Name of the Asset Management Company:

ICICI Prudential Asset Management Company Limited

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

KEY INFORMATION MEMORANDUM

ICICI Prudential Life Cycle Fund 2036

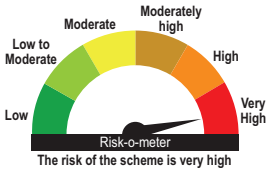
(An open ended fund with attributes of pre-determined maturity and glide path for goal based investing)

This scheme is suitable for investors who are seeking*:

- Long term wealth creation
- An open ended scheme following glide path strategy based investing across asset classes, i.e. Equity, Debt, InvITs, ETCDs, Gold & Silver ETF.

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

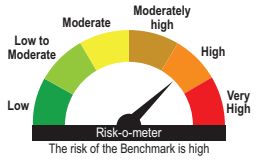
Riskometer



The risk of the scheme is very high

Benchmark
(Nifty 200 TRI (65%) + Nifty Composite Debt Index (30%) + Domestic Price of Gold (3%) + Domestic Price of Silver (2%)

Benchmark Riskometer



The risk of the Benchmark is high

It may be noted that the scheme risk-o-meter specified above is based on the internal assessment of the scheme characteristics and may vary post NFO when the actual investments are made. The same shall be updated on ongoing basis in accordance with paragraph 6.16 of the Master Circular for Mutual Funds dated March 20, 2026 (the Master Circular).

Offer of Units of Rs. 10 each during the New Fund Offer period and at NAV based prices on an on-going basis.

New Fund Offer opens	New Fund Offer closes
August 26, 2026	September 9, 2026

Scheme Reopens On:

In accordance with 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.

The Scheme will re-open for continuous Sale and Repurchase within 5 business days from the date of allotment.

SCHEME CODE: ICIC/O/L/LCY/26/05/0207

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	**Regd. Office:** 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi-110 001. **Corporate Office:** ICICI Prudential Mutual Fund Tower, Santacruz East, Mumbai – 400055 **Central Service Office:** 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai 400 063. Tel: (91) (22) 26852000, Fax: (91)(22) 2686 8313.
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	www.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 Scheme/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 Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centre or distributors or from the website www.icicipruamc.com

The particulars of ICICI Prudential Life Cycle Fund 2036 (the Scheme) have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (herein after referred to as SEBI (Mutual Funds) Regulations/MF Regulations/Regulations) as amended till date, and filed with 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.

This Key Information Memorandum is dated July 29, 2026.

INVESTMENT OBJECTIVE:

An open-ended life cycle fund with maturity of 10 years following glide path approach for goal-based investing. The Scheme shall invest across asset class. The Scheme shall invest in equity and equity related instruments and Debt, money market instruments to generate capital appreciation and regular income. The Scheme may invest certain portion in units of InvITs, Gold & Silver ETF and Exchange Traded Commodity Derivatives.

However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

ASSET ALLOCATION PATTERN:

The Scheme is an open-ended life cycle fund with maturity of years following glide path approach for goal based investing.

Below shall be the Asset Allocation for the Scheme based on the years left to maturity:

Years to Maturity	Year#	Investment in Equity and Equity related instruments*	Investment in Debt and Money Market Instruments	Investment in Gold & Silver ETFs/ Gold & Silver ETCDs @/ InvITs
5 to 10 years	2026 to 2031	50% to 65%	5% to 25%	0% to 10%
3 – 5 years	2031 to 2033	35% to 50%	25% to 50%	0% to 10%
1 – 3 years	2033 to 2035	20% to 35%	25% to 65%**	0% to 10%
<1 year	2036	5% to 20%	25% to 65%**	0% to 10%

Note: The AMC shall evaluate the market situation while taking exposure towards Gold/Silver ETF & ETCD. Considering the current market conditions, the exposure towards Gold ETF and ETCD will be restricted at 5% of the AUM and the same shall be reviewed from time to time.

#Based on Allotment date

*The Scheme may take Equity Arbitrage exposure up to 50% in addition to the investment range specified for equity while ensuring that total investment in equity and equity related instruments remains within 65% to 75% in the scheme

**Exposure in debt instruments shall be limited to AA & above rated instruments with residual maturity less than the target maturity of scheme. For money market instruments, long term rating of issuers shall be considered.

The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.

@ The Scheme may hold the underlying goods in case of physical settlement of Exchange Traded Commodity Derivatives (ETCDs) contracts. In such cases, mutual funds shall dispose of such goods from the books of the scheme, at the earliest, not exceeding the timeline below:

1. For Gold and Silver: - 180 calendar days from the date of holding of physical goods,
2. For other goods (other than Gold and Silver):
   a) By the immediate next expiry day of the same contract series of the said commodity.
   b) However, if Final Expiry Date (FED) of the goods falls before the immediate next expiry day of the same contract series of the said commodity, then within 30 days from the date of holding of physical goods

As per SEBI (Mutual Funds) Regulations, 2026, 'goods' shall mean the goods notified by the Central Government under paragraph (bc) of section 2 of the Securities Contracts (Regulation) Act, 1956 and forming the underlying of any commodity derivative.

The Cumulative Gross Exposure across Equity, ADR/GDR/Overseas securities/ Overseas ETF, Debt, Units of Gold ETFs / units of Silver ETFs/ Exchange Traded Commodity Derivatives, units of REITs and INVITs and such other securities/ assets as may be permitted by SEBI from time to time, should not exceed 100% of the net assets of the scheme.

The Scheme may invest up to US $ 20 million in GDRs/ADRs/Foreign equity securities/mutual funds and such limit shall be utilized in accordance with paragraph 13.11 of the Master Circular. Further, the said limits shall be valid for a period of six months from the date of closure of NFO. Post completion of the six months, the relevant provisions of para 13.11 of the Master Circular shall be applicable.

Investment in overseas ETF has currently been suspended pursuant to communication received from AMFI dated March 20, 2024, and the same shall be resumed in accordance with directions received from SEBI/AMFI in this regard from time to time, and in line with paragraph 13.11 of the Master Circular.

The Scheme may take exposure to various instruments will be as per the indicative table given below:

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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Stock lending	Up to 20% of net assets and single intermediary (broker) limit upto 5% of net assets.	Paragraph 13.6 of the Master Circular
2.	Derivatives	As follows:	Paragraph 8.5 and 13.15 of the Master Circular
2(a)	Equity derivatives (hedge & non hedge) exposure through instruments such as Index futures, stock futures, Index Options, stock options (including writing of covered call options)	Up to 50% of the net assets	
2(b)	Debt Derivatives (hedge & non hedge exposure) through instruments such as Interest rate swaps and forward rate agreements	up to 50% of the debt portfolio	
2(c)	Exchange Traded Commodity Derivative (ETCD)	Upto 10% of the net assets	Paragraph 13.16.9(c) of the Master Circular
3	Securitized Debt	upto 15% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower	Paragraph 13.1(2) of the Master Circular
4	Overseas securities	Up to 35% of the net assets	Paragraph 13.11 of the Master Circular
5	Units issued by 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.
6	Units issued by InvITs	Up to 10% of the net assets and upto 5 % of its NAV in case of units issued by a single issuer.	Paragraph 13.13.5 of the Master Circular
7	AT1 and Tier II Bonds	a) Upto 10% of its NAV of the debt portfolio of the scheme in perpetual debt instruments and b) Upto 5% of its NAV of the debt portfolio of the scheme at single issuer level. The above exposure will be subject to the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Paragraph 13.1(9) of Master Circular
8	Structured Obligations and Credit Enhancements	Up to 10% of the Debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes: a. Unsupported rating of debt instruments (i.e. without factoring in credit enhancements) is below investment grade and b. Supported rating of debt instruments(i.e. after factoring - in credit enhancement) is above investment grade.	Paragraph 13.1(10) of the Master Circular
9.	Units of Gold ETF	The scheme may invest in units of Gold ETF upto 5% of the Net Assets of the Scheme	Not Applicable

The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI in accordance with paragraph 13.15.1 of the Master Circular.

- **Rebalancing of deviation 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 SEBI Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

- **Rebalancing in case of 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 Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Paragraph 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 AMC 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 day 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 SID as per the aforesaid mandated plus extended timelines, AMC shall:

  - not be permitted to receive fresh flows in the Scheme till the time the funds are deployed as per the asset allocation mentioned in the SID
  - not be permitted to levy exit load, if any, on the investors exiting the Scheme after 60 business days of not complying with the asset allocation of the Scheme;
  - 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

As and when there is corresponding change in the Asset Allocation with respect to the years to maturity, the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days from the date when the revised allocation becomes effective.

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

Considering the inherent characteristics of the Scheme, equity positions are built-up gradually and also sold off gradually. This would necessarily entail having large cash position before the portfolio is fully invested and during periods when equity positions are being sold off to book profits/losses or to meet redemption needs. Such positions shall be subject to rebalancing period and in line with paragraph 1.9.1.b of the Master Circular.

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

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

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

Sr. No.	Particulars
1.	Short Selling

INVESTMENT STRATEGY:

The Scheme is an open-ended life cycle fund with maturity of 10 years following glide path approach for goal-based investing.

The Scheme proposes to invest across asset classes, in line with the asset allocation mentioned in the SID, with the aim of generating capital appreciation and income for investors in the long term. With this aim, the Fund Manager will allocate the assets of the Scheme in Equity and equity related instruments, Debt instruments and units of Gold ETFs/ETCDs/ units of Silver ETFs/ units of InvITs. The actual percentage of investment in the asset classes will be decided after considering the prevailing market conditions, the macroeconomic environment (including interest rates and inflation), the performance of the corporate sector, the equity markets and general liquidity and other considerations in the economy and markets.

The Scheme shall follow an active investment strategy. Given the category characteristics, the exposure range towards Equity & Equity related instruments and Debt instruments shall change during the Life Cycle of the Scheme as per the stated Asset Allocation mentioned above to maintain portfolio liquidity.

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

The Scheme may also take exposure to various derivatives during the life cycle of the Scheme as may be permitted by SEBI from time to time. The Scheme may take Equity Arbitrage exposure up to 50% in addition to the investment range specified for equity while ensuring that the total investment in equity and equity related instruments remains within 65% to 75% in such schemes.

The Scheme shall invest in Debt securities available across duration and credit. 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 AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as longer term financial health of the issuer.

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

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

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

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

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

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

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

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

Risk Profile of the Scheme:

Mutual Fund units involve investment risk including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:

It is intended to generate capital appreciation and maximize the returns by actively investing in equity/ equity related securities and utilizing debt and money market instruments as a defensive investment strategy. At times such churning of portfolios may lead to substantial losses due to subsequent adverse developments in the capital markets or unfavourable market movements. In view of the same, there can be no assurance that the investment objective of the Scheme will be realized.

Risk associated with Life Cycle Funds –

1. **Non-Discretionary Glide Path Risk:** The Scheme follows a pre-determined, rule-based glide path and the Fund Manager has no discretion to deviate from the prescribed asset allocation at any phase, irrespective of prevailing market conditions, which may result in sub-optimal risk-adjusted returns during certain market cycles.
2. **Fixed Maturity and Exit Load Risk:** The Scheme's strategy is calibrated to a fixed maturity date along with a grade exit load which may constrain investor liquidity and materially affect effective returns on premature withdrawals before the Scheme's designated maturity year.
3. **Credit and Interest Rate Risk in Terminal Phase:** Allocation shifts towards debt instruments nearer to the target date, increasing its sensitivity to credit events and interest rate movements. However, the Scheme is limited by the regulatory requirement that permissible debt investments be restricted to instruments rated AA and above, with residual maturity not exceeding the target maturity of the Scheme thereby mitigating potential credit events.
4. **Portfolio Transition and Market Impact Risk:** Mandatory glide path rebalancing may require liquidation of equity positions and reinvestment into debt instruments at predetermined intervals without regard to prevailing market conditions, potentially resulting in crystallisation of losses and market impact costs adversely affecting investor returns.
5. **Pre-Maturity Merger and Reinvestment Risk:** When the residual tenor falls below one year, the Scheme may be merged with the nearest available maturity Life Cycle Fund, which may alter the investor's maturity profile and applicable glide path. Upon scheduled maturity, reinvestment opportunities may not offer comparable risk-return characteristics. The requirement of affirmative unitholder consent prior to any such merger ensures that investors retain the right to evaluate and accept or reject the proposed change before its implementation.
6. **Fund Manager Change:** A change in fund manager may result in a strategy drift wherein the incoming manager adjusts the asset allocation and rebalancing approach which may alter the risk-return profile of the fund.

Market Risk

The Scheme's NAV will react to the stock market movements. The investor could lose money over short periods due to fluctuation in the Scheme's NAV in response to factors such as economic and political developments, changes in interest rates and perceived trends in stock prices and market movements, and over longer periods during market downturns.

