separate head on the AMC's website https://isif.icicipruamc.com by 11.00 p.m. on every business day,
- On the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every business day, and
- Shall be made available at all Customer Service Centres of the AMC.

The investment strategy is permitted to take exposure to overseas securities. In such cases where the investment strategy has taken exposure to overseas securities, the NAV of the relevant investment strategy would be declared by 10.00 a.m. on the following business day.

In case the investment strategy ceases to hold exposure to any overseas securities during a business day, NAV of the investment strategy 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 investment strategy shall be declared on 11.00 p.m., on the same day.

In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next business 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 Limited (CAMS), New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road) Chen¬nai - 600 034	Mr. Rajen Kotak - Investor Relations Officer, 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon, Mumbai – 400 063 Tel No.: 022 26852000, Fax No.: 022-2686 8313 e-mail: support_sif@icicipruamc.com

UNITHOLDERS' INFORMATION:

The SIF shall disclose portfolio (along with ISIN), including derivative instruments, as on the last day of every alternate month (i.e. as on the end of May, July, September, November, January and March) for all its investment strategies on the respective AMC website i.e. Downloads - Application Forms, SID, KIM, SAI & Others | ICICI Prudential Mutual Fund and on the website of AMFI i.e www.amfiindia.com. within 10 days from the close of such month in a user friendly and downloadable spreadsheet format.

The AMC shall send via email investment strategy portfolio within 10 days from the close of each alternate month respectively. The AMC shall send the details of the portfolio while communicating the statement of investment strategy portfolio at the end of every alternate month via email or any other mode as may be communicated by SEBI/AMFI from time to time within the 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 investment startegies subscribed by the said investor. The portfolio disclosure shall also include the investment strategy risk-band, name of benchmark and risk- band of benchmark.

AMCs shall declare on their website the hosting of the monthly/fortnightly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of scheme portfolio

The unitholders whose e-mail addresses are not registered with the SIF 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 Strategy portfolio, without charging any cost, on specific request received from a unit holder.

SEEDING OF AADHAAR NUMBER

Investors are advised to refer to Statement of Additional Information (SAI) available on the website of SIF viz; https://isif.icicipruamc.com.

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.

Accounts Statements:

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. 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.

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. 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.
- 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 SIF Investment Strategies, 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.
- Investors may note that Half-yearly CAS shall be issued to all investors, excluding those investors who do not have any holdings in any of SIF investment strategies 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 or Consolidated Account Statement (CAS) of the beneficiary account holder will be sent by the respective Depositories in accordance with SEBI Master circular for Depositories. Dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 34(1) of SEBI (Mutual Funds) Regulations, 2026.
- 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 Specialized Investment Funds for CAS.
- Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each investment strategy.
- The AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).

Note: The Investment Strategy under the Investment Strategy Information Document (ISID) was approved by the Directors of ICICI Prudential Trust Limited on December 23, 2025. The Trustees have ensured that iSIF Equity Long-Short Fund approved by them is a new product offered by ICICI Prudential Mutual Fund and is not a minor modification of the existing Investment Strategy.

For ICICI Prudential Asset Management Company Limited

Sd/-

Place : Mumbai
Date : June 04, 2026

Nimesh Shah
Managing Director

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iSIF Common Application Form
Lumpsum / SIP

By ICICI PRUDENTIAL MUTUAL FUND

Application No.

BROKER CODE (ARN CODE)/ RIA CODE#	SUB-BROKER ARN CODE	SUB-BROKER CODE (AS ALLOTTED BY ARN HOLDER)	EMPLOYEE UNIQUE IDENTIFICATION NO. (EUIN)

#By mentioning RIA code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the Investment Strategies of iSIF.

Declaration for "execution-only" transaction (only where EUIN box is left blank) - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/salesperson of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/salesperson of the distributor/sub broker.

SIGNATURE OF SOLE / FIRST APPLICANT	SIGNATURE OF SECOND APPLICANT	SIGNATURE OF THIRD APPLICANT

Investor's name should be as per the PAN Card

1. EXISTING UNITHOLDERS INFORMATION
If you have an existing folio no. with PAN & KYC validation, please mention your name & folio No. and proceed to Step 4

Name ☐ Mr. ☐ Ms. ☐ M/s _____ **FOLIO No.** _____

1. APPLICANT(S) DETAILS [Please Refer to Instruction No. II] (Applicant's name should be as per PAN)

EXISTING FOLIO NO. _____

SOLE / 1ST APPLICANT ☐ Mr. ☐ Ms. ☐ M/s _____

PAN/PEKRN* _____ Enclosed (Please ✓)§* ◯ KYC Acknowledgement Letter KYC Id No.¥ _____ Date of Birth** _____

LEI Number _____ **(Legal Entity Identifier Number is for Transaction value of INR 50 crore and above.** See Instruction No. **XVIII)**

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 applicant: ◯ Natural guardian ◯ Court appointed guardian KYC Id No.¥ _____ Date of Birth (Mandatory) _____

2ND APPLICANT

☐ Mr. ☐ Ms. ☐ M/s _____

PAN/PEKRN* _____ Enclosed (Please ✓)§* ◯ KYC Acknowledgement Letter KYC Id No.¥ _____ Date of Birth (Mandatory) _____

3RD APPLICANT

☐ Mr. ☐ Ms. ☐ M/s _____

PAN/PEKRN* _____ Enclosed (Please ✓)§* ◯ KYC Acknowledgement Letter KYC Id No.¥ _____ 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).

ACCREDITED INVESTOR : ☐ **Yes** ☐ **No** (default) [Please tick (✓)] (Refer to Instruction no. III)

Registration no. _____ **Valid from** d d / m m / y y y y **to** d d / m m / y y y y **Document submission as proof** *[Please tick (✓)]:* ☐ **Registration copy** ☐ **Any other**

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

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 ◯ NRO ◯ NRE ◯ FCNR

Name of Bank _____

Branch Name _____ **Branch City** _____

9 Digit MICR code _____ **11 Digit IFSC Code** _____ Enclosed *(Please ✓):* ☐ **Bank Account Details Proof Provided.**

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

iSIF _____ Plan: _____ Option: Growth

4. TAX STATUS [Please tick (✓)]

☐ Resident Individual	☐ NRI	☐ Partnership FIRM	☐ Government Body	☐ FPI category I	☐ NPS Trust	☐ Bank
☐ On behalf of Minor	☐ Company	☐ AOP/BOI	☐ FPI category II	☐ NON Profit Organization/Charities	☐ FPI category III	☐ Mutual Funds
☐ HUF	☐ Body Corporate	☐ Private Limited Company	☐ Public limited company	☐ Mutual Funds FOF Schemes	☐ Defence Establishment	
☐ Financial Institution	☐ Trust/Society/NGO	☐ Limited Partnership (LLP)	☐ Sole Proprietorship	☐ Others (Please specify) _____		

5. PAYMENT DETAILS

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

Investment Amount ₹ | **Cheque Number** | Date D D M M Y Y Y Y

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. Third Party Payment Declaration form is available in https://isif.icicipruamc.com or at any of the Investor Service Centre (ISC) of iSIF.

6. MODE OF HOLDING

◯ Single ◯ Joint ◯ Anyone or Survivor *(Default)*

7. DEMAT ACCOUNT DETAILS (Optional - Please refer Instruction No. IV)

NSDL: Depository Participant (DP) ID (NSDL only) | **Beneficiary Account Number** (NSDL only)

CDSL: Depository Participant (DP) ID (CDSL only)

8. CORRESPONDENCE DETAILS

Sole/First Applicant Correspondence Address
(Please provide full address)*

HOUSE / FLAT NO.
STREET ADDRESS
CITY / TOWN | STATE
COUNTRY | PIN CODE

Overseas Address (Mandatory for NRI / FII Applicants)
(Please refer to the instruction No. II(3))

HOUSE / FLAT NO.
STREET ADDRESS
CITY / TOWN | STATE
COUNTRY | PIN CODE

Tel. Office | Residence

First Unitholder: Mobile | Email£

Mobile No.* provided pertains to: *[Please tick (✓)]* : ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email ID* provided pertains to: *[Please tick (✓)]* : ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

(* if any of above option is not *ticked (✓)* then **[Self]** option is considered as a default.)

Second Unitholder: Mobile | Email£

Mobile No. provided pertains to: *[Please tick (✓)]* : ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email ID provided pertains to: *[Please tick (✓)]* : ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Third Unitholder: Mobile | Email£

Mobile No. provided pertains to: *[Please tick (✓)]* : ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email ID provided pertains to: *[Please tick (✓)]* : ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

☐ Please tick (✓)) if you wish to receive Account statement / any other applicable statutory information via Post instead of Email.

Please ✓ any of the frequencies to receive **Account Statement through e-mail**£ : ◯ Daily ◯ Weekly ◯ Monthly ◯ Quarterly ◯ Half Yearly ◯ Annually

* Mandatory information – If left blank the application is liable to be rejected.
** Mandatory in case the Sole/First applicant is minor and/or if investing in Retirement Fund. § For KYC requirements, please refer to the instruction Nos. II & IX

Name of Guardian/Contact Person is Mandatory in case of Minor/Non-Individual Investor. For documents to be submitted on behalf of minor folio refer instruction II(4)
£ Please refer to instruction no. VIII

9. FATCA AND CRS DETAILS FOR INDIVIDUALS (Including Sole Proprietor) (Mandatory)

Non-Individual investors should mandatorily fill separate FATCA Form (Annexure II)
The below information is required for all applicants/guardian

	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			◯ Indian ◯ U.S. ◯ Others *(Please specify)* _____
Second Applicant			◯ Indian ◯ U.S. ◯ Others *(Please specify)* _____
Third Applicant			◯ Indian ◯ U.S. ◯ Others *(Please specify)* _____

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ◯ Yes ◯ No [Please tick (✓)]

If 'YES' please fill for ALL countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen/Resident / Green Card Holder / Tax Resident in the respective countries.

	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type *(TIN or other please specify)*	If TIN is not available please tick (✓) the reason A, B or C (as defined below)
First Applicant / Guardian				Reason : A ☐ B ☐ C ☐
Second Applicant				Reason : A ☐ B ☐ C ☐
Third Applicant				Reason : A ☐ B ☐ C ☐

❑ Reason A ⇨ The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
❑ Reason B ⇨ No TIN required (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
❑ Reason C ⇨ Others, please state the reason thereof: _____

Address Type of Sole/1st Holder: ◯ Residential ◯ Registered Office ◯ Business

Address Type of 2nd Holder: ◯ Residential ◯ Registered Office ◯ Business

Address Type of 3rd Holder: ◯ Residential ◯ Registered Office ◯ Business

Annexure I and **Annexure II** are available on the website i.e. https://isif.icicipruamc.com or at the Investor Service Centres (ISCs) of iSIF.

