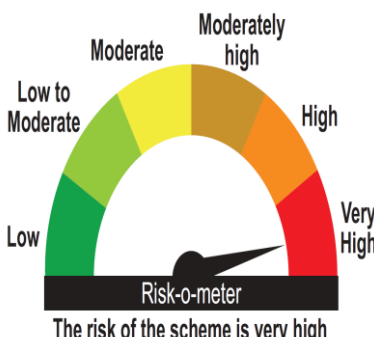
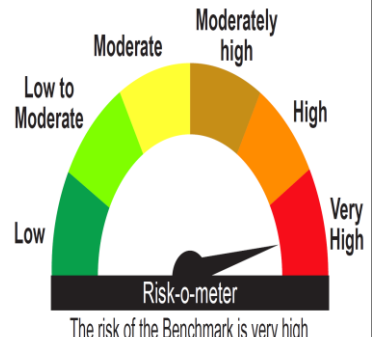


SCHEME INFORMATION DOCUMENT SECTION I

ICICI Prudential Contra Fund (An open ended equity scheme following contrarian investment strategy)

ICICI Prudential Contra Fund (the Scheme) is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer - As per AMFI Tier I Benchmark i.e (Nifty 500 TRI)
- Long Term Wealth Creation - An open ended equity scheme following contrarian investment strategy		

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

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 SEBI Master Circular on 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 on: September 28, 2026

New Fund Offer Closes on: October 12, 2026

Scheme Reopens on:

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

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.

Face Value of units of the Scheme is Rs. 10/- per unit.

Name of Mutual Fund	ICICI Prudential Mutual Fund
Name of Asset Management Company	ICICI Prudential Asset Management Company Limited (Corporate Identity Number: L99999DL1993PLC054135)

Address of the Asset Management Company	Registered Office: 12 th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001
	Corporate Office: ICICI Prudential Mutual Fund Tower, Santacruz East, Mumbai – 400055
	Central Service Office: 2 nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063
Name of the Trustee Company	ICICI Prudential Trust Limited (Corporate Identity Number: U74899DL1993PLC054134)
Address of the Trustee Company	12 th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001.
Website	www.icicipruamc.com

The particulars of ICICI Prudential Contra Fund (the Scheme) mentioned herein above have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the Asset Management Company. 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 Scheme Information Document.

This Scheme Information Document sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes pertaining to the Scheme such as features, load structure, etc. made to this Scheme Information Document by issue of addenda / notice after the date of this Document from the AMC / Mutual Fund / Investor Service Centers / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of ICICI Prudential Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.icicipruamc.com

SAI is incorporated by reference (is legally a part of the SID). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated September 03, 2026

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	ICICI Prudential Contra Fund
II.	Category of the Scheme	Equity Scheme – Contra Fund
III.	Scheme type	An open ended equity scheme following contrarian investment strategy.
IV.	Scheme code	ICIC/O/E/COF/26/06/0210
V.	Investment objective	To generate long-term capital appreciation by investing in Equity & Equity related instruments following contrarian investment strategy. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
VI.	Liquidity/listing details	Liquidity: The Scheme being offered is open ended scheme and will offer units for sale / switch-in and redemption / switch-out, on each business day at NAV based prices subject to applicable loads. As per SEBI (Mutual Funds) Regulations, 2026, the redemption proceeds shall be dispatched within three (3) business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments as mentioned in 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 the stipulated timelines. Listing: Being an open ended scheme, the Units of the scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the scheme to be listed on one or more Stock Exchanges
VII.	Benchmark (Total Return Index)	AMFI Tier I Benchmark – Nifty 500 TRI The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Trustees reserve the right to change the benchmark in future, in accordance with applicable regulations and guidelines if a benchmark better suited to the investment objective of the Scheme is

Sr. No.	Title	Description
		available.
VIII.	NAV disclosure	The AMC will calculate and disclose the first NAV within 5 business days from the date of allotment. Subsequently, NAV will be calculated and disclosed at the close of every Business Day. NAV will be determined on every Business Day except in special circumstances. NAV of the scheme shall be: • Prominently disclosed by the AMC under a separate head on the AMC's website (www.icipruamc.com) by 11.00 p.m. on every business day, • On the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every business day, and • Shall be made available at all Customer Service Centres of the AMC. The Scheme is permitted to take exposure to overseas securities; thus the Scheme requires extended timeline for NAV disclosure to ensure that all securities are valued basis same day valuation. In light of the above, NAV of the Scheme would be declared by 10.00 a.m. on the following business day. In case the Scheme ceases to hold exposure to any overseas securities during the business day, NAV of the Scheme for that day would continue to be declared on 10.00 am on the following business day. Subsequent to that day, NAV of the Scheme will be declared on 11.00 p.m., on the same day. <i>Further details mentioned in Section II – 'III. Other Details' – 'C. Transparency/NAV'</i>
IX.	Applicable timelines	• Dispatch of redemption proceeds 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

Sr. No.	Title	Description				
		other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines • Dispatch of IDCW (if applicable) etc. As per the Regulations, the IDCW warrants shall be dispatched within 7 business days from the record date. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date).				
X.	Plans and Options Plans/Options and sub options under the Scheme	Plans available under the Scheme: • ICICI Prudential Contra Fund - Direct Plan • ICICI Prudential Contra Fund - Regular Plan Options under each Plan(s): • Growth • Income Distribution cum Capital Withdrawal (IDCW) ✓ IDCW Payout ✓ IDCW Reinvestment • Including Default option/ facility (as applicable) are as follows: <table><tr><td>Default Plan (if no plan is selected)</td><td> • If broker code is not mentioned the default plan is ICICI Prudential Contra Fund – Direct Plan • If broker code is mentioned the default plan is ICICI Prudential Contra Fund – Regular Plan </td></tr><tr><td>Default Plan (in certain circumstances)</td><td> • If ICICI Prudential Contra Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Contra Fund – Direct Plan • If ICICI Prudential Contra Fund – Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Contra Fund – Direct Plan </td></tr></table>	Default Plan (if no plan is selected)	• If broker code is not mentioned the default plan is ICICI Prudential Contra Fund – Direct Plan • If broker code is mentioned the default plan is ICICI Prudential Contra Fund – Regular Plan	Default Plan (in certain circumstances)	• If ICICI Prudential Contra Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Contra Fund – Direct Plan • If ICICI Prudential Contra Fund – Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Contra Fund – Direct Plan
Default Plan (if no plan is selected)	• If broker code is not mentioned the default plan is ICICI Prudential Contra Fund – Direct Plan • If broker code is mentioned the default plan is ICICI Prudential Contra Fund – Regular Plan					
Default Plan (in certain circumstances)	• If ICICI Prudential Contra Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Contra Fund – Direct Plan • If ICICI Prudential Contra Fund – Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Contra Fund – Direct Plan					

Sr. No.	Title	Description	
		Default Option	Growth Option
		Default sub option	IDCW Reinvestment sub-option
		With respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI. The Trustee reserves the right to add any other options/ sub-options under the Scheme. For detailed disclosure on default plans and options, kindly refer SAI.	
XI.	Load Structure	Exit Load: 1% of the applicable NAV If the amount sought to be redeemed or switched out within 1 month from allotment. - NIL - If the amount sought to be redeemed after 1 month. 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'.	
XII.	Minimum Application Amount/switch in	During NFO: Rs. 1,000/- plus in multiple of Re.1 During ongoing offer period: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum application amount for switch ins – Rs. 1,000 and any amount thereafter. For applications under systematic transactions, investors should refer to the details regarding the amount in the section 'Special product/facility available on ongoing basis'.	
XIII.	Minimum Additional Purchase Amount	Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum additional application amount for switch ins – Rs. 1,000 and any amount thereafter.	
XIV.	Minimum Redemption/switch out amount	Any Amount	
XV.	New Fund offer Period This is the period during	NFO opens on: September 28, 2026 NFO closes on: October 12, 2026	

Sr. No.	Title	Description
	which a new scheme sells units to the investors	The AMC reserves the right to extend or pre close the New Fund Offer (NFO) period, 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. 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 October 12, 2026. Switch-in requests from equity schemes and other schemes will be accepted up to October 12, 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.
XVI.	New Fund Offer Price	The corpus of the Scheme will be divided into Units having an initial value of Rs. 10 each. Units can be purchased during the New Fund Offer Period at Rs. 10 each.
XVII.	Segregated Portfolio/side pocketing disclosure	The AMC may create a segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event and to deal with liquidity risk. For more details, kindly refer SAI.
XVIII.	Swing Pricing	Not Applicable
XIX	Stock lending/short selling	The Scheme will not engage in short selling activity. As per asset allocation, the scheme may engage in stock lending up to 20% of its net assets. Kindly refer to asset allocation section for more

Sr. No.	Title	Description
		details.
XX.	How to Apply and other details	Investors can apply for their transaction requests either offline or online / electronically using the relevant application / transaction request forms available on our website or at any of our Officials Points of Acceptance or any other mode as may be prescribed from time to time. <u>Offline transaction requests:</u> The application form / transactions requests for subscription/ redemption/ switches can be submitted at official points of acceptance of the AMC and CAMS Transaction Points provided in the link: SID related information (www.icipruamc.com) <u>Online / Electronic Transactions:</u> Investors can undertake transactions via electronic mode through various online facilities offered by the AMC i.e. Website: (www.icipruamc.com) and Mobile Application of the AMC (i-invest ipru) / other platforms (RTA, MFU, MF Central, Channel partners/Distributors/RIAs/Portfolio Managers /Execution Only platforms (EOP)) specified by AMC from time to time. The above list is indicative. For further details, including cut-off timing and applicability of NAV, refer Section II. Pursuant to paragraph 15.10 of the Master Circular, an investor can also subscribe to the New Fund Offer (NFO) through ASBA facility. ASBAs can be accepted only by SCSB's whose names appear in the list of SCSBs as displayed by SEBI on its website www.sebi.gov.in. For more Details, refer Section II. Kindly refer to aforementioned link for complete details.
XXI.	Investor Services	Contact details for general service requests and complaint resolution: Investors can contact at the below toll free numbers • (MTNL/BSNL) 1800222999; • (Others) 18002006666

Sr. No.	Title	Description
		- Website: www.icicipruamc.com - e-mail - enquiry@icicipruamc.com The AMC will follow-up with Customer Service Centres and Registrar on complaints and enquiries received from investors for resolving them promptly. For this purpose, Mr. Rajen Kotak is the Investor Relations Officer. He can be contacted at the Central Service Office of the AMC. The address and phone numbers are: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400 063, Tel No.: 022 26852000, Fax No.: 022-2686 8313 e-mail - enquiry@icicipruamc.com
XXI.	Specific attribute of the scheme	Open Ended – Equity Scheme- Contra Fund
XXII.	Special product/facility available on ongoing basis <i>It may be noted that that during NFO, only SIP registration facility would be available.</i>	Systematic Investment Plan The Unitholders of the Scheme can benefit by investing specific Rupee amounts periodically, for a continuous period. At the time of registration, the SIP allows the investors to invest a fixed equal amount of Rupees for purchasing additional Units of the Scheme at NAV based prices. Daily, Weekly, Fortnightly, 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. Systematic Transfer Plan Systematic Transfer Plan (STP) is an option wherein Unit holders of designated schemes (Source Schemes) can opt to transfer a fixed amount at regular intervals and provide standing instructions to the AMC to switch the same into the designated schemes (Target Schemes). Systematic Withdrawal Plan Unitholders of the Scheme have the benefit of

Sr. No.	Title	Description
		enrolling themselves in the Systematic Withdrawal Plan. The SWP allows the Unitholder to withdraw a specified sum of money each month from his investments in the Scheme. At the time of registration, the investor can choose any amount for withdrawal under the respective frequencies. Freedom SIP The Scheme is a target scheme and source scheme for Freedom SIP. Booster STP, Booster SIP, Capital Appreciation STP, Flex STP, and SWP Option 2 The Scheme is a target scheme for above special products For details on special products/additional facilities, SIP Cancellation and SIP Pause, please refer to Statement of Additional Information (SAI).
XXIII.	Weblink	A weblink wherein TER for last 6 months, Daily TER as well as scheme factsheet will be available on the website at: TER Link https://www.icicipruamc.com/about-us/financials-&-disclosures?currentTabFilter=Total%20Expense%20Ratio Factsheet link (the factsheet will be available in the month succeeding the allotment of units): https://www.icicipruamc.com/news-and-media/downloads?currentTabFilter=Historical%20Factsheets
The AMC reserves the right to change/ modify any features of aforesaid facilities, available under the Scheme, subject to SEBI Regulations and any other laws applicable from time to time.		

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) The AMC has complied with the set of checklists applicable for Scheme Information Documents and that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable
- (viii) The Trustees have ensured that the Scheme approved by them is a new product offered by ICICI Prudential Mutual Fund and not a minor modification of any existing scheme.

Sd/-

Rakesh Shetty

Chief Compliance Officer & Company Secretary

Place: Mumbai

Date: April 10, 2026

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation under the Scheme will be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity & Equity related instruments following contrarian investment strategy	80	100
Other Equity and Equity related instruments	0	20
Money market instruments, other liquid instruments [@] , Units of Overnight funds, Liquid funds and Money Market Funds	0	20
Gold ETFs and Silver ETFs	0	20
Units issued by INVITs	0	10

@ Excluding subscription money in transit before deployment / payout

[^] Other liquid instruments shall include cash, bank deposits with Scheduled Commercial Banks, Government Securities, Treasury bills, Repo on Government securities and any other instruments as specified or permitted by the Board/RBI from time to time.

The Cumulative Gross Exposure across Equity, Debt, Derivatives, Overseas securities including overseas mutual funds/Overseas ETFs, INVITs, Gold ETFs and Silver ETFs and other such securities/assets as may be permitted by SEBI Master Circular, if required, shall not exceed 100% of the net assets of the scheme.