Settlement Risk

The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, and there can be a subsequent decline in the value of the securities held in the Scheme's portfolio.

Portfolio Concentration Risk

To the extent that the Scheme may concentrate its investments in the Securities of companies of certain companies/sectors, the Scheme will therefore be subject to the risks associated with such concentration. In addition, the Scheme may be exposed to higher levels of volatility and risk than would generally be the case in a more diverse fund portfolio of equity Securities. Such risks may impact the Scheme to the extent that it invests in particular sectors even in cases where the investment objective is more generic.

Volatility Risk

The equity markets and derivative markets are volatile and the value of securities, derivative contracts and other instruments correlated with the equity markets may fluctuate dramatically from day to day. This volatility may cause the value of investment in the scheme to decrease.

Redemption Risk

Investors should note that even though the Scheme is an open ended Scheme, subscription/redemptions directly with the Fund would be subject to minimum application amount

Right to Limit Redemptions

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

Risk associated with investing in equities, equity related instruments and units of Real Estate Investment Trusts (REITs)

- The value of the Schemes' investments may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down.
- Investors may note that AMC/Fund Manager's investment decisions may not be always profitable, as actual market movements may be at variance with anticipated trends. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Schemes to make intended securities purchases due to settlement problems could cause the Schemes to miss certain investment opportunities.
- The Mutual Fund may not be able to sell / lend out securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.
- Investors may note that the dividend is due only when declared and there is no assurance that a company (even though it may have a track record of payment of dividend in the past) may continue paying dividend in future. As such, the schemes are vulnerable to instances where investments in securities may not earn dividend or where lesser dividend is declared by a company in subsequent years in which investments are made by the scheme. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay dividend, the performance of the schemes may be adversely affected due to such factors. In addition, investments in units of

REITs could also receive funds through repatriation of funds by these Trusts in the 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, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes in the securities in which it invests. This may however increase the risk of the portfolio.
- Fund manager endeavors to generate returns based on certain past statistical trend. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
- 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, the Scheme will aim at taking exposure into relatively liquid stocks where there will be minimal risk to square off the transaction. The Schemes investing in foreign securities will be exposed to settlement risk, as different countries have different settlement periods.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Schemes or business prospects of the Company in any particular sector.
- 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.
- 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 timescale 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.

Risk associated with investing in fixed income and money market securities :

- **Market Risk:** The Net Asset Value (NAV) of the underlying scheme(s), to the extent invested in fixed income securities, will be affected by changes in the general level of interest rates. The NAV of the underlying scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Liquidity Risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
- **Credit Risk:** Investments in fixed income securities 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 underlying scheme(s) 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.
- **Settlement risk:** The inability of the underlying scheme(s) to make intended securities purchases due to settlement problems could cause the underlying scheme(s) to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the underlying scheme(s)' portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the underlying scheme(s)' portfolio.
- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the underlying scheme(s).

Risks associated with investment in unlisted securities:

- Except for any security of an associate or group company, the underlying scheme(s) have the power to invest in securities which are not listed on a stock exchange or receive unlisted securities which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. These securities may lack a liquid secondary market and there can be no assurance that the underlying scheme(s) will realise their investments in these securities at a fair value.
- Different types of fixed income securities in which the underlying scheme(s) would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the underlying scheme(s) risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the underlying scheme(s).
- As zero coupon securities do 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 underlying scheme(s) may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- The underlying scheme(s) at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.
- The scheme may also invest in debt schemes of ICICI Prudential Mutual Fund or other schemes including debt ETFs which has objective to invest in debt and money market instruments and are subject to risks as stated above

Risk associated with investing in units of mutual funds

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

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

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

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

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

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

However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the 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.

Risks associated with Repo in Corporate Debt

- **Lending transactions:** The scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo lending transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk may be further mitigated through over-

collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on liquidity of the securities and market conditions at that time. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

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

Risks associated with investing in Securitised Debt

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

o Commercial vehicles

o Auto and two wheeler pools

o Mortgage pools (residential housing loans)

o Personal loan, credit card and other retail loans

o Corporate loans/receivables

o Microfinance receivables

For detailed information of the above risk factor, please refer to Scheme Information Document.

Risks associated with Investing in Derivatives

The Schemes may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include the risk of mis-pricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

The Scheme may use derivatives instruments like Stock /Index Futures or other derivative instruments for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Schemes to certain risks inherent to such derivatives.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

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.

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

- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- **Execution Risk:** The prices which are seen on the screen need not be the same at which execution will take place
- **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset being hedged
- Exchanges could raise the initial margin, variation margin or other forms of margin on derivative contracts, impose one sided margins or insist that margins be placed in cash. All of these might force positions to be unwound at a loss, and might materially impact returns.
- The derivative contracts at times are undertaken with various counterparties. These counterparties may not be able to meet the obligations under such derivative contracts. This would lead to credit risk in derivative transactions, Hence, derivative trades are undertaken with approved counterparties or through exchanges. This mitigates credit risk on derivative transactions.

Additional risks for writing covered call options for equity shares

1. 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.
2. The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity, or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.
3. The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss.
4. The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Scheme to buy any options.

Benefits of using Covered Call strategy in Mutual Funds

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

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

b) 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 Factors with respect to imperfect hedging using Interest Rate Futures

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

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

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

1) Corporate Bonds and Government securities or

2) Only Corporate debt securities or

3) Only government securities with different maturities

Risk associated with imperfect hedging includes:

Basic 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.

Risks associated with investment in ADR/GDR/Foreign equity Securities/ Overseas Mutual Funds/Overseas ETFs

It is AMC's belief that the investment in ADRs/GDRs/overseas securities/ overseas mutual funds and 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 schemes. Since the Schemes would invest only partially in ADRs/GDRs/overseas securities/overseas mutual funds and ETFs, there may not be readily available and widely accepted benchmarks to measure performance of the Schemes. To manage risks associated with foreign currency and interest rate exposure, the Scheme 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 Scheme 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 Scheme in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Scheme 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 66 of SEBI Regulations) would not be borne by the scheme.

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 Scheme is vulnerable to movements in the prices of securities invested by the Scheme, 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 Scheme 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 Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the SIF for liquidating the investments in the Scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the Fund'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 a Fund'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 investing in Preference Shares

- **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.
- **Liquidity Risk** - Preference shares lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
- **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.
- **Market Risk** – The schemes will be vulnerable to movements in the prices of securities invested by the schemes which could have a material bearing on the overall returns from the schemes.

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

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

Risk on coupon servicing

- **Banks**

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

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

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

Risk of write-down or conversion into equity

- **Banks**

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

Risk of instrument not being called by the Issuer

- **Banks**

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

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

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

RISKS FOR WRITING COVERED CALL OPTIONS FOR EQUITY SHARES

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

a) Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares. This downside risk is reduced by writing covered call options.

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

c) The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss.

d) The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Scheme to buy any options

Benefits of using Covered Call strategy in Mutual Funds

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

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

b) 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 factors with respect to imperfect hedging using interest rate futures:

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

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

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

1) Corporate Bonds and Government securities or

2) Only Corporate debt securities or

3) Only government securities with different maturities

Risk associated with imperfect hedging includes:

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

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

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

Correlation weakening and consequent risk of regulatory breach: SEBI Regulation mandates minimum correlation criterion of 0.9 (calculated on a 90-day basis) between the portfolio being hedged and the derivative instrument used for hedging. In cases where the correlation falls below 0.9, a rebalancing period of 5 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.

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

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

The Scheme will not engage in Short Selling activity.

Risks pertaining to investment in Gold and Silver

- The scheme would invest in Gold and Gold-linked instrument(s), Silver and Silver-linked instruments. Accordingly, the NAV of the Scheme will react to Gold and Silver price movements.
- The returns from physical gold/silver in which the scheme invests may underperform returns from the various general securities markets or different asset classes other than gold/silver. Different types of securities tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
- There is no Exchange for physical gold/silver in India. The Scheme may have to buy or sell gold/silver from the open market, which may lead to counter party risks for the Scheme for trading and settlement.
- The Scheme may also invest in gold related instruments, silver related instruments, money market instruments, bonds & other debt securities as permitted under the Regulations which are subject to price, credit and interest rate risk. Trading volumes and settlement periods and transfer procedures may restrict liquidity in debt investments.
- An investment in the Scheme may be adversely affected by competition from other methods of investing in gold and silver.
- Risks associated with handling, storing and safekeeping of physical Gold/ Silver: There is a risk that part or all of the Scheme's gold and silver could be lost, damaged or stolen. Access to the Scheme's gold and silver could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the Scheme and consequently on investment redemption in Units.
- Liquidity risks in physical or derivative markets impairing the ability of the Scheme to buy and sell Gold/Silver: Due to various regulatory, economic and market conditions, the ability of the Scheme to buy and/or sell Gold/Silver in physical or trade in ETCD with Gold/Silver as an underlying, could be impacted.
- Several factors that may affect the price of gold/silver are as follows:
  a) Global gold/silver supplies and demand, which is influenced by factors such as forward selling by gold/silver producers, purchases made by gold/silver producers to unwind gold/silver hedge positions, central bank purchases and sales, and productions and cost levels in major gold/silver producing countries such as the South Africa, the United States and Australia.
  b) Investors' expectations with respect to the rate of inflation;
  c) Currency exchange rates;
  d) Interest rates;
  e) Investment and trading activities of hedge funds and commodity funds; and
  f) Global or regional political, economic or financial events and situations.
  g) In addition, investors should be aware that there is no assurance that gold/ silver will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold/silver declines, the value of investment in units is expected to decline proportionately.

Risk associated with Gold and Silver Exchange Traded Funds (ETFs):

a) The Gold and Silver ETF units may trade above or below their NAV. The NAV of the ETFs will fluctuate with changes in the market value of holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that units can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.

b) Although the units of ETFs are listed on an exchange, there can be no assurance that an active secondary market will develop or be maintained. Prices of units, which are listed and traded, could be impacted by thin liquidity in the secondary market as these funds may not be actively traded.

c) Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/ discount to NAV.

d) Gold and Silver ETFs are relatively new product and their value could decrease if unanticipated operational or trading problems arise.

e) Market risk due to volatility in Gold/Silver prices: The value of the ETF Units relates directly to the value of the Gold/Silver and therefore, fluctuations in the price of Gold/Silver could adversely affect investment value of the ETF Units. The factors that may affect the price of Gold/Silver, inter alia, include demand & supply, economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, restrictions on movement/trade of Gold/Silver that may be imposed by the Reserve Bank of India (RBI), and restrictions on import/ export of Gold, Gold jewellery, Silver, Silver jewellery, etc. Hence, the investor may also lose money due to fluctuation in the prices of the Gold/Silver. Value of Gold and Silver ETFs may decrease if unanticipated operational or trading problem arise.

Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCD)

- An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.
- **Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
- **Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.
- **Settlement risk:** ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

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 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
- **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 scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.

- **Credit Risk:** The 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 ability 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 factors associated with creation of segregated portfolios:

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

   Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 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.
2. **Valuation risk** - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

Apart from the risk factors mentioned above, the scheme is exposed to certain specific risks, which are as mentioned below –

Although it is intended to generate capital appreciation and maximize the returns by actively investing in equity/ equity related securities and utilising debt and money market instruments as a defensive investment strategy. Given the nature of the Scheme, the portfolio turnover ratio may be very high and AMC may change the full portfolio from say all Equity to all Cash and/or to all long /short term Bonds, commensurate with the investment objectives of the Scheme. At times such churning of portfolios may lead to substantial losses due to subsequent adverse developments in the capital markets or unfavourable market movements. In view of the same, there can be no assurance that the investment objective of the Scheme will be realised.

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

PLANS AND OPTIONS

PLANS/ OPTIONS AVAILABLE UNDER THE SCHEME

- ICICI Prudential Life Cycle Fund 2036 - Direct Plan
- ICICI Prudential Life Cycle Fund 2036 – Regular 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 ICICI Prudential Life Cycle Fund 2036 – Direct Plan • If broker code is mentioned the default plan is ICICI Prudential Life Cycle Fund 2036- Regular Plan
Default Plan (in certain circumstances)	• If ICICI Prudential Life Cycle Fund 2036 – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Life Cycle Fund 2036 – Direct Plan • If ICICI Prudential Life Cycle Fund 2036 - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Life Cycle Fund 2036 – Direct Plan
Default Option	Growth Option

The subscription for IDCW option is disabled for the Scheme. The Trustees reserve the right to enable the IDCW option for the Scheme at a future date.

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

For detailed disclosure on default plans and options, 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 of any amount:

- In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.
- In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable

Applicable NAV for redemption:

In respect of valid applications received upto the cut-off time (cut off timing for subscriptions/ redemptions/ switches: 3.00 p.m.) by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Minimum Application Amount: Rs. 100/- (plus in multiples of Re. 1/-)

Minimum application amount for switch ins – Rs. 100 and any amount thereafter.