10. Additional KYC DETAILS (Mandatory)

Occupation [Please tick (✓)]

Sole/First Applicant	◯ Private Sector Service ◯ Housewife	◯ Public Sector Service ◯ Student	◯ Government Service ◯ Forex Dealer	◯ Business ◯ Others (Please specify)_____	◯ Professional	◯ Agriculturist	◯ Retired
Second Applicant	◯ Private Sector Service ◯ Housewife	◯ Public Sector Service ◯ Student	◯ Government Service ◯ Forex Dealer	◯ Business ◯ Others (Please specify)_____	◯ Professional	◯ Agriculturist	◯ Retired

10. Additional KYC DETAILS (Mandatory)

Occupation [Please tick (✓)]

Third Applicant	○ Private Sector Service	○ Public Sector Service	○ Government Service	○ Business	○ Professional	○ Agriculturist	○ Retired
	○ Housewife	○ Student	○ Forex Dealer	○ Others (Please specify)_____			

Gross Annual Income [Please tick (✓)]

Sole/First Applicant	○ Below 1 Lac ○ 1-5 Lacs ○ 5-10 Lacs ○ 10-25 Lacs ○ >25 Lacs-1 crore ○ >1 crore Net worth (Mandatory for Non-Individuals) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year)
Second Applicant	○ Below 1 Lac ○ 1-5 Lacs ○ 5-10 Lacs ○ 10-25 Lacs ○ >25 Lacs-1 crore ○ >1 crore **OR** Net worth ₹ _____
Third Applicant	○ Below 1 Lac ○ 1-5 Lacs ○ 5-10 Lacs ○ 10-25 Lacs ○ >25 Lacs-1 crore ○ >1 crore **OR** Net worth ₹ _____

PEP status [Please tick (✓)]

Sole/First Applicant	**For Individuals** [Please tick (✓)]: ○ I am Politically Exposed Person (PEP)^ ○ I am Related to Politically Exposed Person (RPEP) ○ Not applicable **For Non-Individuals** [Please tick (✓)] (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer instruction no. XVIII): (i) Foreign Exchange / Money Changer Services – ○ YES ○ NO; (ii) Gaming /Gambling /Lottery/Casino Services – ○ YES ○ NO; (iii) Money Lending / Pawning – ○ YES ○ NO
Second Applicant	○ Politically Exposed Person (PEP)^ ○ Related to Politically Exposed Person (RPEP) ○ Not applicable
Third Applicant	○ Politically Exposed Person (PEP)^ ○ Related to Politically Exposed Person (RPEP) ○ Not applicable

* (Also applicable for the authorised signatories/ Promoters /Karta /Trustee /Whole time Directors)

PEP are defined as individuals who have been entrusted with prominent public functions by a foreign country, including the Heads of States or Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations and important political party official are considered as PEP. Family members or close relatives of such individuals are considered as RPEP.

As per the prevailing regulatory requirements, it is necessary to obtain approval of senior management of the AMC for establishing business relationship with PEPs and their close relatives/ accounts of family members. In case the applicant or its UBO is a PEP or RPEP, the application shall be processed subject to approval of the senior management of the AMC, which may take upto 2 business days.

11. NOMINATION

NOMINEE (OPT-IN) Details or **OPT-OUT Declaration** is **Mandatory** for all single folios. Please choose from below **Option A** or **Option B** as appropriate. **(Refer instruction V).**

OPTION - A) FOR NOMINATION OPT-IN: **I/WE HEREBY NOMINATE THE UNDERMENTIONED NOMINEE(S) TO RECEIVE THE AMOUNT TO MY/OUR CREDIT IN EVENT OF MY/OUR DEATH AS FOLLOWS:**

Nomination Details				
Nomination can be made upto three nominees in the account.		**Details of 1st Nominee**	**Details of 2nd Nominee**	**Details of 3rd Nominee**
Mandatory information				
1	**Name of the nominee(s)**	Mr./Ms.	Mr./Ms.	Mr./Ms.
2	**Relationship with the Applicant (select one)**	O **Spouse** O **Father** O **Mother** O **Daughter** O **Son** O **Others (please specify)** _____	O **Spouse** O **Father** O **Mother** O **Daughter** O **Son** O **Others (please specify)** _____	O **Spouse** O **Father** O **Mother** O **Daughter** O **Son** O **Others (please specify)** _____
3	**Date of Birth (in case Nominee is Minor)**	dd-mmm-yyyy	dd-mmm-yyyy	dd-mmm-yyyy
Optional details				
4	**Share of each Nominee#** (equal share if % is not specified)	%	%	%
5	**Mobile of nominee(s)/ Guardian in case of Minor**** (Please note that the MF RTA will be able to reach out to your nominee if you provide the contact details)			
6	**Email ID of nominee(s)/ Guardian in case of Minor**** (Please note that the MF RTA will be able to reach out to your nominee if you provide the contact details)			
7	**Specify Personal Identifier Document (Nominee/ Guardian** (in case of Minor)) Identification details** [Please tick any one of the following and provide ID Number and no copies required].	☐ **PAN** _____ ☐ **Aadhaar**(last 4 digits) xxxx xxxx _____ ☐ **Passport**(for NRIs/OCIs/PIOs) _____ ☐ **Driving License** _____	☐ **PAN** _____ ☐ **Aadhaar**(last 4 digits) xxxx xxxx _____ ☐ **Passport** (for NRIs/OCIs/PIOs) _____ ☐ **Driving License** _____	☐ **PAN** _____ ☐ **Aadhaar**(last 4 digits) xxxx xxxx _____ ☐ **Passport**(for NRIs/OCIs/PIOs) _____ ☐ **Driving License** _____

Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.

** The aforesaid details shall be optionally provided for the Guardian, in case of nominee is a minor.

I / We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the AMC as follows; (please tick, as appropriate)

◯ **Name of nominee(s)** ◯ **Nomination: Yes / No** (Default)

OPTION - B) FOR NOMINATION OPT-OUT: ☐ **(Please tick (✓) if the unit holder does not wish to nominate anyone)**

I hereby confirm that I do not wish to appoint any nominee(s) to my mutual fund folio at this point of time.

I understand that ; ————

(i) the nomination helps to quickly identify the person of transfer of securities and helps in faster and smoother transmission of my securities to my legal heir(s) after my demise.

(ii) in the absence of a nomination, my legal heir(s) may require the submission of certain additional legal or court-issued documents which may delay the process of transmission of securities to my legal heir(s).

(iii) if no claim is made on the account/folio for a prolonged period after my demise, the holdings may be treated as unclaimed assets and they may be transferred to Investor Education and Protection Fund Authority (IEPF) in accordance with the applicable regulatory framework.

I confirm that I have understood the above implications and that my decision to opt out of nomination is voluntary.

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. XIX).

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).	☐ Yes ☐ 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.

13. INVESTOR(S) DECLARATION & SIGNATURE(S)

^To the Trustee, iSIF by ICICI Prudential Mutual Fund, I/We have read, understood and hereby agree to abide by the Investment Strategy Information Document /Key Information Memorandum of the Strategy, 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 SIF and agree to abide by the terms, conditions, rules and regulations of the Strategy 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 Strategies. 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 Strategy 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 strategy breaches the Minimum Investment Threshold then iSIF units shall be frozen for debit and I/We fails to rebalance within the 30 calendar day period, the frozen units shall be automatically redeemed at the applicable Net Asset Value of the next immediate business day after the 30th calendar day. 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 Strategy of various SIFs from amongst which the Strategy is being recommended to me/us. I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc. I/we declare that the email address provided in the form belongs to me/us or to spouse, dependent children or dependent parents (applicable to individual investors only). **I/We have read and understood the instructions on nomination and I/We hereby undertake to abide by the same. 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 tollfree no. 1800 222 999 or 1800 200 6666.**

Information/documents given in/with this application form is true and complete in all respects and I/we agree to provide any additional information that may be required by the AMC/the SIF/ Registrar and Transfer Agent (RTA). I/We agree to notify the AMC/the SIF immediately upon change in any information furnished by me.

SIGNATURE OF SOLE / FIRST APPLICANT	SIGNATURE OF SECOND APPLICANT	SIGNATURE OF THIRD APPLICANT

^Witness details are required, for the account holder affixes thumb impression, instead of signature

Witnesses for the Sole / First Holder (Mr./Ms.):

Witness 1 Name & Address:	**Witness 1 Signature:**
Witness 2 Name & Address:	**Witness 2 Signature:**

Witnesses for the Second Holder (Mr./Ms.):

Witness 1 Name & Address:	**Witness 1 Signature:**
Witness 2 Name & Address:	**Witness 2 Signature:**

Witnesses for the Third Holder (Mr./Ms.):

Witness 1 Name & Address:	**Witness 1 Signature:**
Witness 2 Name & Address:	**Witness 2 Signature:**

iSIF
By ICICI PRUDENTIAL MUTUAL FUND

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.

Existing Folio No. :

Name of the Investor:_____

YOUR INVESTMENT DETAILS

Name of the Strategy	Plan	Option
		By default **Growth**

Payment Details

Amt. _____ Cheque No. _____ dtd._____

Bank & Branch_____

For office use only

Time stamp, date and receiver's signature

FOR ANY ASSISTANCE OR FURTHER INFORMATION PLEASE CONTACT US: **ICICI Prudential Asset Management Company Limited**
Central Service Office, 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063. India
TOLL FREE NUMBER: 1800 222 999, 1800 200 6666 **EMAIL:** support_sif@icicipruamc.com **WEBSITE:** https://isif.icicipruamc.com

INSTRUCTIONS TO INVESTORS

I. GENERAL INSTRUCTIONS

a) Please read the Key Strategy Features and the terms of the Investment Strategy Information Document(s) of the respective Strategies 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.

b) Investors are requested to fill both the forms i.e. Common Application Form and the SIP Registration Mandate Form.

c) The Strategy name and the name of the applicant should be mentioned on the reverse of the instrument that accompanies the application.

d) 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 or for the amount payable are liable to be rejected and the money paid, if any, will be refunded without interest.

e) No receipt will be issued for the application money. The Customer Service Centers will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application.

f) 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.

g) Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.

h) Any detail of the investor in his DP account will override the detail mentioned in this application form in case of mismatch between both.

i) 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.

j) 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.

k) 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

a) Existing Unit-holders: If you have an existing folio with KYC validation, please mention the Folio Number in Step 1 and proceed to Step 3 in the application form. Please note that the applicable details and mode of holding will be as per the existing folio. Partial Demat of units is not allowed.

b) New Applicant

1. Name and address must be given in full (P.O. Box Address is not sufficient).
2. Name and Date of Birth as per PAN card should be made mandatory.
3. 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.
4. 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.

   Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.

   Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with parent/legal guardian after completing all KYC formalities.

   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 :

   a) Birth certificate of minor, or

   b) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states , ICSE , CBSE etc, containing the minor's date of birth, or

   c) Passport of minor

   d) 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 notorised photo copy of the court order should be submitted alongwith the application.

5. Minor Attaining Majority - Status Change:

On minor attaining majority, the unit holder shall submit a letter along with the documents as mentioned below:

i) A signed request form to change account status from minor to major duly filled containing details like name of the major, folio no. etc.

ii) New Bank Mandate.

iii) Signature of the minor who has turned major, duly attested by -

a) 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

b) 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.

6. 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.

7. 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. However, PAN is not required for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

   Exemption from requirement of Permanent Account Number (PAN) in SIF:-

   - Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market.
   - Investors residing in the state of Sikkim.
   - UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
   - 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 along with the investment application form.
   - Eligible Investors must have only one PEKRN.
   - Incase KYC status is failed for a particular PEKRN further SIP transaction/ investments will not be allowed in such folios having such PEKRN.

8. Applicants should indicate their status by ticking the appropriate check-box. Applications without a tick in the 'Status' box, AMC reserves the right to reject the application or select the status based on PAN 4th character. Investor will not hold 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 due mismatch in tax status.
9. 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, IDCWs / redemptions / refund warrants and any other correspondence sent from time to time.
10. 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/BOI.
11. In case of fresh/additional purchases, if the name of the Strategy on the application form/transaction slip differs with the name on the Cheque, then the AMC will allot units under the Strategy mentioned on the application form/ transaction slip. In case of fresh/additional purchases, if the Strategy name is not mentioned on the application form/transaction slip, then it may be liable for rejection. The default Plan/Option of the Strategy as per the Investment Strategy Information Document will be considered if the customer has not specified the Plan/Option. However, in case additional purchase is under the same Strategy 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. Accredited Investor: - Accredited Investor shall have the same meaning as assigned to it in clause (ab) of sub-regulation (1) of regulation 2 of the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012.

IV. 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. 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).

INSTRUCTIONS TO INVESTORS *(Contd.)*

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.

The units will be allotted based on the applicable NAV as per the Investment Strategy Information Document (ISID). The investors shall note that for holding the units in demat form, the provisions laid in the ISID of respective Strategy 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.

V. 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 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 seperately available in our website; https://isif.icicipruamc.com

c. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. 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. All joint holders need to sign the nomination form.

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 / SIF / 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 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 https://isif.icicipruamc.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.

Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form

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 surviving nominee(s) on pro rata basis upon demise of the investor.

p. In case the investor specifies multiple nominees, then he / she shall also specify the percentage share for each nominee. In absence of such specification, the regulated entity shall apportionment the assets equally among all the nominees. In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro rata to the remaining nominees.

q. Signature of 2 witness are mandatory in case if investor opts for thumb impression. If investor signs in the below section instead of the above designated signature section, then such signature will be captured for all verification purposes.

VI. 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 IIAMRP/MF/CIR/07/826/98 dated April 15, 1998. 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 /IDCW proceeds are to be paid) in Section 2 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 IDCW/redemption payments through ECS/NFT/RTGS 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 2 in the Application Form.

1. Original cancelled cheque having the First Holder Name printed on the cheque.
2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application.
3. Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.
4. Photocopy of the bank pass book duly attested by the bank manager with designation,employee number and bank seal.
5. 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.
6. 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.

The investment strategy currently offers only Growth option. The Trustees reserve the right to enable the IDCW option for the Investment Strategy at a future date.

IDCW payment would be made as per the bank account details available in BENPOS file.

Multiple Bank Account Registration: The AMC/ SIF provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/IDCW 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; https://isif.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.

VII. DIRECT CREDIT OF IDCW/REDEMPTION:

ICICI Prudential AMC had entered into an arrangement with certain banks; such as as ICICI Bank & HDFC Bank for direct credit of redemption and IDCW proceeds, if the investors have a bank mandate in any of the specified banks. However, the AMC will not be responsible for any delay on the part of the bank for executing the direct credit. The SIF reserves the right to issue a payment instrument in place of this electronic payment facility, 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.

VIII. 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. The AMC shall email the annual report or an abridged summary thereof to the unitholders whose email addresses are registered with the SIF. The unitholders whose e-mail addresses are not registered with the SIF are requested to update / provide their email address to the SIF for updating the database.

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 in his DP account, 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 SIF / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the SIF / 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 SIF would arrange to send the same to the investor.

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

IX. KNOW YOUR CUSTOMER (KYC) NORMS:

KYC (Know Your Customer) are mandatory for ALL investors for making investments in SIFs, 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; https://isif.icicipruamc.com.

X. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):

Investors procuring advisory services from non Individual distributors are requested to note that EUIN 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 EUIN of the Sales Person (if any) in the EUIN space.

Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders (whether acting in the capacity of the main distributor or sub broker). Further, EUIN 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.

XI. 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 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.

XII. INVESTMENT DETAILS

a) Investors subscribing under Direct Plan of the Strategies should indicate the Strategy/Plan name in the application form as "Strategy Name – Direct Plan" for e.g. "iSIF Hybrid Long Short 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 Strategy name, the Distributor code will be ignored and the application will be processed under Direct Plan.

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

b) **Exemption from requirement of Permanent Account Number (PAN) for micro investments in the strategies of the iSIF:** Refer to instruction no. II (7).

c) For minimum application amount etc., please refer to Key Scheme Features Tables.

d) **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	Partneship Firms	Investments through POA	Trusts	NRIs	FIIs*
1. Resolution/Authorisation to invest	✓	✓	✓		✓		✓
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association	✓						
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 from NRE/FCNR A/c where applicable						✓	
10. PAN	✓	✓	✓	✓	✓	✓	✓
11. Know Your Customer (KYC)	✓	✓	✓	✓	✓	✓	✓
*For FIIs 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.							

e) **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; https://isif.icicipruamc.com. or at any of the Investor Service Centre (ISC) of iSIF.

f) **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.

XIII. 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.

b) Investors opting for the SIP Facility, need to fill the Common Application Form. If the payment option is NACH, 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 for monthly and Quarterly SIP from the date of submission of SIP application.

e) In case of SIP with payment mode as NACH, 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 Strategies, please refer to the Key Scheme Features.

XIV MODE OF PAYMENT

a) The cheque should be drawn in favour of "ICICI Prudential <**Strategy Name**>**"** and crossed "Account Payee Only". The cheque should be payable at the centre where the application is lodged. The cheque should be drawn on any bank which is situated at and is a member/sub-member of the Bankers' Clearing House. Cheques drawn on a bank not participating in the Clearing House will not be accepted.

b) Payments by Stockinvest, Money Order, Cash, Postal Order, Outstation Cheques, Banker's Cheque, Demand Drafts Post-dated Cheques and Non-CTS Cheques will not be accepted.

c) The Trustee shall have absolute discretion to accept/reject any application for purchase of Units, if in the opinion of the Trustee, increasing the size of Strategy Unit capital is not in the general interest of the Unitholders, or the Trustee for any other reason believes it would be in the best interest of the Strategies or its Unitholders to accept/reject such an application.

d) NRI/FII/PIO Investors

1. Repatriation basis: Payments by NRIs/FIIs/Persons of Indian Origin residing abroad, may be made either by way of Indian Rupee drafts or cheques by means of (i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/FCNR account payable at par and payable at the cities where the Customer Service Centres are located.

   In case of Indian Rupee drafts purchased through 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.

2. Non Repatriation basis: NRIs or Persons of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques s drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centres are located.

3. 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.

b) Separate Cheques are required for each scheme in which an investor invests.

XV. 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:

(i) Investment made through instruments issued from an account other than that of the beneficiary investor.

(ii) In case the investment is made from a joint bank account, the first holder of the SIF investment is not one of the joint holders of the bank account from which payment is made.

(iii) Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, Custodian on behalf of a Foreign Institutional Investor (FII) or a client.

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:

(1) 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.

(2) 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.

(3) Verifying the source of funds to ensure that funds have come from the drawer's account only.

In case of investment/subscriptions made via RTGS, NEFT, bank transfer, net banking etc. Following additional checks shall be carried out:

- If payment is made by RTGS, NEFT, 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 SIF.

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 in https://isif.icicipruamc.com.

XVI. PLEDGE/LIEN :

The Units can be pledged by the Unitholders as security for raising loans subject to the conditions of the lending institution and the terms and conditions laid down by the Depositories. The Registrar will take note of such pledge / charge in its records on intimation.

XVII. 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 is included while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

XVIII. 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

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MANDATE CUM SIP REGISTRATION FORM

iSIF By ICICI PRUDENTIAL MUTUAL FUND

UMRN | FOR OFFICE USE ONLY | Date

Sponsor Bank Code: FOR OFFICE USE ONLY | Utility Code: FOR OFFICE USE ONLY

Tick (✓)
CREATE✓
MODIFY
CANCEL

I/We hereby authorize **ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED** to debit (tick ✓) ☐SB ☐CA ☐CC ☐ SB-NRE ☐SB-NRO ☐Other

Bank a/c number

with Bank: Name of customers bank | IFSC/MICR

an amount of Rupees: Maximum Amount (Rupees in words) | ₹

FREQUENCY ☒ Daily ☒ Weekly ☒ Bi-Monthly ☒ Monthly ☒ Quarterly ☒ Half-Yearly ☒ Yearly ☑ As & when presented

DEBIT TYPE ☒ Fixed Amount ☑ Maximum Amount

PAN / PEKRN | Folio / Application No. (Mandatory for Minor Investor)

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per the latest schedule of the charges of the bank. **2.** This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity / corporate to debit my account, based on instructions as agreed and signed by me. **3.** I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation request to the user entity / corporate or the bank where I have authorized the debit. **4.** We understand and accept that in case transactions initiated against this mandate are rejected due to insufficient funds or such other reasons as permitted under applicable law, action may be taken against me/us under applicable law (including Negotiable Instruments Act). **5.** I/We hereby declare that the particulars given on this mandate are correct and complete and express my willingness and authorize to make payments referred above through participation in NACH/any other mode as may be preferred by the AMC from time to time.