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

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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references of the Master Circular dated March 20, 2026
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
2a.	Equity derivatives	up to 50% of the equity	

Sr. No.	Type of Instrument	Percentage of exposure	Circular references of the Master Circular dated March 20, 2026
	(hedge & non hedge) exposure through instruments such as Index futures, stock futures, Index Options, stock options (including writing of covered call options)	portfolio.	Circular
2b	Debt Derivatives (hedge & non hedge exposure) through instruments such as Interest rate swaps and forward rate agreements	Nil	Not applicable
3.	Securitized Debt	Nil	Not Applicable
4.	Overseas Securities including overseas mutual funds/overseas ETFs#	Up to 35% of the net assets	Paragraph 13.11 of the Master Circular
5.	Units issued by InvITs	Upto 10% of NAV of the Scheme and upto 5 % of the NAV of the Scheme in case of single issuer	Paragraph 13.13.5 of the Master Circular
6.	Units of issued by REITs	Investment in units of Real Estate Investment Trusts (REITs) shall be undertaken in accordance with paragraph 13.13 of the SEBI Master Circular	Paragraph 13.13 of the Master Circular
7.	Structured Obligations, Credit enhancements	Nil	Not Applicable
8.	AT1 and Tier II bonds	Nil	Not Applicable
9.	Units of Debt Mutual Fund Schemes	The Scheme may invest in units of Debt Mutual Funds such as Overnight Funds, Liquid Funds and Money Market Funds under the same asset management company or any other	Clause 3 of Sixth Schedule of SEBI (MF) Regulations

Sr. No.	Type of Instrument	Percentage of exposure	Circular references of the Master Circular dated March 20, 2026
		mutual fund without charging any fees, provided that aggregate inter Scheme investment made by all schemes under the same management or in Mutual Funds under the management of any other asset management company shall be up to 5% of the Net Assets of the Mutual Fund.	
10.	Units of Gold ETF	The scheme may invest in units of Gold ETF upto 20% 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.

- The Scheme may invest up to US \$20 million in Overseas Securities including overseas mutual funds/overseas ETF 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 month period, the Scheme may invest up to 35% of the net assets in Overseas Securities including overseas mutual funds/overseas ETF, subject to the provisions of para 13.11 of the Master Circular and other relevant circulars as applicable. The limits would be soft limits for the purpose of reporting on monthly basis.
- Investment in Foreign 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.
- In accordance with the seventh schedule of the SEBI (Mutual Funds) Regulations, 2026, the Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund.
- A part of the net assets may be deployed in the Triparty Repos on Government securities or treasury bills (TREPS) to meet the liquidity requirements.

The Scheme may invest up to 20% in other equity and equity related instruments, money market instruments and other liquid instruments, gold ETFs and silver ETFs as

permitted by SEBI Master Circular and in InvITs, subject to the ceilings laid out in MF regulations with respect to the respective asset class.

Rebalancing due to Short Term Defensive Consideration:

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 3.11 of the Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

- Further, as per Paragraph 3.11 of the Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the 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. 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.

Deployment of Funds collected in New Fund Offer (NFO) period

In accordance with 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.

The securities mentioned in the asset allocation pattern could be privately placed or unsecured. The securities may be acquired through secondary market purchases, Public Offering, other public offers, Private Placement, right offers (including renunciation) and negotiated deals.

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.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure as per Paragraph 13.18.6 of the Master Circular. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government.

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

Sr. No.	Particulars
1.	Credit Default Swaps
2.	Short Selling
3.	Equity Linked Debentures
4.	Structured Obligations, Credit enhancements
5.	AT1 and Tier II bonds
6.	Securitized debt
7.	Debt Derivatives
8.	Units of Debt mutual fund schemes except Overnight Funds, Liquid Funds and Money Market Funds

B. WHERE WILL THE SCHEME INVEST?

Subject to SEBI (MF) Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- Equity and equity related securities including Indian Depository Receipts (IDRs), and warrants carrying the right to obtain equity shares and Units issued by Real Estate Investment Trusts (REITs).
- Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- Securities guaranteed by the Central, State and local Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- Money market instruments, as permitted by SEBI/ RBI.
- non-convertible part of convertible securities
- Derivative instruments like Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
- Investment in Overseas ETF (currently suspended pursuant to SEBI's communication and the same shall be resumed in accordance with directions received from SEBI/AMFI in this regard from time to time.
- units of domestic and overseas mutual fund schemes (including ETFs), subject to applicable regulations.

- i. Units of Infrastructure Investment Trust (InvITs)
- j. Units of Mutual Fund Schemes - Overnight funds, Liquid funds and Money Market Mutual Funds
- k. cash & cash equivalents
- l. Gold and Silver ETFs and other such instruments permitted by SEBI/ RBI.
- m. Any other securities as permitted by SEBI/ RBI

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured and of varying maturity. The securities may be acquired through Public Offerings, secondary market operations, private placement, rights offers or negotiated deals. Further, the Scheme intends to participate in securities lending as permitted under the regulations. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. The Scheme may also enter into repurchase and reverse repurchase in various securities as per the guidelines and regulations applicable to such transactions.

The inter Scheme transfer of investments shall be in accordance with the provisions contained in paragraph 13.19 of the Master Circular. The AMC shall comply with the above guidelines.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme shall follow an active investment strategy.

The Scheme is an open-ended Scheme that aims to provide long term capital appreciation by investing primarily in a portfolio of securities which follow contrarian investment strategy. At the time of investment, a contrarian investment strategy seeks to spot situations where the market's prevailing sentiment has led to potential mispricing. These opportunities may emerge at the level of individual securities, sectors, themes, or broader market level.

The Scheme shall follow top-down approach and/or bottom up approach. The Scheme may follow a diversified approach & have flexibility to invest across market capitalization. However, at times the Scheme may have higher concentration towards a particular market capitalization, sector or stocks.

During various market cycles that may have bullish, bearish or neutral sentiments, the scheme may adopt various strategies that focuses on portfolio optimization and risk management. For purpose of risk management, the scheme may adopt various hedge and non-hedge derivative strategies. The Scheme may use derivative instruments like Stock / Index Futures or Options, or other instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. For complete details on 'Derivative Strategies' kindly refer to SAI.

The Scheme may also invest in overseas markets in equity & equity related instruments including Global Depository Receipts (GDRs), ADRs, foreign securities, bonds and mutual funds, and such other instruments as may be allowed under the Regulations

from time to time. The Scheme shall also invest in IPOs, and other primary market offerings.

The Scheme can also invest up to 20% of corpus in other equity & equity related instruments, money market instruments, other liquid instruments, units of debt oriented mutual fund schemes such as Overnight Funds, Liquid Fund and Money Market Funds, Gold and Silver ETFs, units issued by InVITs and other such instruments permitted by SEBI/ RBI

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

The Scheme may also invest in Money Market Instruments and other liquid instruments such as cash, bank deposits with Scheduled Commercial Banks, Government Securities, Treasury bills, Repo on Government securities and any other instruments as specified or permitted by the Board/RBI from time to time. The Scheme may also take exposure to Units of debt Mutual Fund schemes such as Overnight Funds, Liquid Fund and Money Market Funds. The Scheme aims to identify money market securities which offer optimal level of yields/returns, considering risk-reward ratio. The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. Such investment shall be made subject to the guidelines which may be prescribed.

The investment approach of portfolio of the Scheme shall be guided by various guidelines issued by SEBI, including portfolio overlap conditions prescribed by SEBI from time to time.

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

For detailed derivatives strategies refer SAI.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Benchmark for the scheme shall be Nifty 500 TRI.

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.

E. WHO MANAGES THE SCHEME?

Investments under the Scheme will be managed by Mr. Sankaran Naren, Mr. Dharmesh Kakkad, Mr. Sakshat Goel and Mr. Gaurav Chikane. Their qualifications and experience are as under:

Sr. No.	Fund Manager/ Age / Qualification	Experience	Other Schemes Managed
1.	Mr. Sankaran Naren/59/ B. Tech – IIT Chennai and PGDM – IIM Kolkata	Mr. Sankaran Naren is the Executive Director and Chief Investment Officer of our Company. He holds a bachelor's degree in technology in mechanical engineering from the Indian Institute of Technology, Madras, and a post graduate diploma in management from the Indian Institute of Management, Calcutta. He has more than 25 years of experience in the financial services industry including, inter alia, investment banking, fund management, equity research, and stock broking operations. He is presently a member of committee on equity matters at AMFI. He has previously been associated with Refco - Sify Securities India Private Limited, HDFC Securities Limited, The Hongkong and Shanghai Banking Corporation Limited and Yoha Securities Limited	• ICICI Prudential Value Fund (Erstwhile ICICI Prudential Value Discovery Fund) • ICICI Prudential Large Cap Fund (Erstwhile ICICI Prudential Bluechip Fund) • ICICI Prudential India Opportunities Fund • ICICI Prudential Multi Asset Allocation Fund (Erstwhile ICICI Prudential Multi-Asset Fund) • ICICI Prudential Multi Sector Passive FOF • ICICI Prudential Aggressive Hybrid Active FOF (erstwhile ICICI Prudential Thematic Advantage Fund (FOF))

Sr. No.	Fund Manager/ Age / Qualification	Experience	Other Schemes Managed
2.	Dharmesh Kakkad/39/ Chartered Financial Analyst (CFA), Chartered Accountant and M.Com	Mr. Dharmesh Kakkad is a Senior Fund Manager and is associated with ICICI Prudential Asset Management Company Limited from June 2010. Prior to working in Investments function, he was working in the Operations Department of the AMC. He has over 15 years of experience	• ICICI Prudential Aggressive Hybrid Active FOF (Erstwhile ICICI Prudential Thematic Advantage Fund (FOF)) • ICICI Prudential Multi Sector Passive FOF (Erstwhile ICICI Prudential Passive Strategy Fund (FOF)) • ICICI Prudential Diversified Equity All Cap Omni FOF (Erstwhile ICICI Prudential India Equity FOF) • ICICI Prudential Dynamic Asset Allocation Active FOF (Erstwhile ICICI Prudential Asset Allocator Fund (FOF)) • ICICI Prudential Diversified Equity All Cap Active FOF • ICICI Prudential Multi-Asset Active FOF • ICICI Prudential Equity Savings Fund • ICICI Prudential Healthcare Fund (erstwhile • ICICI Prudential Pharma Healthcare and Diagnostics (P.H.D) Fund • ICICI Prudential Value Fund (Erstwhile ICICI Prudential Value Discovery Fund)

Sr. No.	Fund Manager/ Age / Qualification	Experience	Other Schemes Managed
3.	Sakshat Goel/ 30/ PGDM from S.P. Jain Institute of Management & Research and B.E. from P.E.S. Institute of Technology	Mr. Sakshat Goel was appointed as an Investment Analyst in the Investments Department of ICICI Prudential Asset Management Company Limited w.e.f May 3, 2022. Past Experience: ~ ICICI Prudential Asset Management Company Limited – Management Trainee – May 3, 2021 to May 2, 2022. ~ Futures First – Market Analyst – August 28, 2017 to October 31, 2018	• ICICI Prudential Small Cap Fund (Erstwhile ICICI Prudential Smallcap Fund)
4.	Mr. Gaurav Chikane/35/ B.E. (IT), MBA (Finance)	Mr. Gaurav Chikane has been appointed as the Manager in the Investments Department of ICICI Prudential Asset Management Company Limited. w.e.f. July 1, 2021. He is currently a dedicated fund manager for managing investment in Exchange Traded Commodity Derivatives in the schemes of the Fund wherein such investments are permissible. Past Experience: ~ Inditrade Business Consultants Limited – Commodities – November 18, 2016 till June 30, 2021 ~ Edelweiss Commodities Trading Limited – Commodities -	• ICICI Prudential Multi Asset Allocation Fund (Erstwhile ICICI Prudential Multi-Asset Fund) • ICICI Prudential Multi-Asset Active FOF • ICICI Prudential Silver ETF • ICICI Prudential Gold ETF

Sr. No.	Fund Manager/ Age / Qualification	Experience	Other Schemes Managed
		February 2, 2015 till November 17, 2016 ~ Accenture Services Private Limited – IT - March 25, 2013 till July 26, 2013	

Since the Scheme is a new Scheme, tenure of the fund managers for this Scheme is not available.

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND

As on August 31, 2026, the Fund has following schemes under the Equity category:

Sr. No	Scheme Names
1.	ICICI Prudential Large & Mid Cap Fund
2.	ICICI Prudential Commodities Fund
3.	ICICI Prudential Infrastructure Fund
4.	ICICI Prudential Focused Fund (Erstwhile ICICI Prudential Focused Equity Fund)
5.	ICICI Prudential Dividend Yield Fund (Erstwhile ICICI Prudential Dividend Yield Equity Fund)
6.	ICICI Prudential Multi Cap Fund (erstwhile ICICI Prudential Multicap Fund)
7.	ICICI Prudential Manufacturing Fund
8.	ICICI Prudential FMCG Fund
9.	ICICI Prudential Value Fund (Erstwhile ICICI Prudential Value Discovery Fund)
10.	ICICI Prudential Bharat Consumption Fund
11.	ICICI Prudential ESG Exclusionary Strategy Fund
12.	ICICI Prudential Quant Fund
13.	ICICI Prudential Technology Fund
14.	ICICI Prudential Banking & Financial Services Fund
15.	ICICI Prudential ELSS – Tax Saver Fund (erstwhile ICICI Prudential ELSS Tax Saver Fund)
16.	ICICI Prudential Healthcare Fund (erstwhile ICICI Prudential Pharma Healthcare and Diagnostics (P.H.D) Fund
17.	ICICI Prudential Small Cap Fund (erstwhile ICICI Prudential Smallcap Fund)
18.	ICICI Prudential US Bluechip Equity Fund
19.	ICICI Prudential Flexi Cap Fund (erstwhile ICICI Prudential Flexicap

Sr. No	Scheme Names
	Fund)
20.	ICICI Prudential MNC Fund
21.	ICICI Prudential Large Cap Fund (Erstwhile ICICI Prudential Bluechip Fund)
22.	ICICI Prudential Housing Opportunities Fund
23.	ICICI Prudential India Opportunities Fund
24.	ICICI Prudential Exports and Services Fund
25.	ICICI Prudential Business Cycle Fund
26.	ICICI Prudential Mid Cap Fund (erstwhile ICICI Prudential MidCap Fund)
27.	ICICI Prudential PSU Equity Fund
28.	ICICI Prudential Transportation and Logistics Fund
29.	ICICI Prudential Innovation Fund
30.	ICICI Prudential Energy Opportunities Fund
31.	ICICI Prudential Equity Minimum Variance Fund
32.	ICICI Prudential Rural Opportunities Fund
33.	ICICI Prudential Conglomerate Fund
34.	ICICI Prudential Active Momentum Fund
35.	ICICI Prudential Quality Fund

A detailed comparison between the existing schemes of the mutual fund is available at the below link:

<https://www.icicipruamc.com/news-and-media/downloads?currentTabFilter=SSD&&subCatTabFilter=Information>

G. HOW HAS THE SCHEME PERFORMED?

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

H. 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, portfolio is not available.

iv. WEBSITE LINK TO THE RESPECTIVE ADDENDUMS AFTER THE LAST UPDATE OF SID

Not Applicable

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

vi. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value			Market Value (in Rs.)
1.	Scheme's Fund Manager(s)	Units	NAV unit	per	
	Not applicable				

For any other disclosure with respect to investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

vii. INVESTMENT OF THE AMC IN THE SCHEME

From time to time and subject to the provisions of SEBI (Mutual Funds) Regulations, 2026, the sponsors, the mutual funds and investment Companies managed by them, their associate companies, subsidiaries of the sponsors and the AMC may invest in either directly or indirectly in the Scheme. The funds managed by these associates and/ or the AMC may acquire a substantial portion of the Scheme. Accordingly, redemption of units held by such funds, associates and sponsors may have an adverse impact on the units of the Scheme because the timing of such redemption may impact the ability of other unit holders to redeem their units. The details of such investments of the AMC can be accessed at the following link:

<https://www.icicpruamc.com/about-us/statutory-disclosures>

PART III. OTHER DETAILS

A. COMPUTATION OF NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. Investments of the Scheme shall be valued according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time and as stipulated in the valuation policy and procedures of the Fund, provided in Statement of Additional Information (SAI).