Minimum Additional Purchase Amount:

Rs. 100/- (plus in multiples of Re. 1/-)

Minimum additional application amount for switch ins – Rs. 100 and any amount thereafter.

Systematic Investment Plan:

Daily, Weekly, Fortnightly and Monthly SIP$: Rs. 100/- (plus in multiple of Re. 1/-) Minimum installments: 6

Quarterly SIP$: Rs. 5,000/- (plus in multiple of Re. 1/-) Minimum installments - 4

$ The applicability of the minimum amount of installment mentioned is at the time of registration only

New Fund Offer period:

NFO opens on: August 26, 2026

NFO closes on: September 9, 2026

In accordance with the Master circular, the AMC reserves the right to make any changes in 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.

MICR cheques, Transfer cheques and Real Time Gross Settlement (RTGS) requests will be accepted till the end of business hours up to September 09, 2026.

Switch-in requests from equity schemes and other schemes will be accepted up to September 09, 2026 till the cut-off time applicable for switches.

Switch-in request from ICICI Prudential US Bluechip Equity Fund, ICICI Prudential Global Advantage Fund (FOF), ICICI Prudential Nasdaq 100 Index Fund, ICICI Prudential Strategic Metal and Energy Equity Fund of Funds, ICICI Prudential Diversified Equity All Cap Omni FOF (Erstwhile ICICI Prudential India Equity FOF) and ICICI Prudential Global Stable Equity Fund (FOF) will not be accepted.

Dispatch of Redemption Request

As per the Regulations, the redemption proceeds shall be dispatched within 3 business Days of receiving the redemption request subject to exceptional situations and additional timelines for redemption payments as per paragraph 15.3.3 of the 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 specified timelines.

Benchmark Index

The benchmark of the Scheme will be Nifty 200 TRI (65%) + Nifty Composite Debt Index (30%) + Domestic Price of Gold (3%) + Domestic Price of Silver (2%)).

The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Trustees reserves the right to change the benchmark in future, if a benchmark better suited to the investment objective of the Scheme is available.

IDCW POLICY:

The Trustee may declare IDCW to the Unit holders under the Scheme subject to the availability of distributable surplus and the actual distribution of IDCW and the frequency of distribution will be entirely at the discretion of the Trustee. Such IDCW will be payable to the Unit holders whose names appear on the register of Unit holders on the record date as fixed for the Scheme. The IDCW declared will be paid net of tax deducted at source, wherever applicable, to the Unit holders within 7 business days from the record date. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. If the Fund declares IDCW, the NAV of the Scheme will stand reduced by the amount of IDCW paid. All the IDCW payments shall be in accordance and compliance with SEBI, Stock Exchange Guidelines, as applicable from time to time.

The IDCW will be distributed in accordance with Chapter 12 of the Master Circular on the procedure for IDCW Distribution.

*The subscription for IDCW option is disabled for the Scheme. The Trustees reserve the right to enable the IDCW option for the Scheme at a future date.

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

NAME OF THE FUND MANAGER: Investments under the Scheme will be managed by Ms. Manasvi Shah, and Mr. Manish Banthia, Mr. Rohit Lakhotia and Mr. Gaurav Chikane.

Since the Scheme is a new Scheme, tenure of the Fund Managers for this scheme is not applicable.

Name of the Trustee Company: ICICI Prudential Trust Limited

Performance of the Scheme:

This Scheme is a new scheme and does not have any performance track record.

Additional Scheme Related Disclosures

I. **Scheme's portfolio holdings:** Since the Scheme is a new Scheme, portfolio holdings and sector wise holdings are not available.

II. **DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION –** Not Applicable

III. **PORTFOLIO DISCLOSURE:** Since the Scheme is a new Scheme, the details are not available

IV. **SCHEME's PORTFOLIO TURNOVER RATIO:** Since the Scheme is a new Scheme, Portfolio Turnover ratio is not available.

EXPENSES OF THE SCHEME:

During NFO: These expenses are incurred for the purpose of various activities related to the NFO like marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

In accordance with the provisions of SEBI Circular, no New Fund Offer Expenses will be charged to the Scheme. The NFO expenses for launch of scheme will be borne by the AMC.

Exit Load :

- 3% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit within 1 Year from the date of allotment
- 2% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit within 2 Years from the date of allotment
- 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit within 3 Years from the date of allotment
- Nil – If units purchased or switch in from another scheme of the Fund are redeemed or switched out after 3 years from the date of investment.

The Trustees shall have a right to prescribe or modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations. For more details, refer section on 'Load structure'.

RECURRING EXPENSES:

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

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

The AMC has estimated that up to 2.10% of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. In case of any change in the expense ratio, the AMC would update the 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 Scheme Recurring Expenses under the Scheme is as follows:

Particulars	**ICICI Prudential Life Cycle Fund 2036 (% 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.	
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	GST of 18% or any other rate as may be levied from time to time on the Taxable/ Invoice/ Contract amount. Additionally, levies such as Stamp Duty, STT etc.
Statutory levies (including GST) on brokerage and transaction cost	Will be charged on Turnover of securities which will be at prescribed rates.

The returns of the Direct Plan for the Scheme 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 Scheme 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 Scheme 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 scheme.

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 scheme 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 scheme's return:

Particulars	**Regular Plan**	**Direct Plan**
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1300	1350

For calculating expense of ICICI Prudential Life Cycle Fund 2036 – Direct Plan, distribution expenses will not be considered.

ACTUAL EXPENSES FOR THE PREVIOUS FINANCIAL YEAR:

Not Applicable as the Scheme is new.

TAX BENEFITS OF INVESTING IN THE MUTUAL FUND:

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

PUBLICATION OF DAILY NET ASSET VALUE (NAV):

The AMC will calculate and disclose the first NAV within 5 business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day. NAV will be determined on every Business Day except in special circumstances. NAV of the scheme shall be:

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

As the Scheme will have exposure to Exchange Traded Commodity Derivatives (ETCDs), it is required to disclose NAV by 9.00 a.m. on the following business day. Further, the Scheme is also permitted to take exposure to overseas securities. Since the Scheme will have exposure to overseas securities, timeline for disclosure of NAV shall be 10:00 a.m. on the following business day. In case no overseas exposure is taken, the NAV will be disclosed by 9.00 a.m. on the following business day. It is to ensure that same day's valuation is considered for (ETCDs) and/or overseas securities, while computing NAV of the Scheme.

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 - enquiry@icicipruamc.com

UNITHOLDERS' INFORMATION:

The AMC shall disclose portfolio of the scheme (along with ISIN) as on the last day of the month on AMC's website i.e. www.icicipruamc.com and on the website of AMFI within 10 days from the close of each month. Further, the AMC shall disclose portfolio of the scheme on a fortnightly basis within 5 days of every fortnight. Mutual Funds/ AMCs shall send the details of the scheme portfolio while communicating the fortnightly and monthly statement of scheme portfolio via email or any other mode as may be communicated by SEBI/AMFI from time to time. The AMC shall provide a feature wherein a link is provided to the investors to their registered email address to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. Since the Scheme is a new scheme, Top 10 holdings and sector wise holdings are not available.

Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.

The AMC shall send via email for the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight and the monthly statement of scheme portfolio within 10 days from the close of each month. The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database.

The AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a unaudited financial results on their website i.e. https://www.icicipruamc.com/about-us/financials-&-disclosures.

Written communication (including digital modes such as email/SMS etc.) shall be sent to unitholders by the AMC about the availability of financial results referred to in clause.

The AMC shall provide a physical copy of the statement of scheme portfolio, without charging any cost, on specific request received from a unit holder.

The investor(s) may request for a physical account statement by writing or calling the Fund's Investor Service Centre/ Registrar & Transfer Agent. In case of specific request received from investor(s), the Fund shall endeavour to provide the account statement to the investor(s) within 5 business days from the receipt of such request.

SEEDING OF AADHAAR NUMBER

Investors are advised to refer to Statement of Additional Information (SAI) available on the website of AMC viz; www.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 2024 shall not be applicable under the Scheme.

Please refer to SAI for more details.

CONSOLIDATED ACCOUNT STATEMENT (CAS)

1. The Consolidated Account Statement (CAS) for each calendar month will be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Further, CAS will be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.
2. For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before fifteenth day of succeeding month. In case of a New Fund Offer Period (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical account statement or an email and/or SMS's to the investor's registered address and/or mobile number not later than five business days from the date of closure of the NFO.
3. 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.
4. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS

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

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

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

Further, CAS shall be issued for the half-year (September/ March).

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

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

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

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

CAS for investors having Demat account:

- Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.
- Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.

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

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

Note: The Scheme under this Scheme Information Document (SID) was approved by the Directors of ICICI Prudential Trust Limited on March 27, 2026. The Trustees have ensured that ICICI Prudential Life Cycle Fund 2036 approved by them is a new product offered by ICICI Prudential Mutual Fund and is not a minor modification of the existing schemes.

For and on behalf of the Board of Directors of
ICICI Prudential Asset Management Company Limited
Sd/-
Nimesh Shah
Managing Director

Place : Mumbai
Date : July 29, 2026

ICICI Prudential Life Cycle Fund 2036

(An open ended fund with attributes of pre-determined maturity and glide path for goal based investing)

Application No.

Application Form for Resident Indians and NRIs/PIOs. Investor must read Key Information Memorandum and Instructions before completing this form. All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and in BLOCK LETTERS.

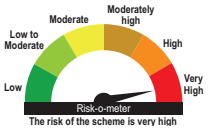
NFO Opens on : August 26, 2026 | **NFO Closes on : September 09, 2026**

ICICI Prudential Life Cycle Fund 2036 (the Scheme) is suitable for investors who are seeking*:

- Long term wealth creation
- An open ended scheme following glide path strategy based investing across asset classes, i.e. Equity, Debt, InvITs, ETCDs, Gold & Silver ETF.

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

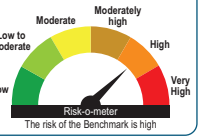
Scheme Riskometer



The risk of the scheme is very high

Benchmark : **(Nifty 200 TRI (65%) + Nifty Composite Debt Index (30%) + Domestic Price of Gold (3%) + Domestic Price of Silver (2%))**

Benchmark Riskometer



The risk of the Benchmark is high

It may be noted that the scheme risk-o-meter specified above is based on the internal assessment of the scheme characteristics and may vary post NFO when the actual investments are made. The same shall be updated on ongoing basis in accordance with paragraph 6.16 of the Master Circular for Mutual Funds dated March 20, 2026 (the Master Circular).

BROKER CODE (ARN CODE)/ RIA/PMRN CODE#	SUB-BROKER ARN CODE	SUB-BROKER CODE (As allotted by ARN holder)	Employee Unique Identification No. (EUIN)

#By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of ICICI Prudential Mutual Fund.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. X). – 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.** | /

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

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

PAN/PEKRN* | Enclosed (Please ✓)§* ◯ KYC Acknowledgement Letter | KYC Id No.¥ | Date of Dateof Birth** (D D M M Y Y Y Y)

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) (D D M M Y Y Y Y)

2ND APPLICANT

Mr. Ms. M/s FIRST MIDDLE LAST

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

3RD APPLICANT

Mr. Ms. M/s FIRST MIDDLE LAST

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

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).

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

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.**

4 YOUR INVESTMENT DETAILS OF ICICI PRUDENTIAL LIFE CYCLE FUND 2036

PLAN *[Please tick (✓)]:*

☐ **ICICI Prudential Life Cycle Fund 2036 - Regular Plan**

☐ **ICICI Prudential Life Cycle Fund 2036 - Direct Plan**

OPTION : Growth

5 PAYMENT DETAILS (ICICI Prudential Life Cycle Fund 2036)

The cheque should be drawn in favour of **"ICICI Prudential Life Cycle Fund 2036"** and crossed **"Account Payee Only"**. The cheque should be payable at the centre where the application is lodged. For third party investment, refer instruction no. XIV.

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 www.icicipruamc.com or ICICI Prudential Mutual Fund branch offices.

6 MODE OF HOLDING

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

7 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) _____

8 DEMAT ACCOUNT DETAILS (Optional - Please refer Instruction No. III)

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

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

9 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 (b) 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 b & VIII

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-b(4)
£ Please refer to instruction no. VII

10 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 of AMC i.e. www.icicipruamc.com or at the Investor Service Centres (ISCs) of ICICI Prudential Mutual Fund.

11 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

11 KYC DETAILS (Mandatory, *Contd.*)

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.

12. 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 IV).**

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** (Mandatory 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

13. 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.