Maximum period of validity of this mandate is 40 years only

PERIOD
From
To

Sign: Signature of primary account holder | Sign: Signature of account holder | Sign: Signature of account holder

1. Name as in bank records | 2. Name as in bank records | 3. Name as in bank records

iSIF By ICICI PRUDENTIAL MUTUAL FUND

iSIF - SIP Registration-cum-Mandate Form for SIP

Application No.

Investor must read key Investment Strategy Features and Instructions before completing this form. All sections to be completed in ENGLISH in BLACK/BLUE INK and BLOCK LETTERS.

BROKER CODE (ARN CODE)/ RIA CODE#	SUB-BROKER ARN CODE	SUB-BROKER CODE (AS ALLOTTED BY ARN HOLDER)	EMPLOYEE UNIQUE IDENTIFICATION NO. (EUIN)

#By mentioning RIA code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the Strategies of iSIF.

Declaration for "execution-only" transaction (only where EUIN box is left blank) - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/salesperson of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/salesperson of the distributor/sub broker.

SIGNATURE OF SOLE / FIRST APPLICANT	SIGNATURE OF SECOND APPLICANT	SIGNATURE OF THIRD APPLICANT

The Trustee, iSIF, I/We have read and understood the contents of the Investment Strategy Information Document of the following Investment Strategy and the terms and conditions of the SIP Enrolment.

FOLIO NO. | **Sole/1st Applicant:**

☐ **Registration via Existing iSIF OTM** (Please mention **UMRN** if multiple **OTMs** exist in folio) [Tick to avail (✓)]

Investment Strategy: _____ **PLAN:** _____ **OPTION: GROWTH**

Please refer instructions and Key Investment Strategy Features for options, sub-options and other facilities available under each Investment Strategy of the Fund.

Each SIP Amount: **Rs.** | **In words:** _____

SIP Frequency: ☐ Daily *(Only business days)* ☐ Weekly*** *(_____)* ☐ Fortnightly** ☐ Monthly ☐ Quarterly*

***Fortnightly is available on 1st and 16th of each moth, as applicable. ***investors can choose any day of the week from Monday to Friday to register under weekly frequency. #In case the choosen date is a non-business day, the transaction would be processed on the next business day. ^Number of installments have to be mentioned only in case of Daily/Weekly/Fortnighly frequencies. [Refer T&C no. 10(f)]*

SIP Installments^

SIP Date#: D D | **SIP Start Month/Year** M M Y Y Y Y | **SIP End Month/Year** M M Y Y Y Y

FIRST INSTALLMENT BANK DETAILS:

Cheque No._____ Cheque Amount Rs. _____ A/c No. _____

Bank Name: _____

DEMAT ACCOUNT STATEMENT DETAILS (OPTIONAL – PLEASE REFER INSTRUCTION NO. 16)

NSDL: Depository Participant (DP) ID (NSDL only) | **Beneficiary Account Number** (NSDL only) | **CDSL: Depository Participant (DP) ID** (CDSL only)

(Please sign overleaf)

iSIF By ICICI PRUDENTIAL MUTUAL FUND

ACKNOWLEDGEMENT SLIP (Please Retain this Slip)

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

Folio No./ Application No.

Name of the Investor:_____

Investment Strategy: _____

SIP Amount Rs._____

SIP Frequency: ☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly

Acknowledgement Stamp

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) • 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/MANDATE FACILITY: As an investor I/we hereby request you to register me/us for availing the facility of OTM/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 MANDATE FACILITY

1) Investor can transact through OTM facility registered 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) 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.
8) PAN / Folio Number is Mandatory. However, in the case of a Minor Investor, the Folio Number/Application Number is Mandatory.

YOUR CONFIRMATION/DECLARATION: 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 Strategies of various iSIF from amongst which the Strategy is being recommended to me/us. The AMC would not be liable for any delay in crediting the strategy collection accounts by the Service Providers which may result in a delay in application of NAV.

Signature(s) as per iSIF Records (Mandatory)

Sole/First Holder		2nd Holder		3rd Holder	

TERMS AND CONDITIONS

SIP Payment through NACH

1. Existing investors have to provide their iSIF folio number.
2. The bank account provided for NACH should be participating in NACH clearing respectively.
3. 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 three consecutive times then the SIP would be liable for cancellation.
4. 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 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 Strategy.
5. The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
6. Investor will not hold iSIF by 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.
7. iSIF reserves the right to reject any application without assigning any reason thereof.
8. In case of "At Par" Cheques, investors need to mention the MICR No. of his/her actual Bank branch.
9. Incase SIP date is not mentioned/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
10. a) 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.
    b) For Weekly frequency, investors can choose anyday of the week from Monday to Friday. Incase Day is not specified by the investor transaction will be processed on wednesday.
    c) For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable.
    d) For Monthly and Quarterly frequencies, the transaction will be processed on any day basis.
    e) Incase the SIP Date selected is a non-business day the transaction will be processed on the next business day.
    f) 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 of installments provided

    Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6 and 4 for quarterly frequency.
11. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
12. 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.
13. 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. Incase 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.
14. For minimum application amount to be invested in SIP, risk factors, features, load structures, etc. please refer to the Investment Strategy related documents available on www.icicipruamc.com or with any of the customer service centres of iSIF.
15. iSIF, 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.
16. **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 Investment Strategy Information Document (ISID). The investors shall note that for holding the units in demat form, the provisions laid in the ISID of respective Investment Strategy 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.
17. SIP can be registered by the existing investor who has 'Minimum Investment Threshold' of Rs. 10 lakhs.

    Daily SIP: Rs. 5,000 and in multiples of Re. 1 thereof; Minimum Installments - 6

    Weekly, Fortnightly, Monthly SIP: Rs. 10,000/- and in multiples of Re. 1 thereof; Minimum Installments - 6

    Quarterly SIP: Rs. 20,000/- and in multiples of Re. 1 thereof; Minimum Installments - 4
18. The requirement of minimum investment amount shall not apply to an accredited investor.
19. iSIF 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.

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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)

ICICI PRUDENTIAL MUTUAL FUND

PAN/PEKRN | | | | | | | | | | |

FOLIO | | | | | | | | / | |

Name of the entity	
Type of Address given at KRA	☐ Residential ☐ Business ☐ Residential/Business ☐ Registered Office
Date of Incorporation	D D / M M / Y Y Y Y
City of Incorporation	
Country of Incorporation	

ADDITIONAL KYC INFORMATION

Gross Annual Income (Rs.) [Please tick (✓)] ◯ Below 1 lac ◯ 1 - 5 lacs ◯ 5 - 10 lacs ◯ 10 - 25 lacs ◯ >25 lacs - 1 crore ◯ > 1 crore

OR

Net Worth Rs._____ as on D D M M Y Y Y Y (Not older than 1 year)

Entity Constitution Type [Please tick (✓)] ☐ Partnership Firm ☐ HUF ☐ Private Limited Company ☐ Public Limited Company ☐ Society ☐ AOP/BOI ☐ Trust ☐ Liquidator ☐ Limited Liability Partnership ☐ Artificial Juridical Person ☐ Others specify:_____

Politically Exposed Person (PEP) Status* *(Also applicable for the authorised signatories/Promoters/Karta/Trustee/Whole time Directors)* ◯ I am PEP ◯ I am Related to PEP ◯ 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 ☐ Foreign Exchange / Money Changer Services ☐ Gaming / Gambling / Lottery / Casino Services ☐ Money Lending / Powning ☐ 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? ◯ Yes ◯ 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 fuctional 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:

PART A *(To be filled by Financial Institutions or Direct Reporting NFEs)*

We are a Financial Institution (Refer 1 of Part C) ☐ or Direct Reporting NFE (Refer 3(vii) of Part C) ☐ (Please tick (✓))	**GIIN**
	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*	☐ Applied for ☐ Not obtained - Non-participating FI ☐ Not required to apply for - pleae specify 2 digits sub-category ☐☐ (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 ☐ *(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 ☐ *(If yes, please specify the below details)* Name of listed company_____ Nature of relation: ☐ Subsidiary of the Listed Company or ☐ 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 ☐ Nature of Business _____ Please specify the sub-category of Active NFE ☐☐ (Mention code - Refer 2c of Part C)
4.	Is the Entity a passive NFE (Refer 3(ii) of Part C)	Yes ☐ 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):*

☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company

☐ Unincorporated association / body of individuals ☐ 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. BEN2 form as downloaded from MCA portal is attached as documentary evidence of the UBO information or any other applicable supporting documents like shareholding pattern of the entity and its associates. Further, we hereby consent to submitting the appropriate documentary evidence substantiating this as and when required at AMC/RTA end.

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. ☐ >15% controlling interest. ☐ >25% controlling interest. ☐ NA. (for SMO) ☐	>10% controlling interest. ☐ >15% controlling interest. ☐ >25% controlling interest. ☐ NA. (for SMO) ☐	>10% controlling interest. ☐ >15% controlling interest. ☐ >25% controlling interest. ☐ NA. (for SMO) ☐
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. ☐ Yes – Related to PEP. ☐ N – Not a PEP. ☐	Yes – PEP. ☐ Yes – Related to PEP. ☐ N – Not a PEP. ☐	Yes – PEP. ☐ Yes – Related to PEP. ☐ N – Not a PEP. ☐
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 ☐ Registered Office ☐ Business ☐	Residence ☐ Registered Office ☐ Business ☐	Residence ☐ Registered Office ☐ Business ☐
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others
UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service ☐ Private Service ☐ Business ☐ Others ☐	Public Service ☐ Private Service ☐ Business ☐ Others ☐	Public Service ☐ Private Service ☐ Business ☐ Others ☐

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.
BEN2 Form or any other relevant supporting documents as applicable**	Attached ☐	Attached ☐	Attached ☐

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

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.
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.
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.
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.