The NAV of the Scheme shall be rounded off upto two decimals

NAV of units under the Scheme shall be calculated as shown below:

NAV (Rs.) =

Market or Fair Value of Scheme's investments + Current Assets
- Current Liabilities and Provision

No. of Units outstanding under Schemes

The NAV will be calculated as of the close of every Business Day of the respective Scheme. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

Illustration of computation of NAV:

If the net assets of the Scheme are Rs.10,45,34,345.34 and units outstanding are 10,000,000, then the NAV per unit will be computed as follows:

$10,45,34,345.34 / 10,000,000 = \text{Rs. } 10.45 \text{ p.u. (rounded off to two decimals)}$

The Fund shall ensure that the repurchase price of an open ended scheme is not lower than 97 per cent of the Net Asset Value.

For further details, such as policies with respect to computation of NAV, rounding off, valuation of investment in foreign securities, procedure in case of delay in disclosure of NAV etc, please refer to SAI.

B. NEW FUND OFFER (NFO) EXPENSES

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.

C. ANNUAL SCHEME RECURRING EXPENSE

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 upto 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 \(icicipruamc.com\)](http://icicipruamc.com) for Total Expense Ratio (TER) details.

Details of Annual Scheme Recurring Expenses under the Scheme is as follows:

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

The following is an illustration of the impact of expense ratio on the scheme's returns:

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 Contra Fund – Direct Plan, distribution expenses will not be considered.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.icicipruamc.com) or your distributor.

Type of Load	Load chargeable (as % of NAV)
Exit Load	Exit Load: • 1% of the applicable NAV If the amount sought to be redeemed or switched out within 1 month from allotment. • NIL - If the amount sought to be redeemed after 1 month. The Trustees shall have a right to prescribe or modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations.

Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under paragraph 7.19.1(ii) of the Master Circular, such redemption / switch will not be subject to exit load.

The exit load charged, if any, shall be credited back to the respective scheme. Goods and Services Tax on exit load shall be paid out of the exit load proceeds and exit load net of Goods and Services Tax shall be credited to the Scheme.

Exit Load, if any, prevailing on the date of enrolment of SIP/ STP shall be levied in the Scheme. Units issued on reinvestment of IDCW shall not be subject to exit load.

The investor is requested to check the prevailing load structure of the Scheme before investing. For any change in load structure, the AMC will issue an addendum and display it on the website/Investor Service Centers. Any imposition or enhancement in the load shall be applicable on prospective investments only.

Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure on the Units subscribed/redeemed on any Business Day. At the time of changing the load structure, the AMC / Mutual Fund may adopt the following procedure:

- i. The addendum detailing the changes will be attached to Scheme Information Documents and key information memorandum. The addendum will be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- ii. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office.
- iii. The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.
- iv. A public notice shall be provided on the website of the AMC in respect of such changes.

Any imposition or enhancement in the load shall be applicable on prospective investments only.

SECTION II

I. Introduction

A. Definitions

Definition for the words and expressions used in the SID are available at the following link: [SID related information \(icicipruamc.com\)](http://icicipruamc.com)

The words and expressions shall have the meaning as specified at the above link, unless the context otherwise requires.

B. Risk Factors

I. **Standard Risk Factors:** Please refer to SAI.

II. **Scheme specific risk factors**

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect the Scheme's NAV, trading price, yield, total return and/or its ability to meet its objectives.

Portfolio Overlap Risk

The Scheme is subject to regulatory limits on portfolio overlap with other schemes of the Fund. In order to comply with such limits, the Fund Manager may be required to modify the portfolio composition irrespective of the investment merit of the securities held, which may result in increased transaction costs, and impact on the Net Asset Value. Additionally, overlap restrictions may, from time to time, limit the investible universe available to the Fund Manager, constraining the ability to fully capitalize on market opportunities within the Scheme's investment objective. However, such overlap limits are designed to ensure meaningful differentiation between schemes, thereby reducing the risk of unintended concentration and providing investors with distinct investment propositions across the Fund house.

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 time –scale 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 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:

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 investment in Overseas securities including Mutual Funds/Overseas ETFs

It is AMC's belief that the investment overseas securities including 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 Overseas Securities including overseas mutual funds/overseas ETF, 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 52 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

- i. **Credit Risk** - Investments in Preference Shares are subject to the risk of an issuer's inability to meet dividend and redemption by the issuer. Further, for non-cumulative preference shares, issuer also has an option to not pay dividend on preference shares in case of inadequate profits in any year.
- ii. **Liquidity Risk** - Preference shares lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
- iii. **Unsecured in nature** - Preference shares are unsecured in nature and rank lower than secured and unsecured debt in hierarchy of payments in case of liquidation. Thus, there is significant risk of capital erosion in case the company goes into liquidation.
- iv. **Market Risk** – The 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.

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. Units of the fund are listed on a stock exchange; hence the market prices of the units would also react to general stock market fluctuations.

- The units may trade above or below their NAV. The NAV of the Scheme 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.
- Although the units of Scheme 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.
- 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.
- The returns from physical gold/silver in which the underlying 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.
- Gold Exchange Traded Funds and Silver Exchange Traded Funds are relatively new product and their value could decrease if unanticipated operational or trading problems arise.
- 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.
- The Trustee, in the general interest of the unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.
- For the valuation of units, indirect taxes like customs duty, VAT etc. would also be considered. Hence, any change in the rates of indirect taxation would affect the valuation of units of the Scheme.
- **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.
- **Market risk due to volatility in Gold/Silver prices:** The value of the Units relates directly to the value of the Gold/Silver held by the underlying scheme(s) and therefore, fluctuations in the price of Gold/Silver could adversely affect investment value of the 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 ETFs and Silver ETFs may decrease if unanticipated operational or trading problem arise.
- **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 creation of segregated portfolios

- **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.

- **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.

C. Risk Mitigation Strategies

The Scheme by utilizing a holistic risk management strategy will endeavour to manage risks associated with investing in debt and equity markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

The Scheme has identified following risks of investing in equity and debt and designed risk management strategies, which are embedded in the investment process to manage such risks.

Risks associated with Equity investment	
Risks and description	Risk mitigation strategy
Concentration Risk Concentration risk represents the probability of loss arising from heavily lopsided exposure to a particular group of sectors or securities.	The Scheme may try and mitigate this risk by investing in sufficiently large number of companies so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.
Market Risk The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme.	Market risk is a risk which is inherent to an equity scheme. The Scheme may use derivatives to limit this risk.
Liquidity risk The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.	As such the liquidity of stocks that the Scheme invests into could be relatively low. The Scheme will endeavour to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time and not affected by illiquidity of the underlying stocks.
Derivatives Risk	

Risks associated with Equity investment

Risks and description	Risk mitigation strategy
As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds.	The Schemes may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted under the Regulations.
Currency Risk The Scheme may invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets may be invested in securities denominated in foreign currency, the INR equivalent of the net assets, distributions and income may be adversely affected by changes / fluctuations in the value of the foreign currencies relative to the INR.	The Schemes may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. All currency derivatives trade, if any will be done only through the stock exchange platform.

Risks associated with Debt investment

Risks and description	Risk mitigation strategy
Market Risk/ Interest Rate Risk As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.	In a rising interest rates scenario the scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent.

Risks associated with Debt investment	
Risks and description	Risk mitigation strategy
Liquidity or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).	The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. The Scheme will however, endeavour to minimize liquidity risk by investing in securities having a relatively liquid market.
Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	Management analysis will be used for identifying company specific risks. In order to assess financial risk, a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off-balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower.
Reinvestment Risk This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.	Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.

Risks associated with Debt investment	
Risks and description	Risk mitigation strategy
Currency Risk The Scheme may invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets may be invested in securities denominated in foreign currency, the INR equivalent of the net assets, distributions and income may be adversely affected by changes / fluctuations in the value of the foreign currencies relative to the INR.	The Scheme may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. All currency derivatives trade, if any will be done only through the stock exchange platform.

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

II. Information about the scheme

A. Where will the scheme invest?

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- a. Equity and equity related securities including Indian Depository Receipts (IDRs), and warrants carrying the right to obtain equity shares and Units issued by Real Estate Investment Trusts (REITs).
- b. Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- c. Securities guaranteed by the Central, State and local Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- d. Money market instruments, as permitted by SEBI/ RBI.
- e. non-convertible part of convertible securities
- f. Derivative instruments like Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
- g. Investment in Overseas ETF (currently suspended pursuant to SEBI's communication and the same shall be resumed in accordance with directions received from SEBI/AMFI in this regard from time to time
- h. units of domestic and overseas mutual fund schemes (including ETFs), subject to applicable regulations.
- i. Units of Infrastructure Investment Trust (InvITs)

- j. Units of Mutual Fund Schemes- Overnight funds, Liquid funds and Money Market Mutual Funds
- k. cash & cash equivalents
- l. Gold ETFs and Silver ETFs and other such instruments permitted by SEBI/ RBI.
- m. Any other securities as permitted by SEBI/ RBI

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured and of varying maturity. The securities may be acquired through Public Offerings, secondary market operations, private placement, rights offers or negotiated deals. Further, the Scheme intends to participate in securities lending as permitted under the regulations. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. The Scheme may also enter into repurchase and reverse repurchase in various securities as per the guidelines and regulations applicable to such transactions.

The inter Scheme transfer of investments shall be in accordance with the provisions contained in paragraph 13.19 of the Master Circular pertaining to Inter-Scheme transfer of investments.

POSITION OF DEBT MARKET IN INDIA

There are three main segments in the debt markets in India, viz., Government Securities, Public Sector Units (PSU) bonds, and corporate securities. A bulk of the debt market consists of Government Securities. Other instruments available currently include Corporate Debentures, Bonds issued by Financial Institutions, Commercial Paper, Certificates of Deposits and Securitised Debt. Securities in the Debt market typically vary based on their tenure and rating. Government Securities have tenures from one year to thirty years whereas the maturity period of the Corporate Debt now goes upto sixty years and more (perpetual). Perpetual bonds are now issued by banks as well. Securities may be both listed and unlisted and there is increasing trend of securities of maturities of over one year being listed by issuers.

The yields and liquidity on various securities as on August 31, 2026 are as under:

Issuer	Instrument	Maturity	Yields (%)	Liquidity
GOI	Treasury Bill	91 Days	5.28%	High
GOI	Treasury Bill	364 Days	5.80%	High
GOI	Short Dated	1-3 Years	5.78% - 6.35%	High
GOI	Medium Dated	3-5 Years	6.35% - 6.59%	High
GOI	Long Dated	5-10 Years	6.59% - 6.95%	High
Corporates	Taxable Bonds (AAA)	1-3 Years	7.63% - 7.75%	Medium
Corporates	Taxable Bonds (AAA)	3-5 Years	7.75% - 7.76%	Low to Medium
Corporates	CDs (A1+)	3 months	6.39%	Medium to High
Corporates	CPs (A1+)	3 months	7.03%	Medium to High

B. What are the investment restrictions?

As per the provisions of the Trust Deed read with the SEBI (Mutual Funds) Regulations, 2026, the following investment restrictions apply in respect of the Scheme at the time of making investments. Further, all investments by the Scheme will be made in accordance with the investment objective, asset allocation and where will the schemes invest, described earlier, as well as the SEBI (Mutual Funds) Regulations, 2026, including Sixth Schedule thereof, as amended from time to time.

1.

- a) Mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act as per the following matrix.

A mutual fund scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in paragraph 13.(2(b)) of the Master Circular

- b) Provided that such limit shall not be applicable for investments in debt exchange traded funds, Government Securities, treasury bills and triparty repo on Government securities or treasury bills.
 - c) Provided further that investment within limit is not applicable for investment in securitized debt (mortgage backed securities and asset backed securities), at the originator level.
 - d) Provided that such limit shall not be applicable for investments in debt exchange traded funds, Government Securities, treasury bills and triparty repo on Government securities or treasury bills.
 - e) Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board.
 - f) Provided that the long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of Credit Rating Agencies between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.
2. Mutual fund schemes shall not invest in any other unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio, of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

For the above purposes, listed debt instruments shall include listed and to be listed debt instruments.

3. The Scheme shall not invest more than 5% of its net assets in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by Mutual Funds Scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of AMC.

Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Funds) Regulations, 2026 and various circulars issued thereunder.

4. The Fund under all its Schemes shall not own more than 10% of any company's paid up capital carrying voting rights or 10% of units of REITs issued by singer issuer, as the case maybe

Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by Regulation 6(1)(a).

5. The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes 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.

Investment limits as mentioned above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. AMCs may ensure that the investment in debt instruments having credit enhancements are sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs should initiate necessary steps to ensure protection of the interest of the investors.

6. Transfer of investments from one Scheme to another Scheme in the same Mutual Fund is permitted provided:
- Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

Further the inter Scheme transfer of investments shall be in accordance with the provisions contained in paragraph Inter-Scheme transfer of investments, contained in Statement of Additional Information. The AMC shall comply with the guidelines as stated in paragraph 13.19 of the Master Circular.