INVESTOR(S) DECLARATION & SIGNATURE(S)

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

SIGNATURE(S)			
	SOLE / FIRST APPLICANT	SECOND APPLICANT	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:

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

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

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

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

ICICI PRUDENTIAL MUTUAL FUND

ICICI Prudential Life Cycle Fund 2036

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. /

ACKNOWLEDGEMENT

Name of the Investor:_____

ICICI Prudential Life Cycle Fund 2036	☐ **ICICI Prudential Life Cycle Fund 2036 - Regular Plan** ☐ **ICICI Prudential Life Cycle Fund 2036 - Direct Plan**	**OPTION : Growth**

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 (MTNL/BSNL) 1800 200 6666 (OTHERS) **EMAIL:** enquiry@icicipruamc.com **WEBSITE:** www.icicipruamc.com

THIS PAGE HAS KEPT INTENTIONALLY BLANK

INSTRUCTIONS TO INVESTORS

I. GENERAL INSTRUCTIONS

a) The application form is for Resident Investors/NRIs/FIIs and should be completed in English in **BLOCK** Letters.

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

c) 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.

d) 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.

e) 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.

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

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

II. UNITHOLDERS INFORMATION

a) **Existing Unit-holders:** If you have an existing folio, please mention the Folio Number. Please note that the applicable details and mode of holding will be as per the existing folio. In case of the existing folio is in non-demat/physical mode, then the units for the additional purchase will also be allotted in non-demat/physical mode as partial demat of units is not allowed. In case, the units is required in demat mode, investor are requested to provide the transaction as fresh application as New Applicant.

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.

   Incase of investment in the name of Minor, payment for investment must be from the bank account of the minor or from a joint account of the minor with the guardian only or else the transaction is liable to be rejected.

   In case of a minor, it is mandatory to submit photocopy of any one of the following towards proof of date of birth at the time of initial investment :

   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, PAN and Aadhaar number 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. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. However, PAN is not required for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.
8. **Exemption from requirement of Permanent Account Number (PAN) for micro investments in the schemes of the Fund:** Investment in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] upto Rs. 50,000/- per investor per year per mutual Fund, shall be exempted from the requirement of PAN.
   - The exemption shall be available under all the schemes of the Fund for investments upto Rs. 50,000/- (aggregate under all the schemes of the Fund) in a rolling 12 month period or financial year i.e. April to March by individuals (including NRIs but not PIOs), Minors, Sole proprietary firms and Joint holders. HUFs and other categories will not be eligible.
   - In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect, however, redemptions shall be allowed.
   - In case of investments held jointly, first holder must not possess a PAN.
   - Eligible Investors may invest in the schemes of the Fund (through SIP or lumpsum/ additional purchase) without providing PAN subject to the threshold amount as specified above.
   - Eligible Investors should attach a copy of Know Your Client (KYC) acknowledgement letter quoting PAN Exempt KYC reference no. (PEKRN) obtained from KYC Registration Agency alongwith the investment application form.
   - Eligible Investors must have only one PEKRN.
   - Incase KYC status is failed for a particular PEKRN further SIP transaction/ investments will not be allowed in such folios having such PEKRN.
9. Applicants should indicate their status by ticking the appropriate check-box. Applications without a tick in the 'Status' box will be considered as investment by "Others". Those who select the status as "Others", they should specify their status in the space provided.
10. 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, redemptions / refund warrants and any other correspondence sent from time to time.
11. 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.
12. In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs with the name on the Cheque/ , then the AMC will allot units under the Scheme mentioned on the payment instrument. In case of fresh/ additional purchases, if the Scheme name is not mentioned on the application form/ transaction slip, then the units will be allotted under the Scheme mentioned on the Cheque . The Plan/Option that will be considered in such cases if not specified by the customer will be the default option of the Scheme as per the Scheme Information Document. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.

III. 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 options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

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

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

IV. NOMINATION

a. Investors need to mandatorily submit either the nomination or the declaration for opting out of nomination for individuals applying for / holding units on their own behalf singly or jointly else the application is liable to be rejected.

b. You may nominate persons to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio. In case Unit holder do not wish to nominate, please tick the declaration for non-intention to nominate in this form or submit the signed Declaration form seperately available in our

website www.icicipruamc.com

c. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. All joint holders need to sign the nomination form. Nomination is not allowed in case the first applicant is a minor. Nomination form cannot be signed by Power of Attorney (PoA) holders.

d. Nomination will be registered where nomination is made by a sole proprietorship as the proprietor is providing his/ her personal pan card for KYC and all the details are of the individual itself.

e. All payments and settlements made to such nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

f. A minor can be nominated and in that event, the name, relationship and address of the guardian of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

g. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

h. Nomination in respect of the units stands withdrawn upon the transfer of units.

i. Every new nomination for a folio/account will overwrite the existing nomination.

j. Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.

k. The cancellation of nomination can be made only by those individuals who hold units on their own behalf, singly or jointly and who made the original nomination and the request has to signed by all the holders.

l. On cancellation of the nomination, the nomination shall stand withdrawn and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.

m. Investors who want to make multiple nominations (Maximum 3) need to fill the separate Multiple Nomination Form available on www.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.

V. 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 proceeds are to be paid) in Section 3 in the Application Form. Please quote 9 Digit MICR Code No. and 11 Digit IFSC code of your Bank and Branch corresponding to Bank Account details. (This number appears on every leaf of your cheque book). The AMC reserves the right to make 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 3 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.

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

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

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

VI. DIRECT CREDIT OF REDEMPTION:

ICICI Prudential AMC had entered into an arrangement with certain banks; such as as ICICI Bank & HDFC Bank for direct credit of redemption 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 Fund 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.

VII. 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 Fund. The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. Physical copy of scheme wise annual report or abridged summary shall be provided to investors who have opted to receive the same.

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 Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor.

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

VIII. KNOW YOUR CUSTOMER (KYC) NORMS:

KYC (Know Your Customer) are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment. Further, to bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries. With effect from 1st January 2012, all the new investors are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo In Person Verification (IPV) requirements with SEBI registered intermediaries. Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form. For Common KYC Application Form please visit our website www. icicipruamc.com.

IX. TRANSACTION CHARGES:

With effect from March 1, 2024, 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 from March 1, 2024.

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

DURING NEW FUND OFFER/ DURING ONGOING OFFER:

Minimum Application Amount	Rs. 100/- (plus in multiples of Re.1/-)
Switch-Ins	Rs. 100/- and any amount thereafter

Minimum Additional Amount	Rs. 100/- (plus in multiples of Re. 1)
Switch-Ins	Rs. 100/- and any amount thereafter
Minimum Redemption Amount	Any Amount
Systematic Withdrawal Plan (SWP)	Available

PLANS/OPTIONS AVAILABLE UNDER THE SCHEME

- ICICI Prudential Life Cycle Fund 2036 - Direct Plan
- ICICI Prudential Life Cycle Fund 2036 – Regular Plan

Options under each Plan(s): Growth

Plans	• ICICI Prudential Life Cycle Fund 2036 – Direct Plan and • ICICI Prudential Life Cycle Fund 2036 – Regular Plan
Default Plan (if no plan is selected)	If broker code is not mentioned the default plan is ICICI Prudential Life Cycle Fund 2036 – Direct Plan If broker code is mentioned the default plan is ICICI Prudential Life Cycle Fund 2036 – Regular Plan
Default Plan (in certain circumstances)	• If ICICI Prudential Life Cycle Fund 2036 – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Life Cycle Fund 2036 – Direct Plan • If ICICI Prudential Life Cycle Fund 2036 - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Life Cycle Fund 2036 – Direct Plan
Options/ sub-options	Growth Option
Default Option	Growth Option

XIII. MODE OF PAYMENT

a) The cheque should be drawn in favour of **"ICICI Prudential Life Cycle Fund 2036"** 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) **Outstation Cheques, Banker's Cheque and Demand Drafts will not be accepted..**

MICR cheques, Transfer cheques and Real Time Gross Settlement (RTGS) requests will be accepted till the end of business hours up to September 09, 2026.

Switch-in requests from equity schemes and other schemes will be accepted up to September 09, 2026 till the cut-off time applicable for switches.

Switch-in request from ICICI Prudential US Bluechip Equity Fund, ICICI Prudential Global Advantage Fund (FOF), ICICI Prudential Nasdaq 100 Index Fund, ICICI Prudential Strategic Metal and Energy Equity Fund of Funds, ICICI Prudential Diversified Equity All Cap Omni FOF (Erstwhile ICICI Prudential India Equity FOF) and ICICI Prudential Global Stable Equity Fund (FOF) will not be accepted.

Investors can also subscribe to the New Fund Offer (NFO) through ASBA facility.

Switch into the Scheme: Investors who hold units in any of the schemes of ICICI Prudential Mutual Fund except ICICI Prudential US Bluechip Equity Fund, ICICI Prudential Global Advantage Fund (FOF), ICICI Prudential Nasdaq 100 Index Fund, ICICI Prudential Strategic Metal and Energy Equity Fund of Funds, ICICI Prudential Passive Multi-Asset Fund of Fund and ICICI Prudential Global Stable Equity Fund (FOF) may switch all or part of their holdings to the Scheme during the New Fund Offer Period and on ongoing basis subject to the provisions in the scheme information document of the respective scheme. Switch-in requests are subject to the minimum application amount as mentioned in this Scheme Information Document.

For switch-in requests received from the open-ended scheme during the New Fund Offer Period (NFO) under the Scheme, the switch-out requests from such Scheme will be effected based on the applicable NAV of such Scheme, as on the day of receipt of the switch request, subject to applicable cut-off timing provisions. However, the switch-in requests under the Scheme will be processed on the date of the allotment of the Units.

c) 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.

d) 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 mutual fund folio is not one of the joint holders of the bank account from which payment is made.

e) In persuasion to SEBI Circular no. SEBI/HO/IMD/POD-II/ CIR/P/2023/0069 dated May 12, 2023 on "Investment in units of Mutual Funds in the name of minor through guardian", payment for investment/subscription shall be accepted from bank account of the minor or Joint bank account of the minor with parent or legal guardian or bank account of parent or legal guardian of the minor. All redemption proceeds (including systematic transactions) shall be credited only in the verified bank account of the minor or in joint account of the minor along with parent or legal guardian.

f) If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder.

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

h) 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.

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 which are under lock in like units held in Equity Linked Savings Scheme's (ELSS).

i) NRI/FII/PIO Investors

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

XIV. 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.

XV. ULTIMATE BENEFICIAL OWNERS(S) [UBO(S)]:

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

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

XVI. 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.

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

THIS PAGE HAS KEPT INTENTIONALLY BLANK

ICICI Prudential Life Cycle Fund 2036
MANDATE CUM SIP REGISTRATION FORM

NFO Period: August 26, 2026 to September 09, 2026

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

---

ICICI PRUDENTIAL MUTUAL FUND

ICICI Prudential Life Cycle Fund 2036
SIP Registration-cum-Mandate Form for SIP

Application No.

New Fund Offer Opens on: August 26, 2026 | New Fund Offer Closes on: September 09, 2026

Investor must read Key Scheme 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 scheme(s) of ICICI Prudential Mutual Fund.

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, ICICI Prudential Mutual Fund, I/We have read and understood the contents of the Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrolment.

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

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

Scheme: ICICI PRUDENTIAL LIFE CYCLE FUND 2036 | PLAN: _____ OPTION: Growth

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

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

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

**In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP. **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: _____

☐ **SIP TOP UP (Optional)**
(Tick to avail this facility)
(Refer point no. 17 under Terms and Conditions for details)

Percentage: ☐ **10%** ☐ **15%** ☐ **20%**

other_____ *(multiples of 5% only)*

TOP UP Amount: Rs._____

** TOP UP amount in multiples of Rs.100 only.*

Frequency: ☐ **Half Yearly** ☐ **Yearly**

SIP TOP UP CAP Amount:
Rs._____ **OR**

Month-Year#:
M M Y Y Y Y

#Investor has to choose only one option – either CAP Amount or CAP Month-Year

(Please see overleaf)

ICICI PRUDENTIAL MUTUAL FUND

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Folio No./ Application No.

ICICI Prudential Life Cycle Fund 2036

Name of the Investor:_____

Scheme Name: ICICI Prudential Life Cycle Fund 2036 **Plan:** _____ **Option : Growth**

SIP Amount Rs._____ **SIP Frequency:** _____ **SIP Tenure:**_____

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

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

INSTRUCTIONS FOR EXISTING OTM AND 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.