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:

Authorized Signatory	Authorized Signatory	Authorized Signatory
Name:	Name:	Name:
Designation:	Designation:	Designation:

Place: _____

Date: ____ / _____ / _____

PART C - FATCA Instructions & Definitions

1. Financial Insitution (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 it's income attributale 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 yearis passive income and less than 50 percent of the assets held by theNFE 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 NFEconsist 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	Any NFE that fulfills all of the following requirements: • 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; 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. Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

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

(i) 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

(ii) an investment entity defined in clause (b) of these instructions

(iii) 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 :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) 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

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) 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 institutionshall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler 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.

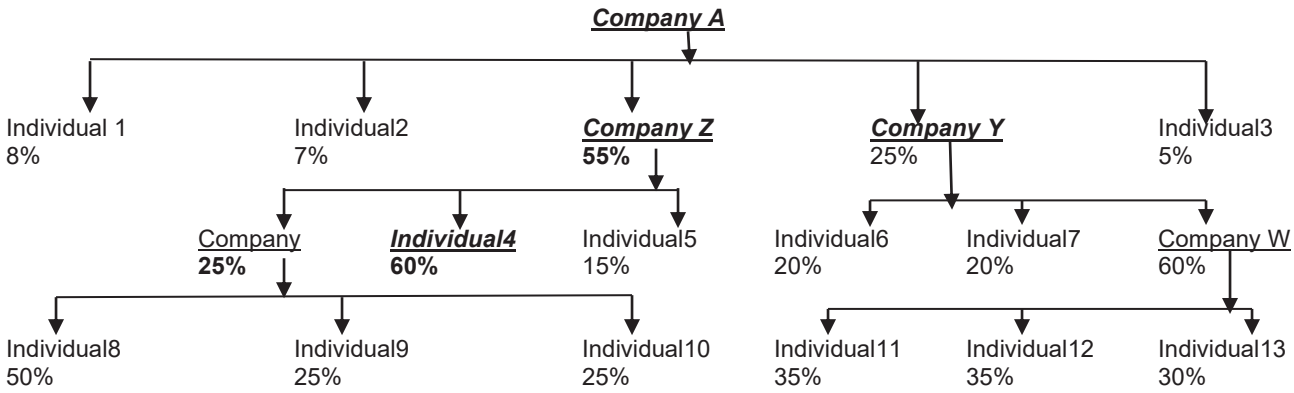
(viii) Exemption code for U.S. persons

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

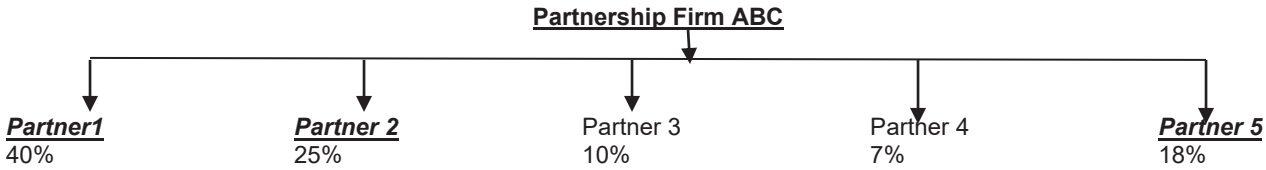
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



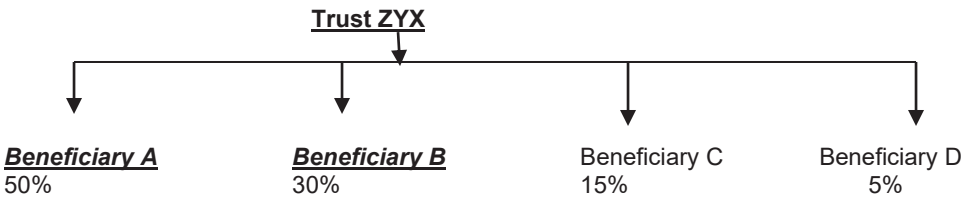
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and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