7. The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund.
8. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board.

Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the Board.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard

9. Every mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme except in respect of such securities as may be specified by the board from time to time.
10. Pending deployment of funds of the Schemes in terms of the investment objective of the Schemes, the Mutual Fund may invest them in short term deposits of scheduled commercial banks as per paragraph 13.7 of the Master Circular, following guidelines shall be followed for parking of funds in short term deposits of Scheduled commercial Banks pending deployment:
- a. "Short Term" for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days.
 - b. Such short term deposits shall be held in the name of the concerned Scheme.
 - c. No mutual fund scheme shall park more than 15% of their net assets in STDs across all scheduled commercial banks. This limit may be extended to 20% with prior approval of trustees.
 - d. No mutual fund scheme shall park more than 10% of the net assets in STDs with any one scheduled commercial bank including subsidiaries.

- e. Parking of funds in STDs of associate and sponsor scheduled commercial banks together shall not exceed 20% of the total deployment by the mutual fund in STDs. Trustees/AMCs shall ensure that no funds of a scheme is parked in STD of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD do not invest in the said scheme till the time the scheme has STD with such bank. **The above conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.**
- f. Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

No mutual fund Scheme shall make any investments in;

- a) any unlisted security of an associate or group company of the sponsor; or
- b) any security issued by way of private placement by an associate or group company of the Sponsor; or
- c) the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets except for investments by equity oriented exchange traded funds and index funds..

Investments by Mutual Fund Schemes in the listed securities of group companies of the sponsor by Equity oriented ETFs and Index Funds based on widely tracked and non-bespoke indices which is in accordance with the weightage of the constituents of the underlying index, subject to an overall cap of 35% of NAV of the Scheme, in the group companies of the sponsor. The AMC shall comply with the guidelines as stated in paragraph 13.1(6)(d) of the Master Circular.

- 11. The scheme shall not invest in Fund of funds scheme.
- 12. No mutual fund Scheme shall invest more than 10% of its NAV in equity shares or equity related instruments of any entity.

Provided that such limit shall not be applicable for investment in index fund or ETF or Sector or Thematic scheme.

Provided further that the limit shall also be applicable for investment in units of Venture capital funds.

- 13. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed
- 14. No loans for any purpose can be advanced by the Scheme.
- 15. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest or IDCW to the unit holders. Such borrowings shall not exceed more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
- 16. If any company invests more than 5% of the NAV of any of the Scheme, investments made by that or any other schemes of the Mutual Fund in that company or its subsidiaries will be disclosed in accordance with the SEBI (MF) Regulations.

17. Mutual fund transactions are only through dematerialised securities, except for securities specified otherwise.
18. Participation of mutual funds in ETCDs shall be subject to the following investment limits:
- a. Mutual funds are permitted to participate in ETCDs in India, except in commodity derivatives on 'Sensitive Commodities'.
 - b. Mutual fund schemes shall participate in ETCDs of a particular goods (single), not exceeding 10% of net asset value of the scheme.
 - c. In case of multi assets allocation schemes, the exposure to ETCDs shall not be more than 30% of the net asset value of the scheme.
 - d. In case of Other Hybrid Schemes excluding Multi Assets allocation schemes, the exposure to ETCDs shall not be more than 10 % of the net asset value of the scheme
 - e. The cumulative gross exposure through equity, debt and derivative positions (including commodity derivatives) shall not exceed 100% of net asset value of the scheme.
 - f. No mutual fund scheme shall have net short positions in ETCDs on any particular good, considering its positions in physical goods as well as ETCDs, at any point of time.
19. The Scheme will comply with provisions specified in paragraph 13.18 of the Master Circular related to overall exposure limits applicable for derivative transactions as stated below:
- i. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
 - ii. The total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.
 - iii. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
 - iv. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains. Hedging positions cannot be taken for existing derivative positions.
 - b. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - c. The quantity of underlying associated with the derivative position taken for hedging purpose does not exceed the quantity of the existing position against which hedge has been taken.
 - v. (a) Mutual Funds may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases shall not exceed the value of respective existing assets being hedged by the scheme.
(b) In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty scheme in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be

applicable.

- vi. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point (i) above.
- vii. Definition of Exposure in case of Derivative Positions - Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option Bought	Option Premium Paid * Lot Size * Number of Contracts

Exposure limit for participating in Interest Rate Futures as per paragraph 13.15.2 of the Master Circular

- a. To reduce interest rate risk in a debt portfolio, mutual funds may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

$$\frac{(\text{Portfolio Modified Duration} * \text{Market Value of the Portfolio})}{(\text{Futures Modified Duration} * \text{Future Price/ PAR})}$$

- b. In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging.
- c. Imperfect hedging using IRFs may be considered to be exempted from the gross exposure, upto maximum of 20% of the net assets of the scheme, subject to the following:
 - a) Exposure to IRFs is created only for hedging the interest rate risk based on the weighted average modified duration of the bond portfolio or part of the portfolio.
 - b) The correlation between the portfolio or part of the portfolio (excluding the hedged portions, if any) and the IRF, calculated for the past 90 calendar days is at least 0.9 at the time of initiation of hedge. Any subsequent deviation from the correlation criteria shall be rebalanced within 5 working days and if not rebalanced within the timeline, the derivative positions created for hedging shall be considered under the gross exposure computed in terms of Paragraph 13.18.1 above.

Explanation: If the fund manager intends to do imperfect hedging up to 15% of the portfolio using IRFs on weighted average modified

duration basis, either of the following conditions need to be complied with for the purpose of exemption from gross exposure:

- i. The correlation for past 90 calendar days between the portfolio and the IRF is at least 0.9 or
 - ii. The correlation for past 90 days between the part of the portfolio (excluding the hedged portions, if any) i.e. at least 15% of the net asset of the scheme (including one or more securities) and the IRF is at least 0.9.
- c) At no point of time, the net modified duration of part of the portfolio being hedged should be negative.
- d) The portion of imperfect hedging in excess of 20% of the net assets of the scheme should be considered as creating exposure and shall be included in the computation of gross exposure in terms of Paragraph 13.18.1 of the Master Circular.

- viii. The basic characteristics of the scheme should not be affected by hedging the portfolio or part of the portfolio (including one or more securities) based on the weighted average modified duration.

Explanation: In case of long term bond fund, after hedging the portfolio based on the modified duration of the portfolio, the net modified duration should not be less than the minimum modified duration of the portfolio as required to consider the fund as a long term bond fund.

- ix. The interest rate hedging of the portfolio should be in the interest of the investors.

20. Mutual Fund schemes (excluding ETFs and Index funds) may write Call options under a covered strategy for constituent stocks of NIFTY 50 and BSE SENSEX subject to the following:

- a. The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in that scheme. In case of any passive breach, the respective scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.
- b) The total number of shares underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the scheme. The unencumbered shares in a scheme shall mean shares that are not part of Stock Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrances.
- d) In case a Mutual Fund scheme needs to sell securities on which a call option is written under a covered call strategy, it must ensure compliance with paragraphs (a) and (b) above while selling the securities.
- e) In no case, a scheme shall write a call option without holding the underlying equity shares. A call option can be written only on shares which are not hedged using other derivative contracts.

- g) The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of paragraph 13.15.1 of the Master Circular.
- h) The call option written shall be marked to market daily and the respective gains or losses factored into the daily NAV of the respective scheme(s) until the position is closed or expired.

21. Below stated conditions and norms shall apply to repo in corporate debt securities, which are subject to change as may be prescribed by SEBI and/or RBI from time to time:

- a) Any scheme shall not lend/borrow more than 10% of its net assets in repo against corporate debt securities.
- b) The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt, derivatives and any other permitted assets shall not exceed 100% of the net assets of the Scheme.
- c) The Scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.
- d) The exposure limit/investment restrictions prescribed under the Sixth Schedule of the Regulations and circulars issued there under (wherever applicable) shall be applicable to repo transactions in corporate debt securities.
- e) Tenor of Repo:
Tenor of repo shall not exceed 6 months. There shall be no restriction/limitation on the tenor of collateral.
- f) Rating of underlying instruments:

The schemes shall participate in repo transactions only in AA (or equivalent short term rating) and above rated corporate debt securities.

22. The Scheme will comply with any other Regulation applicable to the investments of mutual funds from time to time.

23. A mutual fund may invest in the units of InvITs subject to the following:

- (a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of InvIT; and
- (b) A mutual fund scheme shall not invest –
 - i. more than 10% of its NAV in the units of InvIT; and
 - ii. more than 5% of its NAV in the units of InvIT issued by a single issuer.

Provided that the limits mentioned in sub-paragraphs (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to InvIT.

24. The Scheme may invest in certain debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to

equity upon trigger of a pre-specified event for loss absorption. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework are some instruments which may have above referred special features. The debt instruments having such special features as referred above, which otherwise are Non-Convertible Debentures, may be treated as debt instruments until converted to equity.

- i. no Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer
- ii. a Mutual Fund scheme shall not invest:
 - a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and
 - b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.

Such limit shall be within overall limit for debt instruments issued by a single issuer as specified under Paragraph 13.1(2).

25. The Scheme will comply with any other Regulation applicable to the investments of mutual funds from time to time.

All investment restrictions shall be applicable at the time of making investment. The Trustee /AMC may alter the above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 2026 change or as deemed fit in the general interest of the unit holders, so as to permit the Scheme to make their investments in the full spectrum of permitted investments in order to achieve their investment objective.

C. Fundamental Attributes

Following are the Fundamental Attributes of the Scheme, in terms paragraph 1.9 of the Master Circular:

(i) Type of Scheme:

For details on type of Scheme, please refer “**Highlights/Summary of The Scheme**”:

(ii) Investment Objective

- Main Objective - Please refer “**What are the investment objectives of the Scheme?**”
- The Tentative portfolio breakup of Equity/Debt/Money Market instruments, other permitted securities and such other securities as may be permitted by the Board from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations. Please refer “**How will the Scheme allocate its assets?**” for more details.

(iii) Terms of Issue

a) Liquidity provisions such as listing, repurchase, redemption:

Listing: Being an open ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges. Notification of the same will be made through Customer Service Centres of the AMC and as may be required by the respective Stock Exchanges.

For details on redemption, repurchase of units, please refer Section 'Redemption of Units.

b) Aggregate fees and expenses charged to the Scheme:

For details on redemption of units, please refer **Section "FEES AND EXPENSES"**

c) Any safety net or guarantee provided:

The Scheme does not provide guaranteed or assured return

Changes in Fundamental Attributes:

In accordance with Regulation 22(9)(c)) of the SEBI (MF) Regulations, 2026 and Paragraph 1.9.2 of SEBI Master Circular for Mutual Funds the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal;
- A written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each Unitholder and details as specified by the Board are appropriately displayed on the website of the AMC; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing NAV without any exit load

i. Other Scheme Specific Disclosures:

Listing and transfer of units	Listing: Being an open ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges. Notification of the same will be made through Customer Service Centres of the AMC and as may be required by the respective Stock Exchanges. Transfer: Pursuant to paragraph 15.2 of the Master
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	Circular, the Units of the Scheme can be transferred freely in demat form or in statement of Account (SOA) mode. For Details process on transfer of units under SOA mode, please refer SAI.
Dematerialization of units	The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. The applicants intending to hold Units in demat mode would be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and would be required to mention in the application form DP's Name, DP ID No., and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO. In case, the investor desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in Account Statement (non- demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account. The AMC 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. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically. For further details, please refer SAI.
Minimum Target Amount	The minimum subscription amount to be raised by the Scheme at the time of new fund offer shall be Rs. 10 crores.
Minimum Amount to be raised	There is no maximum amount.
Minimum Balance Requirement	Not Applicable
Policy for declaration of Income Distribution cum capital withdrawal (IDCW Policy)	(i) Growth Option The Scheme will not declare any IDCW under this option. The income earned by the Scheme

will remain reinvested in the Scheme and will be reflected in the Net Asset Value. This option is suitable for investors who are not looking for regular income but who have invested with the intention of capital appreciation.

(ii) IDCW Option

This option is suitable for investors seeking income through IDCW declared by the Scheme. The Trustee may approve the distribution of IDCW by AMC out of the net surplus under this Option. The remaining net surplus after considering the IDCW and tax, if any, payable there on will be ploughed back in the Scheme and be reflected in the NAV.

(iii) IDCW Payout:

As per the SEBI (MF) Regulations, the IDCW warrants shall be dispatched to the unit holders within 7 business days from the record date. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCW will be paid by cheque, net of taxes as may be applicable. Unit Holders will also have the option of direct payment of IDCW to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the Registered address of the sole/first holder as indicated in the original application form. To safeguard the interest of Unit Holders from loss or theft of IDCW cheques, investors should provide the name of their bank, branch and account number in the application form. IDCW cheques will be sent to the Unit Holder after incorporating such information. The minimum amount for IDCW payout shall be Rs.100, else IDCW would be mandatorily reinvested

(iv) IDCW Reinvestment:

The investors opting for IDCW Option may choose to reinvest the IDCW to be received by them in additional Units of the Scheme. Under this provision, the IDCW due and payable to the Unitholders will be compulsorily and without any further act by the Unitholders reinvested in the Scheme (under the IDCW

Option, at the first ex- IDCW NAV). The IDCW so reinvested shall be constructive payment of IDCW to the Unitholders and constructive receipt of the same amount from each Unitholder for reinvestment in Units. On reinvestment of IDCW, the number of Units to the credit of Unitholder will increase to the extent of the reinvested IDCW by the NAV applicable on the day of reinvestment, as explained above.

(V) IDCW Transfer

IDCW Transfer facility will be available under the scheme.

The designated schemes (source and target schemes) for this facility are as given below:

Source schemes - all schemes where IDCW option is available [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education]

Target schemes- all open ended schemes where subscription is allowed [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education]

Note: Investors are requested to note that any change in IDCW sub-option, due to additional investment or on the basis of a request received from the investor, will be applicable to all existing units in the IDCW option of the Scheme under the respective folio.