DEMAT ACCOUNT STATEMENT DETAILS (OPTIONAL – PLEASE REFER INSTRUCTION NO. 19)		
NSDL: Depository Participant (DP) ID (NSDL only)	**Beneficiary Account Number** (NSDL only)	**CDSL: Depository Participant (DP) ID** (CDSL only)

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

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

Sole/First Holder	**2nd Holder**	**3rd Holder**

TERMS AND CONDITIONS

SIP Payment through NACH

1. The bank account provided for NACH should be participating in NACH clearing respectively.
2. Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. In case the Debit does not take effect for two consecutive times in case of Quarterly frequency and three consecutive times in frequencies other than Quarterly, then the SIP would be liable for cancellation.
3. In case of SIP transaction where the mode of payment is through NACH, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. AMC reserves the right to register the first triggered SIP installment from subsequent month onwards, in case the period between the time-stamping of the SIP request and the first triggered SIP installment is less than 30 days. In case of SIP via existing OTM, investor can choose to start the SIP in 15 days after the date of submission. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent installments. SIP start date shall not be beyond 100 days from the date of submission of SIP application and SIP end date shall not be beyond 40 years from the SIP start date. The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date. All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
4. The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
5. Investor will not hold ICICI Prudential Mutual Fund, ICICI Prudential Asset Management Company Limited (the AMC), ICICI Prudential Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable for any damages/compensation for any loss or if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to ICICI Prudential Mutual Fund/the AMC/ the Trustee.
6. ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
7. In case of "At Par" Cheques, investors need to mention the MICR No. of his/her actual Bank branch.
8. 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.
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.

    The minimum installment amount under Daily, Weekly and Fortnightly frequencies shall be the same as minimum amount prescribed for SIP under monthly frequencies in the respective schemes.
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. Existing investors have to provide their folio numbers.
15. For minimum application amount to be invested in SIP, risk factors, features, load structures, etc. please refer to the scheme related documents available on www.icicipruamc.com or with any of the customer service centres of ICICI Prudential Mutual Fund.
16. ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
17. **SIP TOP UP Facility:**

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

    There are two type of SIP TOP-UP:

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

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

    Please view below illustration for Fixed TOP-UP:

    • **SIP Tenure:** *07Jan 2015 to 07 Dec 2020* • **Monthly SIP Installment:** *Rs. 2000/-*
    • **TopUp Amount:** *Rs.100/-* • **TopUp Frequency:** *Yearly*

Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	100	2100
25 to 36	7-Jan-18	7-Dec-18	2100	100	2200
37 to 48	7-Jan-19	7-Dec-19	2200	100	2300
49 to 60	7-Jan-20	7-Dec-20	2300	100	2400

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

    Please view below illustration for Variable TOP-UP:

    • **SIP Tenure:** *07Jan 2015 to 07 Dec 2020* • **Monthly SIP Installment:** *Rs. 2000/-*
    • **TopUp percentage:** *10%* • **TopUp Frequency:** *Yearly*

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

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

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

    Other Information:

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

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

    SIP TOP-UP CAP:

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

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

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

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

    SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.
18. In case of application is received for change of scheme / change of bank and the existing SIP is registered beyond 40 years from the date of application the SIP end date will be modified accordingly as per end date mentioned in the

new mandate (with maximum validity of 40 years)

19. **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 options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

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

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

20. Accordingly, the investor shall ensure that the intended bank account remains funded well in advance of any given date to meet all his adhoc/periodical commitments for transactions under the relevant mandates. Investor agrees that his bank may charge service fees for any dishonor.

ICICI Prudential Mutual Fund

2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai 400 063. Tel: (91) (22) 26852000, Fax: (91)(22) 2686 8313.

New Fund Offer Opens on: August 26, 2026
New Fund Offer Closes on: September 09, 2026

ICICI Prudential Life Cycle Fund 2036

Date: D D M M Y Y Y Y

Please read the instructions carefully before investing.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

ASBA Application No. _____

BROKER/AGENT INFORMATION				FOR OFFICE USE ONLY			
Broker Name & AMFI Regn. No./ RIA/PMRN Code#	Sub-Broker Name & ARN Code	Sub-broker (As allotted by ARN holder)	**EUIN** (Employee UIN)	**SCSB** (Name & Code)	**SCSB IFSC Code** (11 digit code)	**Syndicate Member Code** (Name & Code)	**S. No.**

#By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of ICICI Prudential Mutual Fund.

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

Name of First Applicant (As in Demat account) Mr. / Ms. / M/s.

Existing Folio No.(Please fill in your folio no., if any) /

DEMAT ACCOUNT DETAILS OF FIRST APPLICANT (**Mandatory** - Refer Terms & Conditions No.9 on the reverse side of this form)

Depository Name (Please tick any) ☐ **National Securities Depository Ltd. (NSDL)** ☐ **Central Depository Services [India] Ltd. (CDSL)**

Depository Participant Name

Depository Participant (DP) ID **Beneficiary Account No.**

PERMANENT ACCOUNT NUMBER (PAN) (Please attach proof) (Mandatory)

1st Applicant Guardian (in case 1st applicant is minor)

INVESTMENT DETAILS - ICICI Prudential Life Cycle Fund 2036
(For scheme details, please read the Key Information Memorandum/Scheme Information Document of the Scheme)

SCB/ASBA BANK ACCOUNT DETAILS OF FIRST APPLICANT FOR BLOCKING OF FUND (Refer Terms & Conditions No.6 on the reverse side of this form)

Name of the Bank

Branch Address City

Account Number

Account Type ☐ Current ☐ Savings ☐ NRO ☐ NRE

If "Mandatory Details" are not provided, your application is liable to be rejected.

Total Amount to be blocked [Rs. in figures]

Rs.

Total Amount to be blocked [Rs. in words]

UNDERTAKING BY ASBA INVESTOR

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. **2)** In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/ICICI Prudential Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. **3)** Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of ICICI Prudential Mutual Fund. **4)** In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application. **5)** If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the ICICI Prudential Mutual Fund or ICICI Prudential Asset Management Company Limited or ICICI Prudential Trustee Company Limited or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/ RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Despository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked. **6)** The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Applicable to NRIs only: I/We confirm that I am/we are non-resident of Indian Nationality/origin and I/we hereby confirm that the funds for subscription, have been remitted from abroad through normal banking channels or from funds in my/our non-resident external/ordinary account/FCNR account. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgement etc. of any regulation, including SEBI. I/We am/are confirm that my application is in compliance with applicable Indian and Foreign laws.

First/Sole Applicant	Second Applicant	Third Applicant
SIGNATURE OF BANK ACCOUNT HOLDERS		

ICICI Prudential Life Cycle Fund 2036 - ACKNOWLEDGEMET SLIP

[To be filled in and attached by the applicant with the NFO Application Form]

ICICI Prudential Mutual Fund, 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai 400 063. Tel: (91) (22) 26852000, Fax: (91)(22) 2686 8313.

Date: D D M M Y Y Y Y

ASBA Application No.:

Received from Mr. / Ms. /M/s. _____

Address _____

SCSB A/c. No._____ Bank Name _____ Branch Name _____

Rs. (in figures) _____ Rupees (in words) _____

SCSB Stamp, Signature, Date & Time of Receipt

Terms and Conditions

1) An ASBA investor, intending to subscribe to a public, shall submit a completed ASBA form to a Self Certified Syndicate Bank (SCSB), with whom the bank account to be blocked, is maintained, through one of the following modes ?

   (i) Submit the form physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA");

   (ii) Submit the form electronically through the internet banking facility offered by the SCSB ("Electronic ASBA").

2) From one bank account more than five applications will not be allowed.

3) Investors shall note that the NFO units will be credited in the demat account specified in the ASBA cum application form.

4) To ensure that NFO units are allotted, Investors to ensure that their demat accounts are active i.e. not frozen or suspended.

5) Investors to note that if the DP-ID, beneficiary account and the PAN provided in the form are incomplete, incorrect or do not match with the depository records of NSDL or CDSL, the application shall be rejected.

6) Bank account details provided in the application will be the bank account number from where the NFO application amount is authorized to be blocked, Bid amount, bank and branch name shall be given in this block.

7) Investors will ensure that sufficient balance is maintained in the bank account mentioned in the form, else the application shall be liable to be rejected.

8) In case an ASBA investor wants to withdraw his/her ASBA during the bidding / offer period, he/ she shall submit his/ her withdrawal request to the SCSB, which shall do the necessary, including deletion of details of the withdrawn ASBA from the electronic bidding system of the Stock Exchange(s) and unblocking of funds in the relevant bank account.

9) **Demat/Non-Demat Mode:**

   1. Investor can hold units in demat/non-demant mode. In case investor did not provide demat account details or details of DP ID/BO ID, provided by the investor, is incorrect or demat account is not activated or not in active status, the units would be allotted in non demat mode. Demat is mandatory for NFO applications of ETF schemes only

   2. The investor can dematerialize his/her holdings in non demat mode. Similarly, investor can rematerialize holdings in demat mode. All expenses in connection with conversion from demat to remat mode or remat to demat mode will have to be incurred by the investors.

   3. Allotment letters would be sent to investors who are allotted units in demat mode and Statement of Accounts would be sent to investors who are allotted units in non demat mode.

10) SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The current list of SCSBs as available on SEBI website is as follows:

    1. Axis Bank Ltd **2.** State Bank of Hyderabad **3.** Corporation Bank **4.** State Bank of Travencore **5.** IDBI Bank Ltd. **6.** State Bank of Bikaner and Jaipur **7.** YES Bank Ltd. **8.** Punjab National Bank **9.** Deutsche Bank **10.** Union Bank of India **11.** HDFC Bank Ltd. **12.** Bank of Baroda **13.** ICICI Bank Ltd **14.** Vijaya Bank **15.** Bank of Maharashtra **16.** State Bank of India **17.** Andhra Bank **18.** HSBC Ltd. **19.** Kotak Mahindra Bank Ltd. **20.** Bank of India **21.** CITI Bank **22.** IndusInd Bank **23.** Allahabad Bank **24.** Karur Vysya Bank Ltd. **25.** The Federal Bank **26.** Indian Bank **27.** Central Bank of India **28.** Oriental Bank of Commerce **29.** Standard Chartered Bank **30.** J P Morgan Chase Bank, N.A. **31.** Nutan Nagarik Sahakari Bank Ltd. **32.** UCO Bank **33.** Canara Bank **34.** United Bank of India.

11) The investor is required to submit a copy of the acknowlegement receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be furnished to ICICI Prudential Mutual Fund.

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.

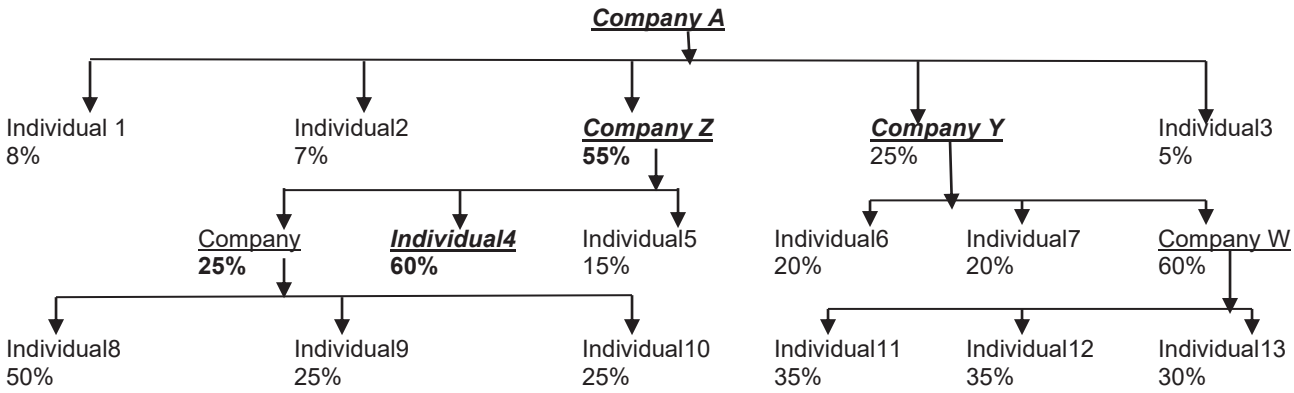
(viii) Exemption code for U.S. persons

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

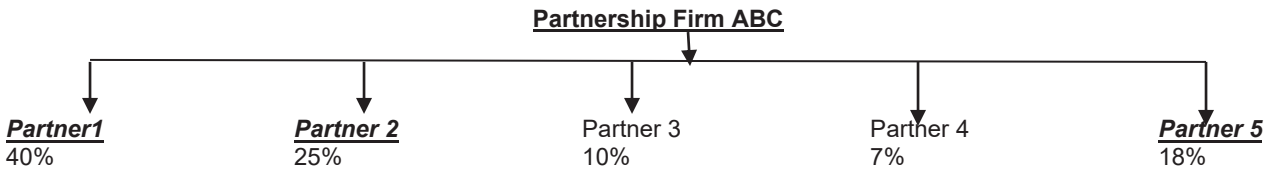
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