• **Agartala :** 2nd Floor, 60 Hari Ganga Basak Road, PS West Agartala, District West Tripura, Pin 799001, Tripura • **Agra :** Block no 18/4, Red Square, 1st floor, Sanjay Place, Commercial Complex, Agra - 282002, Uttar Pradesh • **Ahmedabad :** Shop No 2 & 3, Ground Floor, 323 Corporate Park, Umashankar Joshi Marg, Nr Girish Coldrink, C.G Road Ahmedabad - 380009, Gujarat • **Allahabad (**Prayagraj): 1st floor, FF-1, FC2, Vashistha Vinayak Tower, 38/1, Tashkent Marg, Civil Lines, Prayagraj-211 001, Uttar Pradesh • **Amritsar :** SCO-30, Ground Floor, Ranjit Avenue, B-Block, Amritsar, Punjab 143008, Punjab • **Anand :** Shop No 129,First Floor, Narayan Empire, Opp Mazdha Bakery Anand Vidhyanagar Road 388001, Gujarat • **Asansol :** Shop no G7 and 8 Block - A, Apurba Complex, Senraleigh Road, Apcar Garden, Near AXIS Bank, Asansol -713304, West Bengal • **Aurangabad :** Ground Floor, Shop no 1 and 2, Radhe Govind Bunglow, House No. 212/1,Samarth Nagar.Ch.Sambhajinagar Aurangabad - 431001, Maharashtra • **Bangalore (**Ulsoor Road) : Unit # 101-104, First Floor, Phoenix Pinnacle, # Ulsoor Road, Bangalore - 560042, Karnataka • **Bangalore (**Jayanagar) : 311/7, Ground Floor 9th Main, 5th Block,Jayanagar, Bangalore – 560 041. Karnataka • **Bangalore (**Malleshwaram) : Ground Floor, Lakshmi Arcade, no. 298/1, 17th Cross 2nd Main Road, Sampige Road, Malleshwaram, Bengaluru - 560003, Karnataka • **Bangalore (**Koramangla) : Ground Floor, No 644, 6th Block, Koramangala, Bangalore 560095, Karnataka • **Bankura :** Ground Floor, Vani Vihar, 74/A, Natunchati, PO & District Bankura - 722101, West Bengal • **Bharuch :** 108 & 107-Nexus Business Hub, City Surve Ward no.1, City Serve No. 2513, Paiki, beside Rajeshwaar Petrol Pump, opp Pritam Society -2, Mojampur, Bharuch - 392001, Gujarat • **Bhopal :** Ground Floor, Kay Kay Business Center, Ram Gopal Maheshwari, Zone 1, Maharana Pratap Nagar - Bhopal - 462011. Madhya Pradesh • **Bhubaneshwar :** Plot No – 381, Khata – 84, MZ Kharvel Nagar, (Near Ram Mandir) Dist – Khurda, Bhubaneshwar, Odisha, Pin - 751001, Odisha • **Bhuj :** Ground Floor - 43, Jubilee Colony, Jubilee Circle, Near Phone Wale, Bhuj - Kutch, Bhuj - 370001, Gujarat • **Burdwan :** Ground Floor, G.T. Road East end Muchipara, Burdwan Sadar, Purba Burdwan, West Bengal. PIN: 713103 • **Chandigarh :** SCO- 463-464, First and Second Floor, Sector-35C, Chandigarh, Union Territory Pin : -160022, Punjab • **Chennai :** Abithil Square, No. 189, Lloyds Road, Royapettah, Chennai 600014, Tamilnadu • **Chennai (**Tambaram) : Door No 24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai 600 047, Tamilnadu • **Chennai (**Ashok Nagar) : Unit 2E, at New Door Nos43 & 44/ Old Nos 96&97, 11th Avenue, Ashok nagar, Chennai - 600083, Tamilnadu • **Chennai (**Anna Nagar) : First Floor, A wing, Kimbarley Tower, Y222, 2nd Avenue, Anna Nagar, Chennai 600040, Tamilnadu • **Chennai (**Velacherry) : First Floor, Block no: 138, No: 465/5, 100 Feet By pass road, Velachery, Chennai – 600042, Tamilnadu • **Cochin :** Parambil Plaza, Ground & First Floor, Kaloor Kadavanthra Road, Kathrikadavu, Ernakulam, Cochin - 682017, Kerela • **Coimbatore :** Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram, Coimbatore - 641 002, Tamilnadu • **Cuttack :** Ground Floor, Block – B, Jagannath Bhawan Complex, BK-Professor Pada Road, PO-A.D. Market, PS- Badambadi, Cuttack – 753012, Odisha • **Dehradun :** Aarna Tower, Shop No C, Ground Floor, 1- Mahant Laxman Dass Road, Dehradun - 248001, Uttarakhand • **Delhi (**New Delhi) : 1201-1212, 12th Floor, Narian Manzil, 23, Barakambha Road, Connaught Place , New Delhi-110 001 • **Delhi (**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 • **Delhi (**New Delhi - CP) : Unit No. 6 & 7, Ground Floor, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi - 110001 • **Delhi (**Dwarka) **:** Unit No. G-95, Ground Floor, Vegas Mall, Next to Axis Bank, Sector-14, Dwarka, New Delhi-110075 • **Delhi (**New Delhi - Chawri Bazar) : Unit no 3504 to 3509, 2nd Floor, Chawri Bazar, Delhi 110006 • **Delhi (**New Delhi - Janakpuri) : B-23, Ground Floor, Community Centre, Janakpuri, New Delhi, Pin Code 110058 • **Delhi (**New Delhi - NSP) : Unit no. 123-126, First Floor, Aggarwal Cyber Plaza Plot no. C-4, 5-, 6 tower -1, Netaji Subhash Place, New Delhi-110034 • **Durgapur :** Lokenath Mansion, Mezzainine Floor, Shahid Khudiram Sarani, City Centre, Durgapur 713 216, West Bengal • **Faridabad :** SCF-38, Ground Floor, Sector-19, Market-2, Faridabad, Haryana 121002, Haryana • **Ghaziabad :** Unit No. C-65, Ground Floor, Raj Nagar District Center, Ghaziabad, Uttar Pradesh. 201002, Uttar Pradesh • **Gurugram :** Unit No. 125, First Floor, Vipul Agora, M.G Road, Gurugram, Haryana -122002, Haryana • **Guwahati :** KK Tower, 1st Floor, GS Road, Bora Service, Guwahati, Pin – 781007, Assam • **Gwalior :** Ground Floor, Radha Sawmi bldg, Plot no 943, Patel Nagar, City Center, Gwalior - 474011, Madhya Pradesh • **Hooghly :** 37, Mukherjee Para Lane, Serampore, West Bengal 712201, West Bengal • **Hyderabad (**Begumpet) : Ground & First Floor, No.1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet, Hyderabad - 500016, Telangana • **Indore :** Unit no G3 Ground Floor, and unit no 104, 1st Floor, Panama Tower, Manorama Ganj Extn, Near Crown Palace Hotel, Indore 452001, Madhya Pradesh • **Jabalpur :** Ground Floor, Unit no.112/113, Plot no. 42/B3, Napier Town, Opp Bhawartal garden, Jabalpur 482001, Madhya Pradesh • **Jaipur :** D34, Ground Floor, G-Business park, Subhash Marg, C-Scheme, Jaipur, Rajasthan. 302001, Rajasthan • **Jalandhar :** Unit no.22, Ground Floor, City Square Building, EH 197, Civil Lines, Jalandhar - 144001, Punjab • **Jammu :** Unit no. 101, First Floor, South Block A2, Bahu Plaza Shopping Center, Jammu. Pincode 180012, Jammu and Kashmir • **Jamnagar :** Ground Floor, Unit no 2&3, Bhayani Mansion, Gurudwara Road, Jamnagar - 361001, Gujarat • **Jamshedpur :** Shantiniketan Building, 1st floor, 1 S. B. Shop Area, Bistupur, Main Road, Jamshedpur, Jharkhand. 831001, Jharkhand • **Jodhpur :** Ground Floor, Plot no 437 B, Sardarpura, Jodhpur - 342003, Rajasthan • **Kalyani :** Ground Floor, B- 07/25 (S), P.O.- Kalyani, Near Central Park More, Dist - Nadia - 741235, West Bengal • **Kanpur :** Unit No. G-5, Sai Square, 16/116, (45), Bhargav Estate, Civil Lines, Kanpur, Pin 208001, Uttar Pradesh • **Kanpur (**Kan Chambers) : Unit No. 1, Ground Floor, 14/113, Civil Line, Kan Chamber, Kanpur - 208001, Uttar Pradesh • **Kolhapur :** First Floor, Anand Plaza, 1089, E ward, Rajaram Road, Near ICICI Bank, Kolhapur - 416008, Maharashtra • **Kolkata (**Howrah (Dalhousie)) : Room No. 208, 2th Floor, Oswal Chambers, 2, Church Lane, Kolkata - 700001, West Bengal • **Kolkata (**Dum Dum) : 1st Flr, Siddheswari Garden, 181-Dum Dum Road, Kolkata - 700074, West Bengal • **Kolkata (**South) : Flat no.1A, 1st floor, 1/393, Gariahat Road, (South), P.S. - lake, Kolkata - 700068, West Bengal • **Kolkata (**Apeejay House) : Ground & 3rd Floor , Block A, Apeejay House, 15 Park Street, Kolkata 700016, West Bengal • **Lucknow :** Regency Plaza, Ground and First Floor, 5 Park Road, Lucknow - 226001, Uttar Pradesh • **Ludhiana :** Ludhiana Stock Exchange Building Ground Floor, Municipal No. 751/133, Khasra No. 720, Village Khara Bara, Feroze Gandhi Market, Ludhiana-141001, Punjab • **Mangalore :** Maximus Commercial Complex, Upper Ground flr II 3 & 4, Light House Hill Road,Mangalore 575001, Karnataka • **Margao :** Upper Ground Floor, Vasant Arcade, Unit No. US20, Near Popular High-School, Comba, Madgaon. 403601, Goa • **Moradabad :** Plot No.-409, 1st floor, Gram Chawani, near Mahila Thana, Civil Lines, Moradabad - 244 001, Uttar Pradesh • **Mumbai (**Borivali) : Shop No. 4,5,6,7, Ground Floor, Suchitra Enclave, Maharashtra Lane, Borivali, Mumbai - 400092, Maharashtra • **Mumbai (**Fort) : 2nd Floor, Brady House, 12/14, Veer Nariman Road, Fort, Mumbai - 400001. Maharashtra • **Mumbai (**Thane) : Ground Floor, Mahavir Arcade, Shop No 4&5, Ghantali Devi Mandir Road, Naupada, Thane West, 400 602, Maharashtra • **Mumbai (**Kalyan) : Unit no.7, Vikas Heights, Santoshi Mata Road, Kalyan West, Pin 421301, Maharashtra • **Mumbai (**Andheri) : Shop No.1, Vivekanand Villa Co-Op Housing Society Ltd, 139, Opp. HDFC bank, Swami Vivekanand Rd, Andheri West, Mumbai 400058, Maharashtra • **Mumbai (**Bandra West) : Ground and First Floor, Unit no 3 and 13, Esperanza, Linking Road, Bandra West. Mumbai 400050, Maharashtra • **Mumbai (**Virar) : Shop no A1, Ground Floor, Dhaiwat Viva Swarganga, Aghashi Road, Virar West, Dist Palghar 401303, Maharashtra • **Mumbai (**Goregaon) : Block B-2, 2nd Floor, Nirlon Knowledge Park, Western Express Highway, Goregaon East, Mumbai 400063, Maharashtra • **Mumbai (**Ghatkopar) : Unit No. 1, Ground Floor, RNJ Corporate, Plot no 9, Jawahar Road, Opp Ghatkoper Rly Station, Ghatkopar East, Mumbai - 400077, Maharashtra • **Mumbai (**Malad) : Ground Floor, 301, Pai Mansion, 5, Padma Nagar, Ramachandra Lane, Evershine Nagar, Malad West 400064, Maharashtra • **Mumbai (**Chembur) : First Floor, office no 102, A wing, Sai-Kiran Apartment, plot no 217, Central Avenue, 11th Rd junction, Chembur, Mumbai 400071, Maharashtra • **Mysore :** Ground Floor, 17 / A, 8th Cross Road, 5th Main Road, Kamakshi Hospital Road, Saraswathipuram, Mysore - 570009, Karnataka • **Nagpur :** Shop No 1,2,3, Ground Floor of Cross wind, City Survey no 597, Mauza- Ambazari, North Ambazari Road, Gandhi Nagar, Nagpur - 440010, Maharashtra • **Nashik :** Shop No.3&4, Ground Flr, Plot No.57, Karamakala, New Pandit Colony, Opp. Old Muncipal Corporation (N.M.C.), Off. Sharanpur Road, Nashik-422002, Maharashtra • **Navi Mumbai (**Vashi) : Vardhaman Chambers, Shop No 15 B & C, Plot no 84, Sector 17, Vashi, Navi Mumbai - 400705, Maharashtra • **Navsari :** 1st Floor, Unit no 106 Prabhakunj Heights, Sayaji, Station Road, Opp ICICI Bank, Navsari - 396445, Gujarat • **Noida :** Unit No. K-20, First Floor, Sector-18, (NEXT TO AXIS BANK), Noida - 201301, Uttar Pradesh • **Noida (**Sector 63) : Plot No. 24, First Floor, Block-H-A1, Sector-63, Noida, Gautam Budh Nagar, Pin Code -201301, Uttar Pradesh • **Panipat :** 510-513, Portion of First Floor, Ward -8, Opp. Bhatak Chowk, G.T.Road, Panipat-132103, Haryana • **Panjim :** Shop G 2 Ground floor, Milroc Lar Menezes Swami Vivekanand Rd, Opposite Old Passport Office, Panaji - 403001, Goa • **Panvel :** Shop no 5 & 6, Ground Floor, Neel Empress, Plot no 92 93, Sector No.1, New Panvel - 410206, Maharashtra • **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, Bihar • **Pune :** Ground Floor, Chimbalkar House, 1205/4/6, Opp Sambhaji Road, Jungli Maharaj Road, Pune - 411004, Maharashtra • **Pune (**CAMP) **:** Shop No.6, Ground Floor, Chetna Co-operative Housing Society Ltd, 2423, general Thimayya marg, Camp, Pune-411001, Maharashtra • **Pune (**Pimpri) : Unit No.A 19, No.4510- Ground Floor, Empire Estate Bldg, Premier City, Pune - 411019, Maharashtra • **Pune (**Baner CEC) : Ground Floor, Pride Coronet, Beside BATA Showroom, Baner, Pune - 411045, Maharashtra • **Raipur :** Raheja Tower, 1st Floor, Shop no. 6,7,8 & 9 Jail Road, Raipur - 492001, Chattisgarh • **Rajkot :** Shop No 2 3 4 & 5 Madhav Arcade, opp Garden, Nr RMC Commissioner Bungalow, Ram Krishna Nagar Main Road, Rajkot - 360001, Gujarat • **Ranchi :** Toplink Serenity Building, 1st Floor, Unit no 102 and 2nd Floor unit no 202, Line Tank Road, Near Firayalal Chowk, Ranchi - 834001, Jharkhand • **Shimla :** Unit No.21, First Floor, The Mall, Shimla - 171001, Himachal Pradesh • **Siliguri :** Ground Floor, Shanti Square, 2nd Mile, Sevok Road, Siliguri - 734001, West Bengal • **Surat :** Shop no 2, Ground Floor, Solaris Royce, Opp Old RTO, Besides AGS Eye Hospital, Athwagate, Surat - 395007, Gujarat • **Trivandrum -** Ground Floor No 44/856 MM towers Vazhuthacaud Road Cotton Hill Edapazhanji Thriuvananthapuram - 695014, Kerala • **Udaipur :** Shop no.2, Ratnam, Plot No.-14, Bhatt Ji Ki Badi, Udaipur - 313001, Rajasthan • **Vadodara :** Unit No. 108/109/110, 1st Floor, Midtown Heights, Opp BOB, Jetalpur Road, Vadodara - 390007, Gujarat • **Valsad :** Unit no.A1 & A2, Ground Floor, Zenith Doctor Hosue, Halar Cross Road, Valsad - 396001 Gujarat. • **Varanasi :** D-58/12A-7, Ground & 1st Floor, Sigra, Varanasi -221010, Uttar Pardesh

Email Ids: • **Ahmedabad:** TrxnAhmedabad@icicipruamc.com • **Bangalore:** TrxnBangalore@icicipruamc.com • **Chennai:** TrxnChennai@icicipruamc.com • **Delhi:** TrxnDelhi@icicipruamc.com • **Hyderabad:** TrxnHyderabad@icicipruamc.com • **Kolkatta:** TrxnKolkatta@icicipruamc.com • **Mumbai - Fort:** TrxnMumbai@icicipruamc.com • **Mumbai - Goregaon:** Trxn@icicipruamc.com • **Pune:** TrxnPune@icicipruamc.com.