The Trustee reserves the right to declare

	IDCW under the IDCW option of the Scheme depending on the distributable surplus available under the Scheme. It should, however, be noted that actual distribution of IDCW and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee. The IDCW will be distributed in accordance with Chapter 11 of the Master Circular on the procedure for IDCW Distribution. 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.
Allotment (Detailed procedure)	The AMC shall allot the units to the applicant whose valid application has been accepted and funds have been credited to the account. The AMC shall also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or registered mobile number not later than 5 working days from the date of receipt of the request from the unitholders. For applicants applying through 'APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)', on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form. The AMC shall allot units within 5 Business Days from the date of closure of the NFO period. The Trustee retains the sole and absolute discretion to reject any application. Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized

	form. Further, the asset management company shall issue units in dematerialized form to a unit holder in a scheme within two business days of the receipt of request from the unit holder.
Refund	If application is rejected, full amount will be refunded within five Business Days of the closure of New Fund Offer Period or within such period as allowed by SEBI. If refunded after the time period stipulated under the Regulations, interest @ 15% p.a. for delay period will be paid and charged to the AMC.
Who can Invest? (This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.)	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of Mutual Funds being permitted under respective constitutions and relevant statutory regulations): • Resident adult individual either singly or jointly • Minor through parent/lawful guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions) • Religious and Charitable Trusts (eligible to invest in certain securities) under the provisions of 11(5) of the Income-tax Act, 1961 read with Rule 17C of Income-Tax Rules, 1962 subject to the provisions of the respective constitutions under which they are established permits to invest • Any other trust, including private trusts as may be permitted by their respective Regulator • Non-Government Organizations as may be permitted by their respective Regulator. • Partnership Firms • Karta of Hindu Undivided Family (HUF) • Banks & Financial Institutions • Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis • Army, Air Force, Navy and other para-

	military funds • Scientific and Industrial Research Organizations • Mutual fund Schemes • Alternate Investment Funds, Portfolio Management Services, etc. • Authorized Government entities as may be approved by State Governments or Central Government • EPFOs • Other individuals/institutions/body corporate etc. or any other permitted category of investors Investors are requested to ensure compliance with the regulatory guidelines applicable to them, while making such investments. Every investor, depending on any of the above category under which he/she/ it falls, is required to provide the relevant documents along with the application form as may be prescribed by AMC.
Who cannot invest?	The following persons are not eligible to invest in the Scheme: • A person who falls within the definition of the term “U.S. Person” under ‘Regulation S’ promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by ICICI Prudential Asset Management Company Limited (the AMC)/ICICI Prudential Trust Limited (the Trustee) from time to time. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be

	notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. • A person who is resident of Canada • Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time.
How to Apply and other details	Investors can apply for their transactions requests either offline or online / electronically using the relevant application / transaction request forms available on our website or at any of our Officials Points of Acceptance or any other mode as may be prescribed from time to time. <u>Offline transaction requests:</u> The application form / transactions requests for subscription/ redemption/ switches can be submitted at official points of acceptance of the AMC and CAMS Transaction Points provided in the link: www.icicipruamc.com. <u>Online / Electronic Transactions:</u> - <u>AMC's Digital Properties:</u> Investors can undertake transactions via electronic mode through various online facilities offered by the AMC i.e. Website: (www.icicipruamc.com) and Mobile Application of the AMC mobile app by downloading from the google play store or apple store. - <u>CAMS (RTA) Website and Mobile App:</u> Investor can also subscribe to the Units of the Scheme through the website of CAMS (www.camsonline.com) through their mobile app (myCAMS) by downloading from the google play store or apple store. - <u>MF Utilities (MFU):</u> Investors may purchase units of the Plan(s) under the Scheme through MFU. All financial and

	non-financial transactions pertaining to Scheme of the AMC can also be submitted through MFU either electronically or physically through the authorized Points of Service ("POS") of MFU. The list of POS of MFU is published on the website of MFU at www.mfuindia.com and may be updated from time to time. - <u>MFCentral</u>: Investor can also submit their applications through MFCentral, a unified platform for mutual fund transactions and services. - <u>Stock Exchanges</u>: Investors can also subscribe to the Units of the Scheme on BSE StAR MF Platform, MFSS and NSE NMF II. - <u>Channel Partners / Execution Only Platforms (EOP)</u>: For electronic transactions received from the Channel Partners / EOP with whom the AMC has entered or may enter specific arrangements for all financial transactions relating to the units of Scheme. - Pursuant to paragraph 15.10 of the Master Circular, an investor can also subscribe to the New Fund Offer (NFO) through ASBA facility. ASBAs can be accepted only by SCSBs whose names appear in the list of SCSBs as displayed by SEBI on its website www.sebi.gov.in. For the purpose of, determining the applicability of NAV, the time when the request for purchase / sale / switch of units is received in the servers of AMC/ RTA or such other service provider/ transaction platform, shall be considered. It is mandatory for investors to mention bank account numbers in their applications/requests for redemption. <u>Open Network for Digital Commerce (ONDC)</u>
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	The schemes of ICICI Prudential Mutual Fund (the Fund) are now available to be transacted through the Open Network for Digital Commerce (ONDC) ("Network"). To facilitate transactions through this Network, the Fund has/shall enter into agreement with service provider(s) who would provide backend platform on behalf of the Fund. The said platform would be considered as an 'OPAT'. Accordingly, for the purpose of determining the applicability of NAV, the time at which request for purchase / sale / switch of units is received on the server(s) of the said platform will be considered as time of receipt of transaction with the AMC. As per existing system architecture of ONDC network, currently regular plans of the schemes of ICICI Prudential Mutual Fund are available for transaction through this route. Kindly refer to below link for list of official points of acceptance, collecting banker details etc. SID related information (icicipruamc.com)
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.	Not applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Subscription: In the interest of the investors and in order to protect the portfolio from market volatility, the Trustees reserve the right to limit or discontinue subscriptions under the Scheme for a specified period of time or till further notice. Redemption: Suspension or restriction of repurchase/ redemption facility under any Scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC Board and the Trustees, intimation would be

	sent to SEBI in advance providing details of circumstances and justification for the proposed action shall also be informed.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day: For Purchase of any amount: • In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. • Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. For Switch-ins of any amount: In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout). To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Flex STP, Capital Appreciation STP, IDCW Transfer,

	Trigger etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc. - “Switch Out” shall be treated as redemption application and accordingly, closing NAV of the day will be applicable based on the cut-off time for redemption followed for various type of schemes. - “Switch In” shall be treated as purchase application and accordingly for unit allotment, closing NAV of the day will be applicable on which the funds are available for utilization. Redemptions including switch-outs: In respect of valid applications received upto 3.00 pm on a business day by the Mutual Fund, same day’s closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund: the closing NAV of the next business day. e.g.: If an investor submits redemption request at 2.00 pm on Monday, the same shall be processed at the closing NAV of Monday. If an investor submits redemption request at 3.30 pm on Monday, the same shall be processed at the closing NAV of Tuesday.
Minimum amount for purchase/redemption/switches for direct subscriptions with the AMC	During NFO: Rs. 1,000/- plus in multiple of Re.1. During ongoing offer period: Minimum application amount: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum application amount for switch ins – Rs. 1,000 and any amount thereafter Minimum additional application amount – Rs. 1,000 (plus in multiple of Re. 1/-).

	Minimum additional application amount for switch ins – Rs. 1,000 and any amount thereafter. Minimum Redemption Amount: Any amount
Accounts Statement and Consolidated Account Statement	Account Statements • The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). • In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investors within 5 business days from the receipt of such request. Consolidated Account Statement: 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. 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 MF Schemes Investment Strategies, shall be emailed at the registered email address of the unitholders on half yearly basis, on or before twenty first day of succeeding month, unless a specific request is made to receive the same in physical form. 3. Investors may note that Half-yearly CAS shall be issued to all investors, excluding those investors who do not have any

	holdings in any of MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. 4. In case of the units are held in dematerialized (demat) form, the statement of holding or Consolidated Account Statement (CAS) of the beneficiary account holder will be sent by the respective Depositories in accordance with SEBI Master circular for Depositories. Dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 34(1) of SEBI (Mutual Funds) Regulations, 2026. 5. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS. 6. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each investment strategy. 7. The AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s). For further details, refer SAI.
IDCW	The payment of IDCW to the unitholders shall be made within seven business days from the record date.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three business days from the date of redemption or repurchase. Further, AMFI has published a list of exceptional circumstances for schemes unable to transfer redemption or repurchase proceeds to investors within the limit specified above for transfer of redemption or repurchase proceeds to the unitholders in such exceptional circumstances. The said list is available on AMFI website.

Bank Mandate	No bank account shall be registered in the investor account as part of account opening or subsequent addition or change of bank request unless a validation is undertaken through any one of the following modes whereby the investors name, account number /details are verified. In this regard, any one of the following documents needs to be submitted. 1. Original cancelled cheque having the First Holder Name and bank account number 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. Self-certified cheque copy/bank passbook and verified with the original by AMC/ RTA. 4. Photocopy of the bank statement duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal. 5. Photocopy of the bank pass book duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal. 6. Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months. In case the bank account details are not mentioned or found to be incomplete or invalid in a purchase application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the payout bank account for the payment of redemption/IDCW amount etc. AMC reserves the right to validate the details through PAN based account validation facility provided by NCPI or Penny Drop facility. Where the bank mandate cannot be validated by any of the stated methods, the
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	bank account validation may be done on the basis of the cheque leaf if it is available. If the bank account details cannot be validated, AMC reserves the right to reject the application and in case of redemption, the payout will be issued by way of warrant/cheque. The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/ incomplete/ invalid bank account details. The AMC also reserves the right to reject such applications. <u>Bank Account Details:</u> As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase. If the Unit-holder fails to provide the Bank mandate, the request for redemption would be considered as not valid and the Scheme retains the right to reject the redemption until a proper bank mandate is furnished by the Unit-holder and the provision with respect of penal interest in such cases will not be applicable. The same shall be in accordance with SEBI Regulations and any other laws applicable from time to time.
Delay in payment of redemption / repurchase <u>proceeds</u>/IDCW	The Asset Management Company shall be liable to pay interest to the unitholders at @ 15% per annum as specified vide paragraph 15.4 of Master Circular for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The treatment of unclaimed redemption & IDCW amount will be as per para 15.5 of the Master Circular.
Disclosure w.r.t investment by minors	Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a change of Pay-out bank mandate before redemption is processed. Minors can complete their KYC requirements

	for their folio through guardian. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Payout Bank mandate before redemption is processed. For further details, please refer to SAI.
Acceptance of transactions through email in respect of Non-Individual investors	Application for financial transaction in the schemes of ICICI Prudential Mutual Fund from Non-Individual investors would be processed as per the following: a. The Investors are required to submit a copy of board resolution or an authority letter on their letterhead granting appropriate authority to the designated officials of the entity. b. The board resolution/authority letter shall explicitly mention the following: i. List of approved authorized officials who are authorized to transact on behalf of Investors along with their designation and email IDs. ii. An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the Investor as if it were a written agreement. c. In case the document is submitted electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and acceptable, and shall be binding on the Investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. d. In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from

	some other official / employee of the Investor may also be accepted, and shall be binding on the non-individual investor provided – i. The email is also cc'd (copied) to the registered email ID of the authorized official/ signatory of the Investor; and ii. the domain name of the email ID of the sender of the email is from the same organization's official domain name. e. In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the Investor, received from the registered mutual fund distributor (MFD) of the Investor or a third party authorized by the non-individual unitholder may also be accepted subject to fulfilment of the following requirements: i. Authorization letter from the Investor authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the Investor and ii. the Investor's registered email ID is also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter. For more details, please refer SAI.
Ongoing Offer Period This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period.	The Scheme is an open ended scheme and hence is available for subscription and redemption on an ongoing basis on every business day at NAV based prices. The Units of the Scheme will not be listed on any exchange, for the present.
Ongoing price for subscription (purchase)/switch-in (from other Schemes/plans of the mutual fund) by investors This is the price you need to pay for purchase/switch-in.	The purchase price of the Units will be based on the Applicable NAV subject to stamp duty. Purchase Price = Applicable NAV (for respective plan and option of the Scheme) Example: An investor invests Rs 20,000/- and the current NAV is Rs. 20/- then the purchase price will be Rs. 20/- and the investor

	receives $20000/20 = 1000$ units. The Scheme shall not charge any entry load.
Nomination	The SEBI (Mutual Fund) Regulations notifies that the mutual fund shall provide nomination facility to the unit holders to nominate a person in whose favour the units shall be transmitted in the event of death of the unitholder. Any new investor, investing in Mutual Fund Units shall mandatorily have to provide nomination or Opt out of nomination through physical or online mode. The requirement of nomination shall be optional for jointly held folios. For detailed guidelines on Nomination please refer to SAI.
KYC rules for investors:	All the prospective and existing investors / Unit holders of the Fund are requested to note that, pursuant to SEBI Master Circular on Know Your Client (KYC) norms for the securities market dated October 12, 2023 regarding uniformity in KYC process in the securities market and development of a mechanism for centralization of the KYC records, the following KYC procedure is being carried out: A) Requirement of PAN: • In order to strengthen the KYC norms and identify every participant in the securities market with their respective PAN thereby ensuring sound audit trail of all the transactions, PAN shall be the unique identification number for all participants transacting in the securities market, irrespective of the amount of transaction • The following are exempted from the mandatory requirement of PAN: a. Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market. b. Investors residing in the state of Sikkim. c. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India. d. SIP of Mutual Funds upto

	₹50,000/- per year. - Exempted investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted PAN-exempt KYC Reference Number (PEKRN). B) List of Officially Valid Documents (OVDs): The aforesaid circular specifies list of documents considered as Officially Valid Documents for Proof of Identity (Pol) and Proof of Address (POA). The investor shall visit the www.icicipruamc.com of the Mutual fund and go on KYC Corner section which will have FAQs providing required details. C) Methods for completing KYC process and know your KYC status: <u>Physical KYC process:</u> - To bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries viz. Mutual Funds, Depository Participants, Stock Brokers, etc. are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo - In Person Verification (IPV) requirements. For Common KYC Application Form please visit our website www.icicipruamc.com <u>Digital KYC process:</u> - The investor shall visit the www.icicipruamc.com of the Mutual fund and go on new investor section and fill up the required details and online KYC form and submit requisite documents. Digital KYC process will be in accordance with SEBI Master circular of KYC dated October 12, 2023. <u>Review of KYC status by existing investors:</u> The investor shall visit the www.icicipruamc.com of the Mutual fund and go on KYC Corner in Quick link section
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	and fill up the required details to check their KYC status. Further, if investors wish to modify its KYC status, the same can also be done from that section of the website.
Minimum balance to be maintained	Not required
Any other disclosure in terms of Consolidated Checklist on Standard Observations	Investment by the AMC: From time to time and subject to the SEBI (Mutual Funds) Regulations, 2026, the sponsors, the mutual funds and investment Companies managed by them, their associate companies, subsidiaries of the sponsors and the AMC may invest either directly or indirectly in the Scheme. The funds managed by associates and/ or the AMC may acquire a substantial portion of the Scheme. Accordingly, redemption of units held by such funds, associates and sponsors may have an adverse impact on the units of the Scheme because the timing of such redemption may impact the ability of other unitholders to redeem their units. Further, as per the SEBI (Mutual Funds) Regulations, 2026, in case the AMC invests in any of the Scheme managed by it, it shall not be entitled to charge any fees on such investments. The Scheme may invest in other Scheme managed by the AMC or in the Scheme of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing SEBI (Mutual Funds) Regulations, 2026 and guidelines. As per the SEBI (Mutual Funds) Regulations, 2026, no investment management fees will be charged for such investments.