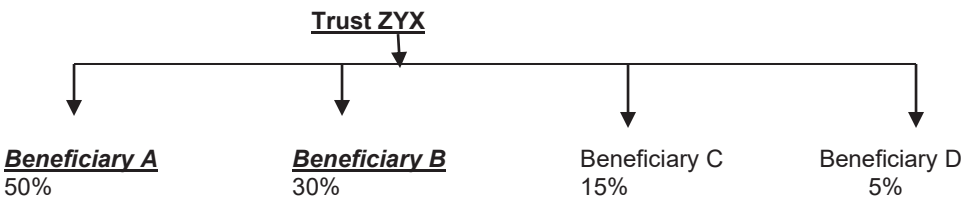
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and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

THIS PAGE HAS KEPT INTENTIONALLY BLANK

ICICI Prudential Mutual Fund Official Points of Acceptance

• Agra : Shop No. 2 & 9 , Block No. 54/4, Ground Floor, Prateek Tower, Sanjay Palace, Agra-282 010 • Ahmedabad II : Shop No 2 & 3, Ground Floor, 323 Corporate Park, Umashankar Joshi Marg, Nr Girish Coldrink, C.G Road Ahmedabad - 380009 • Ambala : Plot no.5318/2 and 5314/1, Ground floor, Near B.D. High School, 3 Cross Road, Ambala Cantt, Ambala, Haryana. 133001 • Amritsar II : SCO-30, Ground Floor, Ranjit Avenue, B-Block, Amritsar, Punjab 143008 • Anand II : Shop No 129,First Floor, Narayan Empire, Opp Mazdha Bakery Anand Vidhyanagar Road 388001 • Andheri : Shop No.1, Vivekanand Villa Co-Op Housing Society Ltd, 139, Opp. HDFC bank, Swami Vivekanand Rd, Andheri West, Mumbai 400058 • Asansol : Shop A & B, Block - A, Apurba Complex, Senraleigh Road, Apcar Garden, Near AXIS Bank, Asansol -713304 • Aurangabad : Ground Floor, Unit no. 137-B, Samarth Nagar, Aurangabad. 431001 • Bandra West : Ground and First Floor, Unit no 3 and 13, Esperanza, Linking Road, Bandra West. Mumbai 400050 • Bangalore - Ulsoor Road : Unit # 101-104, First Floor, Phoenix Pinnacle, # Ulsoor Road, Bangalore - 560042 • Bangalore-Jayanagar : 311/7, Ground Floor 9th Main, 5th Block,Jayanagar, Bangalore – 560 041. • Bangalore-Koramangla II : Ground Floor, No 644, 6th Block, Koramangala, Bangalore 560095 • Bangalore-Malleshwaram II : Ground Floor, Lakshmi Arcade, no. 298/1, 17th Cross 2nd Main Road, Sampige Road, Malleshwaram, Bengaluru - 560003 • Bankura II : Ground Floor, Vani Vihar, 74/A, Natunchati, PO & District Bankura West Bengal 722101 • 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, Bharuchv392001, Gujarat • Bhopal : Ground Floor, Kay Kay Business Center, Ram Gopal Maheshwari, Zone 1, Maharana Pratap Nagar - Bhopal - 462011. MP • Bhubaneshwar : Plot No – 381, Khata – 84, MZ Kharvel Nagar, (Near Ram Mandir) Dist – Khurda, Bhubaneshwar, Odisha, Pin - 751001 • Bhuj II : Ground Floor - 43, Jubilee Colony, Jubilee Circle, Near Phone Wale, Bhuj - Kutch, Bhuj Gujarat 370001 • Borivali : Shop No. 4,5,6,7, Ground Floor, Suchitra Enclave, Maharashtra Lane, Borivali, Mumbai 400092 Maharashtra • Chandigarh II : SCO- 463-464, First and Second Floor, Sector-35C, Chandigarh, Union Territory Pin Code : -160022 • Chembur : First Floor, office no 102, A wing, Sai-Kiran Apartment, plot no 217, Central Avenue, 11th Rd junction, Chembur, Mumbai 400071 • Chennai : Abithil Square, No. 189, Lloyds Road, Royapettah, Chennai 600014 • Chennai Ashok Nagar : Unit 2E, at New Door Nos43 & 44/ Old Nos 96&97, 11th Avenue, Ashok nagar, Chennai - 600083 • Chennai-Anna Nagar : First Floor, A wing, Kimbarley Tower, Y222, 2nd Avenue, Anna Nagar, Chennai 600040 • Chennai-Tambaram : Door No 24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai 600 047 • Chennai-Velacherry : First Floor, Block no: 138, No: 465/5, 100 Feet By pass road, Velachery, Chennai – 600042 • Cochin : Parambil Plaza, Ground & First Floor, Kaloor Kadavanthra Road, Kathrikadavu, Ernakulam, Cochin - 682017 • Coimbatore : Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram, Coimbatore - 641 002 • Dehradun II : Aarna Tower, Shop No C, Ground Floor, 1- Mahant Laxman Dass Road, Dehradun Uttarakhand - 248001 • Durgapur : Lokenath Mansion, Mezzainine Floor, Shahid Khudiram Sarani, City Centre, Durgapur 713 216 • Dwarka : Unit No. G-95, Ground Floor, Vegas Mall, Next to Axis Bank, Sector-14, Dwarka, New Delhi-110075 • Faridabad II : SCF-38, Ground Floor, Sector-19, Market-2, Faridabad, Haryana 121002 • Fort : 2nd Floor, Brady House, 12/14, Veer Nariman Road, Fort, Mumbai - 400001. • Ghatkopar II : Unit No. 1, Ground Floor, RNJ Corporate, Plot no 9, Jawahar Road, Opp Ghatkoper Rly Station, Ghatkopar East, Mumbai 400077 • Ghaziabad : Unit No. C-65, Ground Floor, Raj Nagar District Center, Ghaziabad, Uttar Pradesh. 201002 • Goregaon : Block B-2, 2nd Floor, Nirlon Knowledge Park, Western Express Highway, Goregaon East, Mumbai 400063 • Gurugram II : Unit No. 125, First Floor, Vipul Agora, M.G Road, Gurugram, Haryana -122002 • Guwahati : Ground Floor, Jadav Bora Complex, G. S. Road, M Dewan Path, Ulubari, Guwahati, Assam - 781007 • Gwalior II : Ground Floor, Radha Sawmi bldg, Plot no 943, Patel Nagar, City Center, Gwalior Madhya Pradesh 474011 • Howrah (Kolkata – Dalhousie) : Room No. 208, 2th Floor, Oswal Chambers, 2, Church Lane, Kolkata - 700001 • Hyderabad-Begumpet II : Ground & First Floor, No.1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet, Hyderabad - 500016 • Indore : Unit no G3 Ground Floor, and unit no 104, 1st Floor, Panama Tower, Manorama Ganj Extn, Near Crown Palace Hotel, Indore 452001 • Jabalpur : Ground Floor, Unit no.112/113, Plot no. 42/B3, Napier Town, Opp Bhawartal garden, Jabalpur 482001 • Jaipur : D34, Ground Floor, G-Business park, Subhash Marg, C-Scheme, Jaipur, Rajasthan. 302001 • Jalandhar : Unit no.22, Ground Floor, City Square Building, EH 197, Civil Lines, Jalandhar, 144001 • Jammu II : Unit no. 101, First Floor, South Block A2, Bahu Plaza Shopping Center, Jammu. Pincode 180012 • Jamnagar : Ground Floor, Unit no 2&3, Bhayani Mansion, Gurudwara Road, Jamnagar - 361001 • Jamshedpur : Padmalaya, 18 Ram Mandir Area, Ground Floor, Bistupur, Jamshedpur, Pin – 831001, Jharkhand • Jodhpur : Plot No.3,- First Floor, Shindhi Colony Near Jodhpur Hospital Shastri Nagar, Jodhpur-342 003 • Kalyan : Unit no.7, Vikas Heights, Santoshi Mata Road, Kalyan West, Pin 421301 • Kalyani II : Ground Floor, B- 07/25 (S), P.O.- Kalyani, Near Central Park More, Dist - Nadia, West Bengal, 741235 • Kanpur : Unit No. G-5, Sai Square, 16/116, (45), Bhargav Estate, Civil Lines, Kanpur, Pin 208001 • Kanpur-Kan Chambers II : Unit No. 1, Ground Floor, 14/113, Civil Line, Kan Chamber, Kanpur, Uttar Pradesh-208001 • Kolhapur : First Floor, Anand Plaza, 1089, E ward, Rajaram Road, Near ICICI Bank, Kolhapur, 416008 • Kolkata - South : Flat no.1A, 1st floor, 1/393, Gariahat Road, (South), P.S. - lake, Kolkata - 700068 • Kolkata Apeejay House : Ground & 3rd Floor , Block A, Apeejay House, 15 Park Street, Kolkata 700016 • Kolkata-Dum Dum : 1st Flr, Siddheswari Garden, 181-Dum Dum Road, Kolkata 700074 • Lucknow II : Regency Plaza, Ground and First Floor, 5 Park Road, Lucknow. UP 226001 • Ludhiana : SCO-121, Ground Floor, Feroze Gandhi Market, Ludhiana - 141 001 • Malad : Ground Floor, 301, Pai Mansion, 5, Padma Nagar, Ramachandra Lane, Evershine Nagar, Malad West 400064 • Mangalore : Maximus Commercial Complex, Upper Ground flr II 3 & 4, Light House Hill Road,Mangalore 575001 • Margao : Upper Ground Floor, Vasant Arcade, Unit No. US20, Near Popular High-School, Comba, Madgaon. 403601 • Moradabad : Plot No.-409, 1st floor, Gram Chawani, near Mahila Thana, Civil Lines, Moradabad - 244 001 • Mysore II : Ground Floor, 17 / A, 8th Cross Road, 5th Main Road, Kamakshi Hospital Road, Saraswathipuram, Mysore - 570009 • Nagpur II : Shop No 1,2,3, Ground Floor of Cross wind, City Survey no 597, Mauza- Ambazari, North Ambazari Road, Gandhi Nagar, Nagpur 440010 • Nashik : Shop No.3&4, Ground Flr, Plot No.57, Karamakala, New Pandit Colony, Opp. Old Muncipal Corporation (N.M.C.), Off. Sharanpur Road, Nashik-422002 • Navsari : 1st Floor, Unit no 106 Prabhakunj Heights, Sayaji, Station Road, Opp ICICI Bank, Navsari - 396445 • New Delhi : 1201-1212, 12th Floor, Narian Manzil, 23, Barakambha Road, Connaught Place , New Delhi-110 001 • New Delhi - Chawri Bazar : Unit no 3504 to 3509, 2nd Floor, Chawri Bazar, Delhi 110006 • New Delhi - CP : Unit No. 6 & 7, Ground Floor, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi - 110001 • New Delhi - Janakpuri II : B-23, Ground Floor, Community Centre, Janakpuri, New Delhi, Pin Code 110058 • New Delhi - Nehru Place : Unit no. 17-24, S-1 Level, Ground Floor, Block F, American Plaza, International Trade Tower, Nehru Place, New Delhi - 110019 • New Delhi - NSP II : Unit no. 123-126, First Floor, Aggarwal Cyber Plaza Plot no. C-4, 5-, 6 tower -1, Netaji Subhash Place, New Delhi-110034 • Noida : Unit No. K-20, First Floor, Sector-18, (NEXT TO AXIS BANK), Noida, Uttar Pradesh, 201301 • Panipat : 510-513, Portion of First Floor, Ward -8, Opp. Bhatak Chowk, G.T.Road, Panipat-132103 • Panjim : Office no.3, 1st Floor, Landmark, Lawande-Sarmalkar Bhavan, Panaji-Goa Street, Opp. Mahalaxmi Temple 403001 • Panvel : Shop no 5 & 6, Ground Floor, Neel Empress, Plot no 92 93, Sector No.1, New Panvel 410206 • Patiala : 1st Floor, Property No 7 Old MC No 1623/5 III and 1623-E/5 Khewat No 1892, Khasra No 95/2-0 situated at Happy Nest Bhupindra Road Near Petrol pump Patiala 147001 Punjab • Patna : 1st Flr, Kashi Palace, Hariniwas, Dak Bungalow Road, Patna -800001 • Prayagraj : 1st floor, FF-1, FC2, Vashistha Vinayak Tower, 38/1, Tashkent Marg, Civil Lines, Prayagraj-211 001 • Pune : Ground Floor, Chimbalkar House, 1205/4/6, Opp Sambhaji Road, Jungli Maharaj Road, Pune 411004 • Pune Baner CEC : Ground Floor, Pride Coronet, Beside BATA Showroom, Baner, Pune 411045 • Pune CAMP : Shop No.6, Ground Floor, Chetna Co-operative Housing Society Ltd, 2423, general Thimayya marg, Camp, Pune-411001 • Pune Pimpri : Unit No.A 19, No.4510- Ground Floor, Empire Estate Bldg, Premier City, Pune 411019 • Raipur : Shop No. 10,11 & 12, Ground Flr, Raheja Towers, jail Road, Raipur - 492001 • Rajkot II : Shop No 2 3 4 & 5 Madhav Arcade, opp Garden, Nr RMC Commissioner Bungalow, Ram Krishna Nagar Main Road, Rajkot - 360001 • Shimla II : Unit No.21, First Floor, The Mall, Shimla. 171001 • Siliguri : Ground Floor, Shanti Square, 2nd Mile, Sevok Road, Siliguri, West Bengal. 734001 • Surat II : Shop no 2, Ground Floor, Solaris Royce, Opp Old RTO, Besides AGS Eye Hospital, Athwagate, Surat 395007 • Thane : Ground Floor, Mahavir Arcade, Shop No 4&5, Ghantali Devi Mandir Road, Naupada, Thane West,400 602 • Trivandrum II : Ground Floor No 44/856 MM towers Vazhuthacaud Road Cotton Hill Edapazhanji Thriuvananthapuram Kerala-695014 • Udaipur : Shop no.2, Ratnam, Plot No.-14, Bhatt Ji Ki Badi, Udaipur - 313001 • Vadodara : Unit No. 108/109/110, 1st Floor, Midtown Heights, Opp BOB, Jetalpur Road, Vadodara 390007 • Valsad : Unit no.A1 & A2, Ground Floor, Zenith Doctor Hosue, Halar Cross Road, Valsad - 396001 Gujarat. • Vapi : Third Floor, Unit no 301, Bhula Laxmi Business Center, Vapi Silvasa Road, Opp DCB Bank, Vapi - 396191 • Varanasi II : D-58/12A-7, Ground & 1st Floor, Sigra, Varanasi, Uttar Pardesh -221010 • Vashi II : Vardhaman Chambers, Shop No 15 B & C, Plot no 84, Sector 17, Vashi, Navi Mumbai - 400705 • Virar : Shop no A1, Ground Floor, Dhaiwat Viva Swarganga, Aghashi Road, Virar West, Dist Palghar 401303