Toll Free Numbers: (MTNL/BSNL) 1800222999 ; (Others) 18002006666 • Website: https://isif.icicipruamc.com

Other Cities: Additional official transaction acceptance points (CAMS Transaction Points) (Contnd.)

• **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 – 305001 Rajasthan • **Akola:** Shakambari Square,Shop No 18, First Floor,Durga Chowk, Akola- 444001 Maharashtra • **Alappuzha (Allepey):** Ground Floor, Indigra Building, Church Road, Mullakkal, Alappuzha. 688011 Kerela • **Aligarh:** Shop No. 2, Ground Floor, Regency Complex, Shyam Nagar, Center Point, Railway Station Road, Aligarh, Uttar Pradesh-202001 Uttar Pradesh • **Alwar:** No. 2, Opposite UIT Building, Near Bhagat Singh Circle, HDFC Bank Lane, Alwar, PIN-301001 Rajasthan • **Ambala:** Plot no.5318/2 and 5314/1, Ground floor, Near B.D. High School, 3 Cross Road, Ambala Cantt, Ambala-133001 Haryana • **Amravati:** 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, 515001 Andhra Pradesh • **Angul:** Ground Floor, Plot no.- 892, Khata No.- 432/935, Ward no.- 21, Mouza – Angul, Amlapada Lane 6, Angul -759122 Odisha • **Ankleshwar:** Shop no G-6, Shree Narmada Arcade, Old N.H.8 Road, Nr Kotak Mahindra Bank, Ankleshwar-393002 Gujarat • **Azamgarh:** Aniruddha Tower, Ground Floor, Mohalla Ailwal, Tappa-Attishee, Pergana-Nizamabad, Tehsil-Sadar, District- Azamgarh-276001 Uttar Pradesh • **Baharampur (WB):** Ground floor, Holding no. 186 / 1, A.C. Road. P.O Khagra, District Murshidabad, PIN 742103 West Bengal • **Balasore:** OT Road, Police Line chowk, plot no.52 (khata no. 299/604), PO Padhuapada, Baleshwar -756001 Odisha • **Ballia:** Unit No CP-1 , Harpur Yojna, Awas Vikas Colony, Main Road, Ballia-277001 Uttar Pradesh • **Bangalore (Kalyan Nagar):** "Ground Floor, AVYA ARC at No.3 PID No.88-308-3, 2nd Cross, 2nd Block BDA Layout, Subbaihnapalya, Kalyan Nagar, Bangalore-560033 Karnataka • **Bangalore (Whitefield II):** Ground Floor, Saroj Studio Building, No 208, Thubarahalli, Varthur Road, Bengaluru, Karnataka – 560066 Karnataka • **Bardoli:** Shop no 4, Laxmi House, M G Road, Bardoli-394601 Gujarat • **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 • **Begusarai:** Sita Ram Radhe Complex, Ground floor, Power house road. Begusarai-851101 Bihar • **Behrampore:** Ground Floor, Dharma Nagar, Lane 5, Berhampur, District - Ganjam -760002 Odisha • **Belgaum:** Shop No.2 of Ravishree Building, No. 79-B, Ground Floor, Somwarpeth Tilakwadi, Belgaum-590006 Karnataka • **Bellary :** Gnananandam No.2 02, 1st 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-812001 Bihar • **Bhatinda:** Unit no.9959, Main G.T. Road, adjoining ICICI Bank Ltd, Bhatinda-151001 Punjab • **Bhavnagar:** Shop No. 1, Ground Floor, Victoria Prime, Block D5/5-A, Kaliyabid Water Tank, Near Dilbahar, Lakhubha Hall Road, Bhavnagar-364002 Gujarat • **Bhillai:** Shop no.107, A&B, Buniyad Complex, Nehru Nagar east, (Near Agrasen Chowk), Bhilai-490020, Dist - Durg, Chattisgarh • **Bhilwara:** Kashra No. 2742/4 Me, Ground Floor, Shop No.5, Shree Mahalaxmi Chamber, Near Sandeep Bajaj Showroom, Pur Road, Gandhi Nagar, Bhilwara - 311001 , Rajasthan • **Bhiwani:** Dss (Double Storey Shop) : 22, Panchayat Pocket , Urban Estate , Bhiwani-127021 , Haryana • **Biharshariff (Rohtas):** Mohalla, Bhaishasaur, Ranchi Road, Bihar Shariff, Nalanda-803 101, Bihar • **Bijapur (Vijayapura):** Ground Floor, Shivam Building, Universal Developers, 979, Gourukul Road, Vijayapur-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- 495001, Chattisgarh • **Bokaro:** Ground floor, Plot no. F18, City Centre, Sector – 4, Bokaro Steel City, Bokaro, Pin: 827004, Jharkhand • **Calicut:** 6/842, "Charismaa Building" Opp. ICICI Bank, YMCA Road Calicut-673 001, Kerela • **Chandrapur:** Shop no 1 Ground Floor, Tumkum Building, Ghanshyam Bhavan, Chandrapur- 442401, Maharashtra • **Chennai (Parrys):** 1st Floor, Pesona court, New No 317, Old No 153, Thambu Chetty Street, George Town, Parrys, Chennai - 600001, Tamilnadu • **Chhindwara:** First Floor, I Complex, Opp. SAF Gate, Next to Kuladevi Plaza, Parasia Road, Chhindwara, -480001, Madhya Pradesh • **Cochin (Kakkanad):** Veekay Tower, 1st Floor, NGO Quarters, Mavelipuram -Road, Thrikkakara, Kakkanad, Kochi, Kerala – 682030, Kerela • **Cooch Behar:** Ground Floor, Holding no 976, Rup Narayan Road, Near Rajbari Stadium, PO & Dist. Coochbehar, West Bengal, Pincode 736101, West Bengal • **Cuddapah (Kadapa):** Ground Floor, No 41/1548 Sankarapuram, Kadapa Town, YSR District - 516002, Andhra Pradesh • **Darbhanga:** Gr Flr, Raj complex, Near Poor Home, Station Road, Behind Sahil Hyundai showroom, Mirzapur-846004, Dt. Darbhanga, Bihar • **Davangere:** Ground Floor, Door no. 172 & 172/1, P.J.Extension, 2nd Main, Chetna Hotel Road, Davangere-577002, Karnataka • **Delhi (New Delhi - Vikas Marg):** Unit no.6, 1st Floor, Opposite Metro Pillar No. 75, Shankar Vihar, Main Vikas Marg, Delhi- 110092, Delhi • **Deoria:** Unit No. 781 (Old No. 437), Kotwali Road, First Floor, (Above SBI Bank), Deoria-274001, Uttar Pradesh • **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, Tamilnadu • **Faizabad (Ayodhya):** Unit no 2/6/35, Ground floor, Mohalla Niawa, Pargana Haveli Awadh, Tehsil – Sadar, Ayodhya - 224001, Uttar Pradesh • **Firozabad:** 20, S N Marg, Novelty Glass Works, Firozabad-283203, Uttar Pradesh • **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 • **Gaya:** Vijaya Complex, Ground Floor, Gewalbigha, Gaya-823001, Bihar • **Gorakhpur:** Shop No. UGF 1-4, Ground Floor, Cross Road, Bank Road, Situated at A.D.College Chowk, Goarkhpur-273001, Uttar Pradesh • **Gulbarga:** Ground Floor, Shop no 8 9 10, Kandoor Mall Building, S V Patel Chowk, Station Bazar, Gulbarga-585102, Karnataka • **Guntur:** Door No 6/11/14, Ground Floor, 11th Lane, 2nd Cross Road, Arundelpet, Guntur-522002, Andhra Pradesh • **Gurdaspur:** Ground floor, Hadbast no 335 , Khasra no 848/2(0-4), Hanuman chowk , Tibri phatak , Village shahzada nangal , Gurdaspur-143521, Punjab • **Haldia:** Ground floor, HPL Link road, Manjushree More, Basudevpur, Haldia-721602. West Bengal • **Haldwani:** Unit no 119, Ground Floor, Mukharjee Compound Bhotia Padav, Haldwani-263139, Uttarakhand • **Haridwar:** Khasra No.656M 657M, Ground Floor, Ashirwad Tower, Model Town Colony, Opp Prem nagar Ashram, Pargana-Jwalapur, Haridwar. Pincode 249407. Uttarakhand • **Hassan:** Ground floor, No. 7-1-3-14B, 3rd Cross, Sampige Road, KR Puram, Hassan – 573201, Karnataka • **Hazaribagh:** Dhiman Complex, 1st Floor, GGS Road, near Annanda Chak, Hazaribagh-825301, Jharkhand • **Himmatnagar:** Shop no. 7, 8 & 9, Rajendra Sinh Maharaj Rajput Samaj Bhavan, Panchbatti Station Road, Himmatnagar-383001, Gujarat • **Hisar:** SCF no 89, Ground floor , Sector-CUE-1, Green Square market , Hisar-125001, Haryana • **Hoshiarpur:** Dhami Comercial Complex, 1st Floor, Sutheri Road, Hoshiapur-146001, Punjab • **Hosur:** VG Towers, Ground Floor, No: 40/5, Royakotta Road, 1st Cross, Hosur-635109, Tamilnadu • **Hubli:** Ground floor, Shop No 6, CTS No 122/151 Kalburgi Noolvi majestic New Cotton Market, Hubli- 580029, Karnataka • **Hyderabad (HiTech City):** Srishiti Towers, Door No.1-98/2/11/3, 1st Floor, Shop No.3, Arunodaya 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:** Ground Floor,Trade Center, Plot no 243/1,Near Jalgaon People's Bank,Jalgaon-425001, Maharashtra • **Jalna:** Ground Floor, Prakash building, post office road, beside Hotel Amber, Jalna-431203, Maharashtra • **Jaunpur:** Unit No. 88 (Old No. 62), Ground Floor, Mohalla Jahangeerabad, Parg Haveli, Tehsil & District Jaunpur-222002, Uttar Pradesh • **Jhansi:** House No 407, Raj Estate, Ground Floor, Civil Lines, CP Mission Compound, Gwalior Road, Jhansi - 284003, Uttar Pradesh • **Jorhat:** Crystal Tower, Upper Ground Floor, Thana road, opposite of Laxmi Union High School, Jorhat-785001, Assam • **Junagadh:** Ground Floor, Shop no G3 and G4, Central Plaza, Opp. Bauddin College, Kalavad, Junagadh-362001 Gujarat • **Kakinada:** Ground Floor, 6 3 21 Dantuvari street and Nukalamma Temple Road, Suryaraopeta, Kakinada East-533001 Godavri District, Andhra • **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:** Ground Floor, No. 47/2535-1, Jayaram's Arcade, AKG - Stadium Road, Next to MAKS Hospital, Talap, Kannur-670002, Kerela • **Karimnagar:** "Ground Floor, No 7-2-954,Mankammathota, karimnagar-505001, Telangana • **Karnal:** DSS Shop No.211, Sector-12, Urban Estate Karnal, Tehsil and District Karnal-132001, Haryana • **Karur:** Ground Floor, No: 23, Sengunthapuram, 1st Cross, Karur-639002. Tamilnadu • **Kashipur:** Chamunda complex, Ground floor, Mauja Maheshpura, Ram Nagar Road, Tehsil Kashipur, District U.S. Nagar-244713 Uttarakhand • **Khammam:** Ground Floor, No: 8-1-208/209, Wyra Road, BK Bazaar Colony, KIM's Hospital Lane, Khammam-507001, Telangana • **Kharagpur:** Ground Floor, Sai Complex, O.T. Road, Inda, Kharagpur, Dist West Mednipur-721305, West Bengal • **Kolkata (Saltlake):** 1st Floor at Premises No. BD-15, Sector-1, Saltlake, Kolkata-700064, West Bengal • **Kolkata (Anandlok - DET):** 103 & 103A, 1st Floor, Block – B, Anandalok, 227 AJC Bose Road. Kolkata - 700020 , West Bengal • **Kollam:** "Ground Floor, A. Narayanan Shopping Complex, Kadapakkada, Kollam-691008 Kerela • **Korba:** Indira Commercial & Residential Centre, Plot No 86, Satyam Orcade, Ward No. 13, T.P. Nagar, Korba-495677 Chattisgarh • **Kota:** Unit No.381-382, Shopping Center, Rawat Bhatta Road, (Near IDBI Bank), Kota-324006 Rajasthan • **Kottayam:** Ground Floor, No: 2264 A & 2265, Vellapally Building, Manorama Junction, Kottayam Kumily Road, Kottayam-686001 Kerela • **Kumbakonam:** Ground floor, No: 18/1, Ramasamy Koil South Street, Kumbakonam–612001 Tamilnadu • **Kurnool:** Ground Floor, Shop No: 1, 2, 3, Door No: 40/39 & 40/39-3-1A, Bangurpet, Bellary Road, Kurnool – 518003 Andhra • **Kurukshetra:** 1st Floor, Sco no. 6, Sector 17, Huda Kurukshestra-136118 Haryana • **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 Tamilnadu • **Mahesana:** 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, Jubliee Road, Uphill Malappuram-676505 Kerela • **Malda:** Sarbamangala Pally, Manaskamona Road, Holding No: 677/378 (A)/136, P.S.: English Bazar, P.O. & Dist.: Malda, Pin: 732101 West Bengal • **Mandi:** Unit No. 118/9, Lower Ground Floor, Old Bus Stand, Mandi-175001 Himachal Pradesh • **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. Uttar Pradesh • **Moga:** SCF 33 , Ground Floor, Improvement Trust, Scheme No 3, GT Road, Moga,-142001. Punjab • **Mumbai (Goregaon-B6):** Block B6, 2nd Floor, Nirlon Knowledge Park, Western Express Highway,