II. Other Details

a. Periodic Disclosures

- **Portfolio Disclosures**

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

AMC i.e. [Downloads - Application Forms, SID, KIM, SAI & Others | ICICI Prudential Mutual Fund](#)

AMFI i.e. www.amfiindia.com.

Further, the AMC shall disclose category wise portfolio overlap levels i.e., equity scheme vs other equity schemes, on its website on a monthly basis as per the methodology prescribed by SEBI from time to time.

The AMC shall send via email monthly statement of scheme portfolio within 10 calendar days from the close of each month. The AMC shall provide a feature wherein a link is provided to the investors to their registered email address to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

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

- **Annual Report**

The scheme wise annual report in a machine readable format shall be hosted on the website of the AMC and on the website of the AMFI. The link for the same will be prominently displayed on the AMC's website i.e. <https://www.icicipruamc.com/about-us/financials-&-disclosures> and the physical copies shall be made available to the unit holders, at their registered offices at all times.

AMCs shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI. AMCs shall e-mail the scheme annual reports in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year.

- **Half – Yearly Financial Results**

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

- **Disclosure on Riskometers and Scheme Summary Document (SSD)**

In accordance with paragraph 6.16 of the Master Circular 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 of the scheme or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.

Risk-o-meter shall have following six levels of risk for the Scheme:

- i. Low risk

- ii. Low to Moderate risk
- iii. Moderate risk
- iv. Moderately High risk
- v. High - risk and

The evaluation of risk levels of a scheme shall be done in accordance with the aforesaid circular.

A Scheme Summary Document (SSD) of the Scheme which contains details such as Scheme features, Fund Manager details, investment details, investment objective, expense ratio etc. will be made available on the website of the AMC and AMFI. The SSD will be updated within 5 working days from the date of change or modification in the Scheme.

b. Transaction charges and stamp duty

➤ Transaction charges:

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

Please refer to SAI for more details.

➤ Stamp Duty:

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including IDCW reinvestment) to the unitholders would be reduced to that extent.

c. Transparency/NAV Disclosure

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

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

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

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

Subsequent to that day, NAV of the Scheme will be declared on 11.00 p.m., on the same day.

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

d. Associate Transactions

Please refer to Statement of Additional Information (SAI).

e. Taxation

As per the provisions of the Income-tax Act, 2025, as amended from time to time:

Particulars	Tax rates[#] applicable for Resident Investors (Refer note 2)	Tax rates[#] applicable for Non-Resident Investors (Refer note 2)	Tax rates applicable for Mutual Fund
Tax on IDCW	Taxable as per applicable tax rates	Taxable as per applicable tax rates	Nil
Long Term Capital Gains on sale of listed and unlisted units	12.5% without Indexation (Exceeding INR 1.25 Lakhs) in case of redemption of units where STT is payable on redemption [u/s 198] (Listed - held for more than 12 months)	12.5% without Indexation (Exceeding INR 1.25 Lakhs) without Indexation in case of redemption of units where STT is paid on transfer [u/s 198] (Listed - held for more than 12 months)	Nil
Short Term Capital Gains on sale of	20% without Indexation on redemption of units	20% without Indexation on redemption of units	Nil

listed and unlisted units	where STT is payable on redemption (u/s 196) (Listed - held for less than 12 months	where STT is payable on redemption (u/s 196) (Listed - held for less than 12 months	
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Note:

1. Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 11(3) read with Sr. No. 20 of Schedule VII of the Act.
2. If the total income of a resident investor (being individual or HUF) [without considering such Long Term Capital Gains / Short Term Capital Gains] is less than the basic exemption limit, then such Long-term capital gains/short-term capital gains should be first adjusted towards basic exemption limit and only excess should be chargeable to tax.
3. Non-resident investors may be subject to a separate of tax regime / eligible to benefits under Tax Treaties, depending upon the facts of the case. The same has not been captured above.
4. A rebate of up to Rs. 12,500 is available under the old regime for resident individuals whose total income does not exceed Rs. 5,00,000.
5. Section 156 of the Act to provide that where an Individual apply for lower slab rates provided under section 202(1) of the Act (i.e. the new regime):
 - i. The total income does not exceed twelve lakhs rupees, a rebate shall be provided on tax to the extent of an amount equal to 100% of such income-tax or an amount of INR 60,000 (whichever is less);
 - ii. The total income exceeds twelve lakhs rupees and the income-tax payable on such total income exceeds the amount by which the total income is in excess of twelve lakhs rupees, a rebate shall be provided on tax of an amount equal to the amount by which the tax payable is in excess of the amount by which the total income exceeds twelve lakhs rupees.

Further, such rebate of income-tax will not be available on tax on incomes chargeable to tax at special rates (for e.g.: capital gains u/s 196, 197 and 198 of the Act etc.)

Excluding applicable surcharge and cess.

For details on Stamp Duty, please refer section 'Units and Offer' mentioned in respective scheme SID.

For further details on taxation please refer to the Section on 'Tax Benefits of investing in the Mutual Fund' provided in 'Statement of Additional Information ('SAI')'

Please consult your tax advisor for further details on taxation.

f. Rights of Unitholders

Please refer to SAI for details.

g. List of official points of acceptance/ Additional official transaction acceptance points CAMS Transaction Points):

The details of the points of acceptance/ Additional official transaction acceptance points CAMS Transaction Points) can be accessed at the following link:

<https://www.icicipruamc.com/news-and-media/downloads?currentTabFilter=SSD&&subCatTabFilter=Information>

h. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

The details of such penalties, pending litigations or proceedings, findings of inspections or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority can be accessed at the following link:

<https://www.icicipruamc.com/news-and-media/downloads?currentTabFilter=SSD&&subCatTabFilter=Information>

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.

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 Contra Fund 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: September 03, 2026

ICICI Prudential Mutual Fund Official Points of Acceptance

STATE	ADDRESS	CITY	PINCODE
Jharkhand	ICICI Prudential Asset Management Company Limited, Shantiniketan Building, 1st Floor, 1 S.B. Shop Area, Bistupur, Main Road, Jamshedpur, Jharkhand	Jharkhand	831 001
	Top Link Serenity Building, 1st Floor, Unit No. 102 & 2nd Floor, Unit No. 202, Line Tank Road, Near Firayalal Chowk, P.O.: Ranchi, Dist.: Ranchi	Jharkhand	834001
Assam	Jadavbora Complex, M.Dewanpath, Ullubari	Guwahati	781007
Bihar	1st Floor, Kashi Place, Dak Bungalow Road,	Patna	800001
Chandigarh	SCO 463-464, 1st & 2nd Floor, Sector - 35C	Chandigarh	160022
	ICICI Prudential Asset Management Company Ltd. Shop No. 10, 11 & 12, Ground Floor, Raheja Towers, Jail Road	Raipur	492001
Goa	Ground floor, Shop No. G 2, Milroc Lar Meneze, Swami Vivekanand Road, Opposite Old Passport Office, Panjim	Panjim	403001
	UG-20, Vasant Arcade, Behind Police Station, Comba, Margao	GOA	403601
Gujarat	Shop No 2,3,4and5, Madhav Arcade,-Opp Garden, Nr RMC Commissioner, Bunglow,-Ram Krishna Nagar Main Road	Rajkot	360001
	HG 30, B Block, International Trade Center, Majura Gate	Surat	395002
	First Floor, Unit no 108,109,110, Midtown Heights, Opp Bank of Baroda, Jetalpur Road	Baroda (Vadodara)	390007
	307, 3rd Floor, Zodiac Plaza, Beside NABARD VIHAR, Near St. Xavier's College Corner,H.L Collage Road, Off C. G. Road	Ahmedabad	380009
	Ground Floor, Unit no 2&3, Bhayani Mension, Gurudwara Road	Jamnagar	361001
	Valsad, Unit no A1&A2, Ground Floor, Zenith Doctor House, Halar Cross Road, Valsad	Valsad	396001
	Unit No. 129, First Floor, Narayan Empire, Anand - Vidhyanagar Road	Anand	388001
	ICICI Prudential Asset Management Company Limited, Ground Floor - 43, Jubilee Colony, Jubilee Circle, Near Phone Wale, Bhuj-Kutch	Bhuj	370001
	First Floor, Unit no. 107/108, Nexus Business Hub, City Survey no 2513, ward no 1, Beside Rajeshwar Petrol Pump,Opp Pritam Society 2, Mojampur	Bharuch	392001
	1st Floor, Unit No. 106, Prabhakunj Heights,	Navsari	396445

	Sayaji Station Road, Opposite ICICI Bank		
	101, First Floor, The Capital, Opp. Chandramoleshwar Mahadev, Near Sanket India, College Road	Nadiad	387002
Haryana	Scf - 38, Ground floor, Market 2, Sector - 19, Faridabad	Faridabad	121002
	Unit No 125, First Floor, Vipul Agora Building, M.G.Road, Gurgaon	Gurgaon	122002
	ICICI Prudential Asset Management company Limited, 510-513, ward no.8, 1st floor, Above Federal Bank, opp. Bhatak Chowk, G T Road, Panipat	Panipat	132103
Himachal Pradesh	Unit No. 21, First Floor, The Mall Road	Shimla	171001
Jammu & Kashmir	Unit No. 101, First Floor, South Block A2, Bahu Plaza Shopping Center, Jammu,	Jammu	180012
Karnataka	Ground Floor, Lakshmi Arcade, No: 298/1, 17th Cross 2nd Main Road, Sampige Road, Malleswaram	Bangalore	560003
	ICICI Prudential AMC Ltd. No. 311/7, Ground Floor 9th Main, 5th Block, Jayanagar	Bangalore	560041
	Phoenix Pinnacle, First Floor Unit 101 -104, No 46 Ulsoor Road	Bangalore	560042
	Ground Floor, No: 644, 6th Block, 17th Main, 100 ft Road, Near Sony world signal, Koramangala	Bengaluru	560095
	Maximus Commercial Complex, UG 3 & 4 Light House Hill Road	Mangalore	575001
	Ground Floor, No: 17/A, 8th Cross, 5th Main, Kamakshi Hospital Road, Saraswathipuram	Mysore	570009
Kerala	Ground Floor No: 44/856, MM Towers, Vazhuthacaud Road, Cotton Hill, Edapazhanji	Thiruvananthapuram (Trivandrum)	695014
	Ground and First Floor, Parambil Plaza, Kaloorkadavanthra road, Kathirkadavu, Ernakulam, Cochin	Cochin	682017
Madhya Pradesh	Unit no. G3 on Ground Floor and unit no. 104 on First Floor, Panama Tower, Manorama Ganj Extension, Near Crown Palace Hotel	Indore	452001
	Ground Floor, Kay Kay Business Center, Ram Gopal Maheshwari, Zone 1, Maharana Pratap Nagar	Bhopal	462023
	Ground Floor, Radha Sawmi bldg, Plot no 943, Patel Nagar, City Center	Gwalior	474011
	Ground Floor Unit no 12/13, Plot no. 42/B3, Napier Town, OPP Bhawartal Garden	Jabalpur	482001
Maharashtra	ICICI Prudential Asset Management Co Ltd, 2nd	Mumbai	400001

Floor. Brady House,12/14 Veer Nariman Road Fort.		
Ground Unit No 3, First Floor, Unit No - 13, Esperanza, Linking Road, Bandra (West)	Mumbai	400050
ICICI Prudential Assets Management Company Limited, Vivekanand villa, Opp. HDFC bank, Swami Vivekanand Road, Andheri (West), Mumbai	Mumbai	400058
2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon	Mumbai	400063
ICICI Prudential Asset Management Company Limited, Unit No. 1, Ground Floor, RNJ Corporate, Plot no 9, Jawahar Road, Opposite Ghatkopar Railway Station, Ghatkopar East	Mumbai	400077
ICICI Prudential Mutual Fund, Ground Floor, Ground Floor, Devkrupa CHS Ltd, S. V. Road, Borivali West, Mumbai - 400092	Mumbai	400092
ICICI Prudential Mutual Fund, Ground Floor, Mahavir Arcade,Ghantali Road, Naupada, Thane West	Thane	400602
Unit no B15/15C, Ground Floor, Vardhman Chambers, Plot no. 84, Sector 17, Vashi	Navi Mumbai	400705
Shop No 1,2,3, Ground Floor of Cross wind, City Survey no 597, Mauza - Ambazari, North Ambazari Road, Gandhi Nagar	Nagpur	440010
Ground Floor,Plot no 57, Karamkala, New Pandit Colony, Opp Old Municipal Corporation, (NMC) Off Sharanpur Road,	Nashik	422002
ICICI Prudential AMC Ltd,Ground Floor, Office no 6, Chetna CHS Ltd. General Thimayya Marg,Camp-Pune	Pune	411001
1205 / 4 / 6 Shivaji Nagar, Chimbalkar House, Opp Sambhaji Park, J M Road	Pune	411004
Ground Floor, Empire Estate-4510, Premiser City Bldg, Unit No. A-20,Pimpri, Pune	PUNE	411019
Shop no A1, Ground floor, Dhaiwat Viva Swarganga,Next to Icici Bank, Aghashi Road, Virar West, Dist -Palghar,	Palghar	401303
Ground Floor, Shop no 1 and 2, Radhe Govind Bungalow, House No. 212/1, opposite HP gas agency, Samarth Nagar., Chhatrapati Sambhajinagar (Aurangabad)	Aurangabad	431001
ICICI Prudential AMC Ltd, Neel Empress, Ground Floor, Plot No 92, Sector 1/S	Panvel	410206
1089, E Ward, Anand Plaza, Rajaram Road	Kolhapur	416001
ICICI Prudential Asset Management Company Limited, Ground Floor, Unit no .7, Vikas	Mumbai	421301