Email Ids: • **Ahmedabad:** TrxnAhmedabad@icicipruamc.com • **Bangalore:** TrxnBangalore@icicipruamc.com • **Chennai:** TrxnChennai@icicipruamc.com • **Delhi:** TrxnDelhi@icicipruamc.com • **Hyderabad:** TrxnHyderabad@icicipruamc.com • **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: www.icicipruamc.com

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

• Biharshariff (Rohtas) : Mohalla, Bhaishasaur, Ranchi Road, Bihar Shariff, Nalanda, 803 101 • Bokaro : Office No-GA7, City Centre, Sector – 4, Bokaro Steel City, Bokaro, Jharkhand – 827 004. • Cuttack : Room 2A 2nd Floor, City Mart, Above Vishal Garments Bajrakabati Road, Cuttack – 753001, Odisha • Dhanbad : Upper Ground Floor, Shop No-8,9,10 &10A, Sri Ram Mall, Shastri Nagar, Dhanbad - 826 001 • Malda : Room No. 3, Ground Floor, 76/A Sarbomongala Pally, Manoskamona Road, Near Kabi Sukanta Corner, Pin 732101, West Bengal • 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 • Ajmer : Unit No. 2&3 , KC Complex, 711/4, Opposite Daulat Bagh, Ajmer – 305 001 • Alwar : No. 2, Opposite UIT Building, Near Bhagat Singh Circle, HDFC Bank Lane, Alwar • Bareilly : Unit No.: 116, Floor No. 1st , Location: Civil Line, Bareilly (U.P.) -243001 • Hisar : House/DSB no 112, Sector C.U.E.-I, Hisar, 125001 • Meerut : 1st Floor, Shree Ram Plaza Mangal Pandey Nagar, Garh Road, Meerut 250 001 • Belgaum : Shop No.2 of Ravishree Building, No. 79-B, Ground Floor, Somwarpeth Tilakwadi, Belgaum Karnataka, 590006 • Calicut : 6/842, "Charismaa Building" Opp. ICICI Bank, YMCA Road Calicut, 673 001 • Erode : Shivang Plaza, Mousavana street, oppsite to E.B. office, Erode - 638001 • Hubli : Shop no.1 & 2, South wing, Ground Floor, Sona Chambers, Club Road, Hubli 580020 • Kollam : Door No. 16,Ground Floor, Aravind Chamber, Near DCC office MUNDAKKAL West, Kollam 691001 • Kottayam : Pulimoottil Arcade" Ground Floor, K.K.Road, KANJIKUZHY, Kottayam 686 001 Kerala • Madurai : No.1 First Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai 625001 • Salem : ICICI Prudential AMC Ltd. Ground Floor, D.No.259-B, Shiva Towers, Advaida Ashram Rd, Fairlands, Salem - 636 004. • Tirupati : Manoj Complex Door No. 20-1-207/1, Tirumala bye-pass Rd, maruti Nagar, Tirupati, Andra Pradesh 517501 • Trichy : D-27, 7th Cross Road, Thillai Nagar, Trichy 620018 • Vellore : Lingam Plaza, Door No. 104, Ground Flr, Arani Road, Sankarampalayam, Vellore 632001 • Vijaywada : 40-1-129, 2nd Floor, Centurion Plaza, Beside ICICI Bank, Near Benz Circle, M G Road, Vijaywada 520010 • Bandra : One BKC, A - Wing, 13th Floor, Bandra Kurla Complex, Mumbai - 400051 • Kumbakonam : 137, Gandhiadigal Salai, 1st Floor, Kumbakonam 612001. • Agartala : 2nd Floor, 60 Hari Ganga Basak Road, PS West Agartala, District West Tripura, Pin 799001 • Darbhanga : Gr Flr, Raj complex, Near Poor Home, Station Road, Behind Sahil Hyundai showroom, Mirzapur, Dt. Darbhanga, Bihar, 846004 • Bhillai : Shop no.107, A&B, Buniyad Complex, Nehru Nagar east, (Near Agrasen Chowk), Bhilai, Dist - Durg, Chattisgarh - 490020 • Rohtak : Unit No. : 31, Ground Floor, Ashoka Plaza, Rohtak, Haryana