Other Cities: Additional official transaction acceptance points (CAMS Transaction Points) (Contnd.)

Goregaon East, Mumbai 400063. Maharashtra • **Mumbai (Thane):** 1st Floor, Mayur CHS Ltd, Ram Maruti Road, Thane West - 400601 Maharashtra • **Mumbai (Goregaon-B2):** 8th Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400063. Maharashtra • **Mumbai (Santacruz):** ICICI Prudential Mutual Fund Tower, Vakola, Santacruz East. Mumbai 400055. Maharashtra • **Muzaffarnagar:** Unit No 414, Ground Floor, Jansath Road, Kambal Wala Bagh, New Mandi Near ICICI Bank Ltd, Muzaffarnagar-251001 Uttar Pradesh • **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 Tamilnadu • **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 • **Palakkad:** "KHOLE COMPLEX" Ground Floor, Chandra Nagar Post, Palakkad , Pincode-678007 Kerela • **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 Punjab • **Patna (Rajabazar):** 1st Floor, Rajabazar, Bailley 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 Code-144401 Punjab • **Porbander:** Shop no.2, Ground Floor, Gitanjali Complex, Opp Pujara Telecom, M.G. Road, Porbander-360575, Gujarat • **Puducherry:** Ground Floor, No.172/2, Oulgaret Commune, Natesan Nagar, Pondicherry- 605005 Puducherry • **Raibareilly:** Property No. 8 Ground Floor, Feroz Gandhi Nagar Yojana, Rai-Bareilly-229001 Uttar Pradesh • **Rajahmundry:** Ground Floor, 7-28 - 36/1, Vygram Road, Rajahmundry, Andhra Pradesh-533101 Andhra • **Rajpura:** "Shop No. 7 and 8, First Floor, Calibre Market, Block-D, Patiala Road, Dalima Vihar, Rajpura Township, Tehsil Rajpura, District - Patiala, Pin Code-140401 Punjab • **Ratlam:** Unit no.18, Datki Puliya, Do Batti - Ratlam-457001 Madhya Pradesh • **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 Haryana • **Rohtak:** Unit No. : 31, Ground Floor, Ashoka Plaza, Rohtak, Haryana-124001 Haryana • **Roorkee:** Shop No.10, Ground Floor, City Pride, Civil Line, Roorkee-247667 Uttarakhand • **Rourkela:** Holding no-74 (old no-72), Uditnagar Main Road, Plot no. 304, (beside meher eye hospital), Rourkela-769012 Odisha • **Sagar:** Ground Floor, Poddar House, Plot no 7, Ward 6, 2-Civil Lines, Sagar-470001 Madhya Pradesh • **Saharanpur:** Plot No. 144, Ground Floor, Dara Pathanpura, Mission Compound, (Near Parasnath Plaza), Saharanpur, Pin Code-247001, Uttar Pradesh • **Salem:** ICICI Prudential AMC Ltd. Ground Floor, D.No.259-B, Shiva Towers, Advaida Ashram Rd, Fairlands, Salem - 636 004. Tamilnadu • **Sambalpur:** Samal Complex, Ground Floor, Shop no. 1,2 & 3, main Road, Budharaja, PS-AINTHAPALI, Sambalpur-768004, Odisha • **Sangli:** 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-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 , Meghalaya • **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–332001, Rajasthan • **Sirsa:** Garg Tower, First Floor, Opposite AROMA HOTEL, Dabwali Road, Sirsa, Pin Code-125055, Haryana • **Sitapur:** D R Tower, Unit No 941/A, 1st floor, Civil Lines, Sitapur, Uttar Pradesh – 261001, Uttar Pradesh • **Solan:** Kapoor Complex, Lower Ground Floor, Mall Road, Solan-173212. Himachal Pradesh • **Solapur:** 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-131001, Haryana • **Sri Ganganagar:** Shop no 96 & 97, Ground Floor, new cloth Market, Suratgarh road, National Highway No.15, Sri Ganganagar-335001, Rajasthan • **Srikakulam:** Ground Floor, No 17/B, GT Road, Deepa Mahal Area, Srikakulam-532001. Andhra • **Srinagar:** 1st floor above ICICI Bank, Karan Nagar, Near Gole Market, Srinagar–190010, Jammu and Kashmir • **Surendranagar:** Mega Mall, 102 FF, Bus Stand Road, Surendranagar–363001, Gujarat • **Thiruvalla:** Ground Floor, Amprayil Shopping Complex, T K Road, YMCA Junction, Thiruvalla –689101. Kerela • **Thrissur:** Sree Lakshmi Building (K.A. kumaran Memorial Building) Shornur Road, P.O. Thiruvambady-680022, Kerela • **Tinsukia:** Albee's Commercial Complex, Ground Floor, S R Lohia Road, Tinsukia-786125, Assam • **Tirunelveli:** Door No.256G, First Floor, Tiruchendur Road, murugankurichi, Palayamkottai, Tirunelveli -627002, Tamilnadu • **Tirupati:** First Floor, No 20-3,125/A, Tirumala Bye Pass Road, Tirupati-517501, Andhra • **Tirupur:** Ground Floor, Door no.23, Block no24, Balaji Layout, Tirupur-641601 Tamilnadu • **Trichy:** D-27, 7th Cross Road, Thillai Nagar, Trichy-620018, Tamilnadu • **Tuticorin:** Ground Floor, No. 332, WGC Road (VOC Road), Melur Post, Thoothukudi - 628002, Tamilnadu • **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, Tatya Tope Marg, Free Ganj, Ujjain-456001 Madhya Pradesh • **Vadodara (CEC):** 101 & 102 (N) 1st Floor, Sneh Signature, Tulsidham Makarpura Road,Nr Tulsidham Cross Road, Manjalpur, Vadodara-390011 Gujarat • **Vapi :** Third Floor, Unit no 301, Bhula Laxmi Business Center, Vapi Silvasa Road, Opp DCB Bank, Vapi-396191, Gujarat • **Vasco:** Unit no 105 and 106, First Floor, Anand Chambers, Opp SBI Bank Vasco Da Gama, Vasco-403802 Goa • **Vellore:** Lingam Plaza, Door No. 104, Ground Flr, Arani Road, Sankarampalayam, Vellore-632001 Tamilnadu • **Vijaywada:** 40-1-129, 2nd Floor, Centurion Plaza, Beside ICICI Bank, Near Benz Circle, M G Road, Vijaywada-520010. Andhra • **Vishakhapatnam:** 2nd Floor, no. 47-3-25, Dwarka Nagar 5th Lane, Seethammapeta main Road, Vishakapatnam - 530016. Andhra • **Warrangal:** "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 MFU is www.mfuonline.com.

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By ICICI PRUDENTIAL MUTUAL FUND

September 2026

Investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.