	Heights, Ram Baugh, Santoshi Mata Road, Kalyan		
	ICICI Prudential Asset Management Company Limited, Ground Floor, 301, Pai Mansion, 5, Padma Nagar, Ramachandra Lane, Evershine Nagar, Malad West	Mumbai	400064
	Ground Floor, Pride Coronet, Beside BATA Showroom, Baner	Pune	411045
	Office no. 102, First Floor, Sai Kiran Apartments, Plot no 217, 11th Road, Central Avenue, chembur	Mumbai	400 071
New Delhi	ICICI Prudential Asset Management Company Limited, 1201-1212, 12th Floor, Narian Manzil, 23, Barakhamba Road, Connaught Place	New Delhi	110001
	UNIT No. 17-24, S-1 level, Ground Floor,Block F, American Plaza International Trade Tower, Nehru Place	Delhi	110019
	Unit No. 3504 to 3509, 2nd Floor, Chawari Bazar	Delhi	110 006
	Unit No. 123-126, First Floor, Aggarwal Cyber Plaza, Plot No. C-4,5,6, Tower – 1, Netaji Subhash Place, New Delhi – 110034	New Delhi	110034
	ICICI Prudential AMC Ltd, B23, Ground Floor, community Center, Janak Puri	New Delhi	110058
Orissa	ICICI Prudential Asset Management Company Ltd., Plot No – 381, Khata – 84, MZ Kharvel Nagar,Near Ram Mandir,Dist – Khurda, Bhubaneswar, Odisha	Bhubhanes hwar	751001
	ICICI Prudential Asset Management Company Ltd 515, Jagannath Bhawan Complex, Block-B/GF/1, Ground Floor, BK – Professor Pada Road, PO-AD Market, PS Badambadi, Cuttack, Odisha	Cuttack	753012
Punjab	Ludhiana Stock Exchange Building, built upon Property bearing Municipal No. 751/133, Khasra No. 720, Feroze Gandhi Market	Ludhiana	141001
	ICICI Prudential AMC Ltd. SCF-30, Ground Floor, Ranjit Avenue, B Block, Amritsar	Amritsar	143008
	Unit No.22, Ground Floor, City Square Building, EH 197, Civil Lines	Jalandhar	144001
Rajasthan	Unit No. D-34, Ground Floor, G - Business Park, Subhash Marg, C Investment Strategy,	Jaipur	302001
	SHOP NO. 2, RATNAM, PLOT NO.-14, BHATTJI KI BADI	Udaipur	313001
	1st Floor, Plot No 3, Sindhi Colony, Shastri Nagar	Jodhpur	342003

	Shop No 3, Ground floor, Taleda Square, Near Ajmer Railway Station	Ajmer	3005001
	Unit No. 381-382, Shopping Center, Rawat Bhatta Road, Near IDBI Bank	Kota	324006
Tamil Nadu	Abithil Square,189, Lloyds Road, Royapettah	Chennai	600014
	1st Floor, A Wing, Kimbarley Towers, Y-222, 2nd Avenue,Anna Nagar	Chennai	600040
	1st Floor, New no: 29, Old no: 15. Thirumala Pillai Road, T Nagar, Chennai –600 017.	Chennai	600083
	Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram	Coimbatore	641002
	Door No.24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai	Chennai	600047
	First Floor, Block No: 138, No: 465/5, 100 Feet By Pass Road, Velachery, Chennai – 600 042	Chennai	600042
Telanga	Ground & First Floor, No: 1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet	Hyderabad	500016
Tripura	11, Central Road, House No. 203775, 1st Floor, near Jackson Gate,	Agartala	799001
Uttar Pradesh	Unit No. G-5, Sai square 16/116, (45), Bhargava Estate Civil Lines	Kanpur	208001
	Unit No. 1, Ground Floor, 14/113 Kan Chamber, Civil Line	Kanpur	208001
	Regency Plaza, Ground and First Floor, 5 Park Road.	Lucknow	226001
	D-58/12A-7, Ground Floor, Sigra, Varanasi	Varanasi	221010
	ICICI Prudential Asset Management Company Limited Unit No. 25/1/2C, Ram Mandir Marg, Edmonston Road, Tashkant Marg, Prayagraj - 211001.	Allahabad	211001
	Unit No. C-65, Ground Floor, Raj Nagar District Center	Ghaziabad	201002
	First Floor, Sector-18, Noida,Uttar Pradesh, K-20	Noida	201301
	Block No 18/4, Red Square, 1st Floor, Sanjay Place Commercial Complex	Agra	282002
	Ploat no -409 ,1st floor,Gram Chawani,Near Mahila Thana Civil Lines	Moradabad	244001
	P P Plaza, Plot No. 177 A/1, Ground Floor, Mangal Pandey Nagar	Meerut	250002
Uttrakhand	Aarna Tower, Shop no. "c", Ground Floor, 1-Mahant Laxman Dass Road	Dehradun	248001
West Bengal	Room No 208, 2 nd Floor, Oswal Chambers, 2, Church Lane,	Kolkata	700001
	Ground Floor, Apeejay House, Block A, 3rd Floor, Apeejay House, Block A, 15 Park Street,	Kolkata	700 016

	Kolkata, West Bengal		
	1st Floor, 1/393 Garihat Road (South) Opp. Jadavpur Police Station, Prince Alwar Shah Road	Kolkata	700068
	Shanti Square, Ground floor, Sevok Road, 2nd Mile, Siliguri, West Bengal	Siliguri	734001
	Mezzanine Floor, Lokenath Mansion, Sahid Khudiram Sarani, CityCentre	Durgapur	713216
	ICICI Prudential Asset Management Company Limited, Ground Floor, B-07/25 (S), PO - Kalyani, Near central Park More, Dist. – Nadia, West Bengal, Kalyani – 741235.	Kalyani	741235
	Shop A & B, Block - A, Apurba Complex, Senraleigh Road, Upcar Garden, Ground Floor, Near Axis Bank, Asansol	Asansol	713304
	1st Floor, Siddheswari garden, Building # 181, DUM DUM Road, Kolkata	Kolkata	700074
	74/A, Nutanchati, Vani Vihar, Ground Floor, P.O. & District - Bankura	Bankura	722101
	ICICI Prudential Asset Management Company Limited Ground Floor G.T. Road, East end Muchipara, Burdwan Sadar, Purba Burdwan	Purba Burdwan	713103
	ICICI Prudential Asset Management Company Limited 37 Mukherjee Para Lane, Rabindra Bhawan, Ground Floor, Sreerampore, Dist – Hooghly	Hooghly	712201

i.

Sr. Nos	Email-IDs:
1.	TrxnETF@icicipruamc.com
2.	TRXN@icicipruamc.com
3.	TrxnChandigarh@icicipruamc.com
4.	TrxnIndore@icicipruamc.com
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7.	TrxnMUMretail@icicipruamc.com
8.	TrxnNCRretail@icicipruamc.com
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10.	TrxnAhmedabad@icicipruamc.com
11.	TrxnBangalore@icicipruamc.com
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17.	TrxnMumbai@icicipruamc.com
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Toll Free Numbers and MF central mobile application:

- (MTNL/BSNL) 1800222999;
- (Others) 18002006666
- Website: <https://isif.icicipruamc.com>

MFCentral platform enables a user-friendly digital interface for investors for execution of mutual fund transactions for all Mutual Funds in an integrated manner subject to applicable terms and conditions of the Platform. MFCentral will be operational in phased manner starting with non-financial transactions. MFCentral can be accessed using <https://mfcentral.com/> and a Mobile App which will be launched in future. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.MF Central application will be available as and when the same is launched.

Computer Age Management Services Limited (“**CAMS**”/ the “**Registrar**”), having its principal business at New No 10. Old No. 178, Opp. To Hotel Palm Grove, MGR Salai (K.H.Road) Chennai – 600 034 is the Registrar and Transfer Agent. Website-<https://www.camsonline.com/>.

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

- Agartala: Nibedita, 1st Floor, JB Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura (West), Pin – 799 001.
- Agra: No. 8, II Floor Maruti Tower Sanjay Place, Agra 282002, Uttar Pradesh
- Ahmedabad: 111-113, 1st Floor, Devpath Building, off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Ahmedabad 380006, Gujarat
- Nadiad: F -134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad – 387001, Gujarat
- Bijapur: Padmasagar Complex, 1st Floor, 2nd Gate, Ameer Talkies Road, Vijayapur (Bijapur) – 568101, Karnataka
- Ajmer: Shop No.S-5, Second Floor Swami Complex, Ajmer 305001, Rajasthan
- Akola: Opp. RLT Science College Civil Lines, Akola 444001, Maharashtra
- Aligarh: City Enclave, Opp. Kumar Nursing Home Ramghat Road, Aligarh 202001, Uttar Pradesh
- Allahabad: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211051, Uttar Pradesh
- Assam: Kanak Tower 1st Floor, Opp. IDBI Bank/ICICI Bank, C.K.Das Road, Tezpur Sonitpur, Assam - 784 001
- Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey 688011, Kerala
- Alwar: 256A, Investment Strategy No:1, Arya Nagar, Alwar 301001, Rajasthan
- Sikar: C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex Near Geetanjali Book depot Tapariya Bagichi, Sikar 332001, Rajasthan
- Amaravati : 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies, Amaravati 444601, Maharashtra
- Ambala : 4307/24, Punjabi Mohalla, Near Cross Road No 1, Ambala Cantt., Haryana – 133001
- Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist Jalpaiguri, Pincode: 735101, West Bengal
- Amritsar: 3rd Floor, bearing Unit No. 313, Mukut House, Amritsar 143001, Punjab
- Anand: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers, Anand 388001, Gujarat
- Anantapur: AGVR Arcade, 2nd Floor, Plot No. 37 (Part), Layout No. 466/79, Near Canara Bank, Sangamesh Nagar, Andhra Pradesh, Pin code - 515001
- Andhra

Pradesh : 22b-3-9, Karl Marx Street, Powerpet, Eluru – 534002 • Andheri (parent: Mumbai ISC): CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri 400069, Maharashtra • Angul : Near Siddhi Binayak +2 Science College, Similipada, Angul – 759122, Orissa • Ankleshwar: Shop # F -56,1st Floor, Omkar Complex,Opp Old Colony, Near Valia Char Rasta, G.I.D.C., Ankleshwar 393002, Gujarat • Asansol: Block – G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram, Asansol 713303, West Bengal • N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal • KH. No. 183/2G, opposite Hotel Blue Diamond, T.P. Nagar, Korba, Chhatisgarh – 495677 • Mukherjee Building First Floor, Beside MP Jewellers, next to Mannapuram Ward no. 5, Link Road, Arambag, Hooghly 712 601, West Bengal • House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Landmark: Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar – 788 004 • Aurangabad:2nd Floor, Block D-21-D-22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad 431001, Maharashtra • Balasore: B C Sen Road, Balasore 756001, Orissa • Bangalore: Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre), Bangalore 560042, Karnataka • Karnataka :Shop No. 2, 1st Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot - 587 101, Karnataka • Bangalore: 1st Floor, 17/1, 272, 12th Cross Road, Wilson Garden, Bangalore – 560027 • Bankura: 1st Floor, Central Bank Building Machantala, PO Bankura Dist. Bankura, West Bengal - 722 101 • Bareilly: F-62, 63, Second Floor,, Butler Plaza Civil Lines, Bareilly 243001, Uttar Pradesh • Belgaum: Classic Complex, Block no. 104, 1st Floor, Saraf Colony Khanapur Road, Tilakwadi, Belgaum - 590 006, Karnataka • Bellary: CAMS Service centre, 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102, Karnataka • Berhampur: First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road, Berhampur 760001, Orissa • Bhagalpur: Ground floor, Gurudwara road, Near old Vijaya Bank, Bhagalpur 812 001, Bihar • Purnea: CAMS Service Centre, SBI Main Branch Road, Sibaji Colony, Near Mobile Tower, Ward No. 06 PS – K. Hat, Purnea – 854301, Bihar • Bharuch: A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat • Bhatinda: 2907 GH,GT Road Near Zila Parishad, Bhatinda 151001, Punjab • Bhavnagar: 501-503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar, Gujarat, Pin code – 364 001. • Bhilai: Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai 490020, Chattisgarh • Bhilwara: Indraparstha tower Shop Nos 209-213, Second floor, Shyam ki sabji mandi Near Mukharji garden, Bhilwara 311051, Rajasthan • Bhojpur: Ground Floor, Old NCC Office, Club Road, Arrah – 802301, Bhojpur, Bihar • Bhopal: Plot No . 10, 2nd floor, Alankar Complex, Near ICICI Bank, M P Nagar, Zone II, Bhopal 462011, Madhya Pradesh • Bhubaneswar: 101/ 7, Janpath, Unit-III, Bhubaneswar 751001, Orissa • Bhuj: Tirth kala, First Floor, Opp. BMB Bank, New Station Road, Bhuj, Kutch – 370 001, Gujarat • Bolpur: Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204 • Godhra: 1st Floor, Prem Prakash Tower, B/H B.N Chambers, Ankleshwar Mahadev Road, Godhra - 389001, Gujarat • Bhavnagar: Shop No. 1, Ground Floor, Victoria Prime, Block D5/5-A, Kaliyabid Water Tank, Near Dilbahar, Lakhubha Hall Road, Bhavnagar, Gujarat - 364 002. • Nalanda: R-C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalanda) Bihar 803 101. • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal, Bhusawal 425201, Maharashtra • Bikaner: Behind Rajasthan patrika, in front of Vijaya Bank, 1404 Amar Singh Pura, Bikaner 334 001, Rajasthan • Bilaspur: Shop No. B-104, First Floor, Narayan Plaza, Link Road, Bilaspur, (C.G), 495 001 Contact:9203900626 • Bokaro: 1st Floor, Plot No. HE-7, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004,