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

-124001 • Jhansi : Unit No. 372/A, Janaki Complex, Portion of First Floor, Civil Lines, Gwalior Road, Jhansi, Pin 284001. • Palakkad : "KHOLE COMPLEX" Ground Floor, Chandra Nagar Post, Palakkad , Pincode - 678007 • Nadiad : Unit No. 103, 1st floor, City Centre, Beside City Point , Opp Ipcowala Hall, Nadiad - 387001 • 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 • Kharagpur : Ground Floor, Sai Complex, O.T. Road, Inda, Kharagpur, Dist West Mednipur, West Bengal, 721305 • Ahmednagar : Unit no. 11-12, Govardhan Apartment, Near Market Yard, Maliwada, Ahmednagar-414001 • New Delhi - Vikas Marg : Unit no.6, 1st Floor, Opposite Metro Pillar No. 75, Shankar Vihar, Main Vikas Marg, Delhi- 110092 • Chennai OMR : Kailash OMR, Door #292, Old Mahabalipuram Road, Sholinganallur, Chennai - 600119 • Patna - Rajabazar : 1st Floor, Rajabazar, Bailley Road, Prabhat Market Building, (Opposite Pillar No. 56) , Patna-800014 • Kolkata - Saltlake : 1st Floor at Premises No. BD-15, Sector-1, Saltlake, Kolkata. 700064 • Tirunelveli : Door No.256G, First Floor, Tiruchendur Road, murugankurichi, Palayamkottai, Tirunelveli - 627002 • Pathankot : Revenue Estate, SCF-12, First Floor, patel Chowk, Pathankot, tehsil & Distt, Pathankot, Punjab, Pin Code145001 • Thrissur : Sree Lakshmi Building (K.A. kumaran Memorial Building) Shornur Road, P.O. Thiruvambady 680022 • Hoshiarpur : Dhami Comercial Complex, 1st Floor, Sutheri Road, Hoshiapur, Punjab - 146001 • Bilaspur : 1st Floor, Shriji Plaza, Beside Kotak Mahindra Bank, Near Shiv Takies Square, Bilaspur, Chattisgarh - 495001 • Hooghly : 37, Mukherjee Para Lane, Serampore, West Bengal 712201 • Muzaffarpur : Ground floor, pani Tanki chowk, Club Road, Ramna, Muzaffarpur 842002 • Chennai - Alwarpet : 4A 1st Flr, Urmilla House, No.15 ARK Colony, Eldams Road, Alwarpet, Chennai - 600018 • Karnal : DSS Shop No.211, Sector-12, Urban Estate Karnal, Tehsil and District Karnal 132001 • Junagadh : Unit no 3, Ground Floor, Platinum 2, Moti Baug, Collage Road, Junagadh - 362001 • Bhilwara : Kashra No. 2742/4 Me, Ground Floor, Shop No.5, Shree Mahalaxmi Chamber, Near Sandeep Bajaj Showroom, Pur Road, Gandhi Nagar, Bhilwara - 311001 • Vasco : Unit no 105 and 106, First Floor, Anand Chambers, Opp SBI Bank Vasco Da Gama, Vasco, GOA 403802 • Bikaner : Unit no. 5,6 &7, Ground Floor, Silver Square Building, in front of Income Tax office, Rani Bazar, Bikaner-334001 • Bhatinda : Unit no.9959, Main G.T. Road, adjoining ICICI Bank Ltd, Bhatinda. 151001 • Balasore : OT Road, Police Line chowk, plot no.52 (khata no. 299/604), PO Padhuapada, Baleshwar, Odisha 756001 • Hosur : VG Towers, Ground Floor, No: 40/5, Royakotta Road, 1st Cross, Hosur. 635109 • New Delhi - East Of Kailash II : Crescent Commercial Complex, Plot no.5, 3rd Floor, DDA East of Kailash Community center, New Delhi - 110065 • Faizabad : Unit no. 2/4/30, Plot No. 141, Ground Floor, Rekab Ganj, Faizabad. 224001 • Malappuram : UMK Tower, Building no: 110(Q), 110Q (32), No: 10/77, Jubliee Road, Uphill Malappuram - 676505 • Mathura : Shop Left Lower Ground, Atul Tower , Near tera Tower, Bhuteshwar Road, Mathura- 281001 • Thiruvalla : Roy Building, Ground Floor, No. 24/420, Valayil, Court Junction, Thiruvalla - 689101 • Ratlam : Unit no.18, Datki Puliya, Do Batti - Ratlam Madhya Pradesh - 457001 • Bhagalpur : Hakim Devi Prasad Bhawan, Holding No. 65A and 65B, ward no.38. Dr Rajendra Prasad road Khalifabag, Bhagalpur, Bihar 812001 • Kota : Unit No.381-382, Shopping Center, Rawat Bhatta Road, (Near IDBI Bank), Kota - 324006 • Satara : Ground Floor , Plot no.221, Pawar Pride, Pratap Ganj Peth, Opp SBI, Satara 415002 • Sambalpur : Samal Complex, Ground Floor, Shop no. 1,2 & 3, main Road, Budharaja, PS-AINTHAPALI, Sambalpur, Odisha 768004 • Ujjain : Unit no 59, Ground Floor, Plot no 90, Ward no. 38, Tatya Tope Marg, Free Ganj, Ujjain-Madhya Pradesh- 456001 • Nanded : 1st Floor, Shop No -19, Sanman Prestige, Station Road, Nanded - 431601 • Sagar : Ground Floor, Poddar House, Plot no 7, Ward 6, 2- Civil Lines, Sagar, Madhya Pradesh- 470001 • Bellary : Gnananandam No.2 02, 1st Cross, Gandhi Nagar, Opp ASM Women's College, Ballari 583103 • Porbander : Shop no.2, Ground Floor, Gitanjali Complex, Opp Pujara Telecom, M.G. Road, Porbander 360575 Gujarat • Saharanpur : Plot No. 144, Ground Floor, Dara Pathanpura, Mission Compound, (Near Parasnath Plaza), Saharanpur, Uttar Pradesh, Pin Code 247001 • Tirupur : Ground Floor, Door no.23, Block no24, Balaji Layout, Tirupur - 641601 • Haridwar : Khasra No.656M 657M, Ground Floor, Ashirwad Tower, Model Town Colony, Opp Prem nagar Ashram, Pargana-Jwalapur, Haridwar. Pincode 249407. • Tinsukia : Albee's Commercial Complex, Ground Floor, S R Lohia Road, Tinsukia - Assam 786125 • Rourkela : Holding no-74 (old no-72), Uditnagar Main Road, Plot no. 304, (beside meher eye hospital), Rourkela, Odisha. 769012 • Behrampore : Ground Floor, Dharma Nagar, Lane 5, Berhampur, District - Ganjam Odisha. 760002 • Korba : Indira Commercial & Residential Centre, Plot No 86, Satyam Orcade, Ward No. 13, T.P. Nagar, Korba, Chattisgarh. 495677 • Dhule : Unit no.2, 1st Floor, Bafna House, Parola Road, Above PNG Jewellers, Dhule 424001 • Thane II- Excellencia Lodha Supremus : 2nd Floor, Unit no. 207, Excellencia Lodha Supremus, Plot no. F4/1, Road No.22, Wagle Industrial Area, Thane West. 400604 • Davangere : Ground Floor, Door no. 172 & 172/1, P.J.Extension, 2nd Main, Chetna Hotel Road, Davangere 577002 • Mahesana II : Unit no F-28/29, First Floor, Orbit Complex, Randhanpur Road, Mahesana - 384002 • Gandhidham : Shop no 6, Ground Floor, Aum Corner, Plot no. 336 / 337/343, ward 12/B, Gandhidham 370201 • Guntur II : Door No 6/11/14, Ground Floor, 11th Lane, 2nd Cross Road, Arundelpet, Guntur, Andhra Pradesh - 522002 • 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 • Solapur II : Ground Floor, Shop No 2 , Rajgir Building, 96 Railway Lines, Opposite St Joseph High School ,Solapur - 413001. • Sri Ganganagar : Shop no 96 & 97, Ground Floor, new cloth Market, Suratgarh road, National Highway No.15, Sri Ganganagar, Rajashtan 335001 • Firozabad : 20, S N Marg, Novelty Glass Works, Firozabad, Uttar Pradesh - 283203 • Shimoga : Ground Floor, no.321, P Square, 5th Parallel Road, Durgigudi, Shimoga 577201 • Mirzapur : Unit no 7/337, Ground Floor, Swami Dayanand Marg, Girdhar Ka Chauraha, Mahuaria, Near Arya Kanya Inter College, Mirzapur Uttar Pradesh - 231001 • Alappuzha (Allepey) : Ground Floor, Indigra Building, Church Road, Mullakkal, Alappuzha. 688011 • Udupi : Ground Floor, Door no 4.5.10, Ballal Towers, Court Road, Near Jodukatte, Udupi. 576101 • Puducherry II : Ground Floor, No.172/2, Oulgaret Commune, Natesan Nagar, Pondicherry 605005 • Ankleshwar : Shop no G-6, Shree Narmada Arcade, Old N.H.8 Road, Nr Kotak Mahindra Bank, Ankleshwar. Gujarat 393002 • Bardoli : Shop no 4, Laxmi House, M G Road, Bardoli, Gujarat 394601 • Himmatnagar : Shop no. 7, 8 & 9, Rajendra Sinh Maharaj Rajput Samaj Bhavan, Panchbatti Station Road, Himmatnagar Gujarat. 383001 • Sangli II : Shop no 6 and 7, Ground floor, Aditya Sai Landmark, Civil Hospital Road, Near Ram Mandir, Sangli 416416 • Roorkee : Shop No.10, Ground Floor, City Pride, Civil Line, Roorkee. Uttarakhand 247667 • Aligarh II : Shop No. 2, Ground Floor, Regency Complex, Shyam Nagar, Center Point, Railway Station Road, Aligarh, Uttar Pradesh-202001 • Solan : Kapoor Complex, Lower Ground Floor, Mall Road, Solan, Himachal Pradesh - 173212 • Mandi : Unit No. 118/9, Lower Ground Floor, Old Bus Stand, Mandi, Himachal Pradesh-175001 • Sonipat : Unit No. 23L, First Floor, Above Kivam Motors, Atlas Road, Model Town, Sonipat, Haryana - 131001 • Deoria : Unit No. 781(Old No. 437), Kotwali Road, First Floor, (Above SBI Bank), Deoria, Uttar Pradesh-274001 • Jaunpur : Unit No. 88 (Old No. 62), Ground Floor, Mohalla Jahangeerabad, Parg Haveli, Tehsil & District Jaunpur, Uttar Pradesh-222002 • Satna : Ground Floor, Shop no.1, Ward no 21, Jeevan Jyoti Colony, Rewa Road, Satna. MP 485001 • Gaya II : Vijaya Complex, Ground Floor, Gewalbigha, Gaya, Bihar. 823001 • Kannur II : Ground Floor, No. 47/2535-1, Jayaram's Arcade, AKG - Stadium Road, Next to MAKS Hospital, Talap, Kannur - 670002 • Vadodara CEC : 101 & 102 (N) 1st Floor, Sneh Signature, Tulsidham Makarpura Road,Nr Tulsidham Cross Road, Manjalpur Vadodara - 390011 • Amreli : Shop No 2 & 3, Jay Sardar Complex, Manekpura Opp HDFC Bank, Amreli 365601 • Tuticorin : Ground Floor, No. 332, WGC Road (VOC Road), Melur Post, Thoothukudi - 628002 • Palanpur : Shop No 6 & 7,First Floor, New Bus Port, Nr Sarkari Vasahat, Opp Tirupati Plaza, Palanpur 385001 • Muzaffarnagar : Unit No 414, Ground Floor, Jansath Road, Kambal Wala Bagh, New Mandi Near ICICI Bank Ltd, Muzaffarnagar Uttar Pradesh - 251001 • Azamgarh : Aniruddha Tower, Ground Floor, Mohalla Ailwal, Tappa-Attishee, Pergana-Nizamabad, Tehsil-Sadar, District- Azamgarh, Uttar Pradesh - 276001 • Gorakhpur II : Shop No. UGF 1-4, Ground Floor, Cross Road, Bank Road, Situated at A.D.College Chowk, Goarkhpur 273001 • Srinagar : 1st floor above ICICI Bank, Karan Nagar, Near Gole Market, Srinagar, J & K – 190010 • Kurnool II : Ground Floor, Shop No: 1, 2, 3, Door No: 40/39 & 40/39-3-1A, Bangurpet, Bellary Road, Kurnool – 518003 • Ahmedabad Maninagar - DET : Shop No 2, First Floor, Devang Society, Opposite Rajkamal Bakery, Above Axis Bank Bhairavnath Road, Jawahar chowk, Maninagar Ahmedabad 380008 • Surendranagar : Mega Mall, 102 FF, Bus Stand Road, Surendranagar – 363001 • Jalgaon II : Ground Floor,Trade Center, Plot no 243/1,Near Jalgaon People's Bank,Jalgaon 425001 • Sirsa : Garg Tower, First Floor, Opposite AROMA HOTEL, Dabwali Road, Sirsa, Haryana, Pin Code 125055 • Burdwan II : Ground Floor, G.T. Road East end Muchipara, Burdwan Sadar, Purba Burdwan, West Bengal. PIN: 713103 • Nagercoil : Ashrama Towers 285/14/3 Police Station Road, Near Nagaraja Temple, Nagercoil 629001 • Latur : Ground floor, Madhu Mira Complex, Desi Kendra School Road, Opp. Dolphin Hotel, Shivajinagar , Latur:- 413512 • Warrangal II : "2-4-646, ABK Mall, First Floor, Ramnagar, Hanumakonda 506001 Warangal, Telangana" • Rewari : SCO No 118A, First Floor, Brass Market, Rewari, Haryana, Pin Code 123401 • Yavatmal : Shri ram tower, Beside Shree Ram Mandir,Tiwari chowk, Opposite Buldhana bank,Yavatmal 445001 • Cuddapah (Kadapa) : Ground Floor, No 41/1548 Sankarapuram, Kadapa Town, YSR District - 516002, Andhra Pradesh • Nellore : DN 16/3/235 First Floor Sunshine Plaza Ramalinga Puram Nellore-524003. Andhra Pradhesh • Chandrapur : Shop no 1 Ground Floor, Tumkum Building, Ghanshyam Bhavan, Chandrapur- 442401 • Andheri East : Office no 313 Third Floor, Midas, Sahar Plaza, Andheri Kurla Road, Andheri East, Mumbai 400059 • Kolkata - Anandlok - DET : 103 & 103A, 1st Floor, Block – B, Anandalok, 227 AJC Bose Road. Kolkata - 700020 • Hyderabad Kukatpally : 1st Floor, No: 12-6-11/4, Kukatpally, Hyderabad - 500072 • Sikar : 1st Floor, Singodiya Plaza, Kalyan Circle, Silver Jubli Road, Opp Sihotiya Petrol Pump, Sikar, Rajasthan – 332001 • Akola II : Shakambari Square,Shop No 18, First Floor,Durga Chowk, Akola- 444001 • Goregaon B6 : Block B6, 2nd Floor, Nirlon Knowledge Park, Western Express Highway, Goregaon East, Mumbai 400063 • 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" • Bangalore-Whitefield II : Ground Floor, Saroj Studio Building, No 208, Thubarahalli, Varthur Road, Bengaluru, Karnataka – 560066 • Ratnagiri : Ground floor, Shop no 1, Arihant Space center, Near Lotlikar Hospital, Maruti Mandir, Ratnagiri 415612 • Vishakhapatnam II : 2nd Floor, no. 47-3-25, Dwarka Nagar 5th Lane, Seethammapeta main Road, Vishakapatnam - 530016 • Bhavnagar II : Shop No. 1, Ground Floor, Victoria Prime, Block D5/5-A, Kaliyabid Water Tank, Near Dilbahar, Lakhubha Hall Road, Bhavnagar, Gujarat - 364002 • Cochin - Kakkanad : Veekay Tower, 1st Floor, NGO Quarters, Mavelipuram -Road, Thrikkakara, Kakkanad, Kochi, Kerala – 682030 • Hazaribagh : Dhiman Complex, 1st Floor, GGS Road, near Annanda Chak, Hazaribagh, Jharkhand • Angul : Ground Floor, Plot no.- 892, Khata No.- 432/935, Ward no.- 21, Mouza – Angul, Amlapada Lane 6, Angul, Odisha. 759122 • Amravati III : Ground Floor, Plot No-3/87, Sheet no 49B, Shrikrishna Peth, District Hospital Road, Near Irwin Chowk, Amravati- 444601 • Kashipur : Chamunda complex, Ground floor, Mauja Maheshpura, Ram Nagar Road, Tehsil Kashipur, District U.S. Nagar, Uttarakhand. 244713 • Jorhat : Crystal Tower, Upper Ground Floor, Thana road, opposite of Laxmi Union High School, Jorhat, Assam. 785001 • Anantapur : No 18 169 First Floor, Ganesham Enclave, Uma Nagar, Ananthapur, Andhra Pradesh 515001 • Haldwani II : Unit no 119, Ground Floor, Mukharjee Compound Bhotia Padav, Haldwani Uttharakhand. 263139 • Chhindwara : First Floor, I Complex, Opp. SAF Gate, Next to Kuladevi Plaza, Parasia Road, Chhindwara, Madhya Pradesh, 480001 • Yamunanagar : B/5 -368/16, first floor, Professor colony, Gobindpuri road, Yamuna Nagar, Haryana Pin code 135001 • Rajpura : "Shop No. 7

Other Cities: Additional official transaction acceptance points (CAMS Transaction Points) *(Contnd.)*		
and 8, First Floor, Calibre Market, Block-D, Patiala Road, Dalima Vihar, Rajpura Township, Tehsil Rajpura, District - Patiala, Punjab, Pin Code : 140401" • Kurukshetra : 1st Floor, Sco no. 6, Sector 17, Huda Kurukshestra, Haryana 136118 • Chennai-Parrys : 1st Floor, Pesona court, New No 317, Old No 153, Thambu Chetty Street, George Town, Parrys, Chennai - 600001 • Raibareilly : Property No. 8 Ground Floor, Feroz Gandhi Nagar Yojana, Rai-Bareilly, Uttar Pradesh 229001 • Ballia : Unit No CP-1 , Harpur Yojna, Awas Vikas Colony, Main Road, Ballia 277001 • Haldia : Ground floor, HPL Link road, Manjushree More, Basudevpur, Haldia. West Bengal. 721602 • Thane - Ram Maruti Road : 1st Floor, Mayur CHS Ltd, Ram Maruti Road, Thane West - 400601 • Ranchi II : Toplink Serenity Building, 1st Floor, Unit no 102 and 2nd Floor unit no 202, Line Tank Road, Near Firayalal Chowk, Ranchi, Jharkhand 834001 • Basti : Unit No 1840, Ground floor, Pikauna Shiv Gulam, Tappa Haweli, Basti - 272001 • 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 • Gandhinagar : Shalin Centrum Shop No 101, 1st Floor, Plot no 2, sector 11, Gandhinagar 382009 • Rajahmundry II : Ground Floor, 7-28 - 36/1, Vygram Road, Rajahmundry, Andhra Pradesh - 533101 *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.*		

THIS PAGE HAS KEPT INTENTIONALLY BLANK

July 2026

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