Jharkhand, India • Bongaigaon: G.N.B Road, Bye Lane, Prakash Cinema, Bongaigaon – 783380, Assam • Burdwan: Basement, Building Name: - Talk of the Town, 399 G T Road, Burdwan, West Bengal, - 713 101 • Calicut: 29/97G 2nd Floor Gulf Air Building Mavoor Road Arayidathupalam, Calicut 673016, Kerala • Chandigarh: Deepak Towers, SCO 154-155, 1st Floor, Sector17-C, Chandigarh 160017, Punjab • Mandi 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi – 175001 Himachal Pradesh • Door No. 4-8-73, Beside Sub Post Office, Kothagraham, Vijaynagaram – 535001, Andhra Pradesh • Haryana : Sco-11-12, 1st Floor, Pawan Plaza, Model Town, Atlas Road, Subhash Chowk, Sonapat-130301 • Maharashtra: 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road Nasik - 422 002 • Maharashtra: Dev Corpora, 1st Floor, Office no. 102, Cadbury Junction, Eastern Express Highway, Thane (West) - 400 601 1 • Maharashtra: st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road Nasik - 422 002 • Chandrapur: Opp. Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra 442 402. Tel. No. 07172 – 253108, Chennai: Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam, Chennai 600034, Tamil Nadu • Chennai: 7th floor, Rayala Tower - III, 158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • Chennai: Ground floor, Rayala Tower- I, 158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • Cochin: Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Modayil Building,, Cochin - 682 016. Tel.: (0484) 6060188/6400210 • Coimbatore: Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S. Puram, Coimbatore 641002, Tamil Nadu • Cuttack: Near Indian Overseas Bank Cantonment Road Mata Math, Cuttack 753001, Orissa • Davenegere: 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension, Devengere 577002, Karnataka • Dehradun: 204/121 Nari Shilp Mandir Marg Old Connaught Place, Dehradun 248001, Uttaranchal • Delhi: CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001., New Delhi • CAMS Service Centre Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi-110058 • Deoghar: S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town, Deoghar 814112, Jharkhand • Dewas: Tarani Colony, Near Pushp Tent House, Dewas – 455001, Madhya Pradesh • Dhanbad: Urmila Towers Room No: 111(1st Floor) Bank More, Dhanbad 826001, Jharkhand • Dhule: House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule 424001 • Durgapur: City Plaza Building, 3rd floor, City Centre, Durgapur 713216, West Bengal • Erode: 197, Seshaiyer Complex Agraharam Street, Erode 638001, Tamil Nadu • Faridhabad: LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121 002 • Gaya: C/o Sri Vishwanath Kunj, Ground Floort, Tilha Mahavir Asthan, Gaya, Bihar – 823001 • Ghaziabad: 113/6 I Floor Navyug Market, Gazhiabad 201001, Uttar Pradesh • Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur, 231 001, Uttar Pradesh, Contact no: 05442 – 220282, Email ID: camsmpr@camsonline.com • F-10, First Wings, Desai Market, Gandhi Road, Bardoli, 394 601, Contact No: 8000791814, Email ID: camnbrd@camsonline.com • Hyderabad: No. 15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad 500072 • Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001 • Gondal: Parent CSC - Rajkot, A/177, Kailash Complex, Khedut Decor, Gondal 360311, Gujarat • Gandhinagar : 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasani, Gandhinagar – 382421 • Gorakhpur: Shop No. 5 & 6, 3rd Floor Cross Road, The Mall, AD Tiraha, Bank Road, Gorakhpur 273001, Uttar Pradesh • Gobindgarh: Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab – 147 301 • Guntur: Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel, Guntur 522002, Andhra Pradesh • Gurgaon: Unit No - 115, First Floor, Vipul Agora Building, Sector - 28, Mehrauli Gurgaon Road, Chakkarpur, Gurgaon 122001, Haryana •

Guwahati: Piyali Phukan Road, K.C Path, House No.-1 Rehabari, Guwahati 781008, Assam • H. No.: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Bhoothpur Road, Mahbubnagar, Telangana - 509 001 • B1, 1st floor, Mira Arcade, Library Road, Amreli, 365601 • Gwalior: G-6, Global Apartment Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior 474001, Madhya Pradesh • House No: GtK /006/D/20(3), (Near Janata Bhawan) D. P. H. Road, Gangtok - 737 101. Sikkim • Haridwar – F-3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand, 249408 • Hassan: 2nd Floor, Pankaja Building, Near Hotel Palika, Race Course Road, Hassan – 573201, Karnataka • Hazaribag: Municipal Market Annanda Chowk, Hazaribagh 825301, Jharkhand • Hisar: 12, Opp. Bank of Baroda Red Square Market, Hisar 125001, Haryana • Hubli: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029, Karnataka • Hyderabad: 208, II Floor, Jade Arcade Paradise Circle, Secunderabad 500003, Andhra Pradesh • Indore: 101, Shalimar Corporate Centre 8-B, South Tukogunj, Opp.Greenpark, Indore 452001, Madhya Pradesh • Jabalpur: 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001, Madhya Pradesh • Jaipur: R-7, Yudhisthir Marg, C-Investment Strategy Behind Ashok Nagar Police Station, Jaipur 302001, Rajasthan • Jalandhar: 367/8, Central Town Opp. Gurudwara Diwan Asthan, Jalandhar 144001, Punjab • Jalgaon: Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon 425001, Maharashtra • Jalna C.C. (Parent: Aurangabad): Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna 431203, Maharashtra • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004, Jammu & Kashmir • Jamnagar: 207, Manek Centre, P N Marg, Jamnagar 361001, Gujarat. Tel.: (0288) 6540116 • Jamshedpur: Tee Kay Corporate Towers 3rd Floor, S.B. Shop Area, Main Road, Bistupur, Jamshedpur-831001 • Jhansi: 372/18 D, 1st floor, Above IDBI Bank, Beside V-Mart, Near RASKHAN, Gwalior Road, Jhansi 284001 • Jodhpur: 1/5, Nirmal Tower Ist Chopasani Road, Jodhpur 342003, Rajasthan • Singh building, Ground Floor, C/o Prabhdeep Singh, Punjabi Gali, Opp. V-mart, Gar Ali, PO & PS, Jorhat – 785001, Assam • Junagadh: Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Gujarat • D.No: 3/2151/2152, Shop No. 4, Near Food Nation, Raja Reddy Street,, Kadapa: Kadapa 516001, Andhra Pradesh. West Bengal • R. N. Tagore Road, Kotwali P. S., Krishnanagar, Nadia, West Bengal. Pin code - 741101 • Kangra: C/O Dogra Naresh and Associates, College Road, Kangra, Himachal Pradesh, 176001 • D No – 25-4-29, 1st floor, Kommireddy vari street, Beside Warf Road, Opp Swathi Medicals, Kakinada 533001, Andhra Pradesh • Kalyani: A - 1/50, Block - A, Dist Nadia, Kalyani 741224, West Bengal • Kannur: Room No.14/435 Casa Marina Shopping Centre Talap, Kannur 670004, Kerala • Kanpur: I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, The Mall, Kanpur 208001, Uttar Pradesh • Karimnagar: HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar 505001, Andhra Pradesh • Karnal (Parent: Panipat TP): 29 Avtar Colony, Behind Vishal Mega Mart, Karnal 132001 • Karur: # 904, 1st Floor Jawahar Bazaar, Karur 639001, Tamil Nadu • Kasaragod: KMC XXV/88, 1st and 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671121, Kerala • Kashipura: Dev Bazaar, Bazpur Road, Kashipur – 244713, Uttarkhand • Kharagpur: 623/1 Malancha Main Road, PO Nimpura, Ward No - 19, Kharagpur 721304, West Bengal • Kharagpur: “Silver Palace”, OT Road, Inda – Kharagpur, G.P Barakola, P.S – Kharagpur local, West Midnapore – 721305 • Kolhapur: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001, Maharashtra • Kolkata: N/39, K.N.C Road, 1st Floor, Shrikrishna Apartment, (Behind HDFC Bank Barasat Branch), PO and PS: Barasat District: 24 PGS (North), Pincode - 700 124 • Kolkata – 2A, Ganesh Chandra Avenue, Room No. 3A “Commerce House” (4th floor), Kolkata 700013 • Kolkata: CAMS Service Centre Kankaria Centre, 2/1, Russell Street

,2nd Floor, West Bengal - 700071, Kolkata 700071, West Bengal •Kadakkan Complex, Opp Central School, Malappuram 670 504• First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283 2033• Kollam: Uthram Chambers, (Ground Floor), Thamarakulam, Kollam – 691 006., Kerala • Kota: B-33 'Kalyan Bhawan Triangle Part', Vallabh Nagar, Kota 324007, Rajasthan • 1307 B, Puthenparambil Building, KSACS Road, Opposite ESIC Office, Behind Malayala Manorama, Muttanbalam P.O., Kottayam – 686 501, Kottayam: Door No - XIII/658, Thamarapallil Building, M L Road, Near KSRTC Bus Stand Road, Kottayam - 686001• No. 28/8, 1st Floor, Balakrishna Colony, Pachayappa Street, Near VPV Lodge, Kumbakonam - 612001• Kurnool: H.No.43/8, Upstairs Uppini Arcade, N R Peta, Kurnool 518004, Andhra Pradesh • Shop No. 1128, First Floor, 3rd Line, Sri Bapuji Market Complex, Ongole, Andhra Pradesh, Pin code - 523 001 • Lucknow: Off # 4,1st Floor,Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow 226001, Uttar Pradesh • Ludhiana: U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana 141002, Punjab • Madurai: Cams Service Centre, # 1st Floor,278, North Perumal, Maistry Street (Nadar Lane), Madurai 625001, Tamil Nadu • Mangaluru: 14-6-674/15(1), Shop No - UG11-2 Maximus Complex, Light House Hill Road, Mangaluru - 575001, Karnataka. • Mapusa: Office no. 503, Buildmore Business Park, New Canca by pass road, Ximer, Mapusa, 403 507, Goa. • Margao: F4 – Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa 403601• Meerut: 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road, Meerut 250002, Uttar Pradesh • Mehsana: 1st Floor, Subhadra Complex Urban Bank Road, Mehsana 384002, Gujarat • Moradabad: H 21-22, 1st Floor,Ram Ganga Vihar Shopping Complex, Opposite Sales Tax Office,, Uttar Pradesh • 501 - TIARA CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar,Borivali (West), Mumbai - 400 092. • Mumbai - Ghatkopar: Office no. 307, 3rd Floor, Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai – 400077 • Mumbai: Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai 400023, Maharashtra • Navi Mumbai:CAMS Service Centre BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705• Muzaffarnagar 235, Patel Nagar,Near Ramlila Ground,New Mandi,, Muzaffarnagar - 251001 • Muzzafarpur: Brahman toli, Durgasthan Gola Road, Muzaffarpur 842001, Bihar • Mysore: No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore 570009, Karnataka • Nadiad: F 142, First Floor, Gantakaran Complex, Gunj Bazar, Nadiad 387001, Gujarat • Nagpur: 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath, Nagpur 440010, Maharashtra • Nagercoil IV Floor, Kalluveetil Shyras Center 47, Court Road, Nagercoil - 629 001 • Nanded: Shop No.8 and 9 Cellar, Raj Mohd. complex, Main Road Sree nagar, Nanded – 431 605. Tel. No. 9579444034 Nasik: 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride,Sharanpur Road, Nasik 422005, Maharashtra • Navsari: CAMS Service Center,16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Navasari 396445, Gujarat • Nagaland: House no. 436, Ground Floor, MM Apartment, Dr. Hokishe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112 • Nellore: Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001, Andhra Pradesh. • New Delhi: Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110 034 • New Delhi : CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001., New Delhi •Nizamabad: CAMS Service Centre, 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana • Noida: Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-

82, Sector - 18, Noida – 201 301 • Palakkad: 18/507(3) Anugraha Garden Street, College Road , Palakkad 678001, Kerala • Panipat: 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road, Panipat 132103, Haryana • Patiala: 35 New Lal Bagh, Opposite Polo Ground, Patiala 147001, Punjab • Patna: 301-B, Third Floor, Patna One Plaza, Near Dak Bunglow Chowk, Patna 800001, Bihar • Pathankot: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot 145001, Punjab • • Port Blair CAMS Service Center C-101/2, 1st floor, near cottage industries, Middle point (Phoenix Bay), Port Blair- 744101, South Andaman • Phagwara : Shop no. 2, Model Town, Near Joshi Driving School, Phagwara – 144401, Punjab • Pondicherry: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry 605001, Pondichery • Pune: Vartak Pride, First Floor, Suvery No. 46, City Survey No. 1477, Hingne Budruk, D.P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411052, Maharashtra • Raipur: HIG, C-23, Sector - 1, Devendra Nagar, Raipur 492004, Chattisgarh • Rajahmundry: Cabin 101 D.no 7-27-4 1st Floor Krishna Complex Baruvuri Street T Nagar, Rajahmundry 533101, Andhra Pradesh • Rajkot: Office 207 - 210, Everest Building Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot 360001, Gujarat • Ranchi: Office no 106-1st floor, Mahavir Tower, Jd compound, Main Road, Ranchi – 834001, Jharkhand

• Rohtak: 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001, Haryana • Rourkela: JBS Market complex, 2nd Floor, Udit Nagar, Rourkela - 769012, Odisha • Saharanpur: I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur 247001, Uttar Pradesh • Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem 636016, Tamil Nadu • Sambalpur: C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak, Sambalpur 768001, Orissa • Sangli: Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli 416416, Contact No.: 0233-6600510 • Satna: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna 485001, Madhya Pradesh • Satara: 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment, Satara 415002, Maharashtra • Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong 793001, Meghalaya, Tel: (0364) 2502511 • Shimla: I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla 171001, Himachal Pradesh • Shimoga: Nethravathi Near Gutti Nursing Home Kuvempu Road, Shimoga 577201, Karnataka • Sikar: Pawan Travels Street, Opposite City Center Mall, Sikar – 332001, Rajasthan • Siliguri: 78, First Floor, Haren Mukherjee Road, Beside SBI Hakimpara, Siliguri - 734001, West Bengal • Solapur: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001, Maharashtra • 47/5/1, Raja Rammohan Roy Sarani, PO Mallickpara, Dist Hoogly, Sreerampur 712203 • Surat: Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura, Surat 395001, Gujarat • Shop No - 2, Solaris Royce, - Opp Old RTO, Besides AGS Eyes Hospital, Athwagate, Surat - 395007 • Thane –Dev Corpora, A Wing, 3rd floor, Office no. 301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601 • Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu • Thiruvalla: Central Tower, Above Indian Bank Cross Junction, Thiruvalla 689101, Kerala • Thiruvalla: 1st Floor, Room No. 61 (63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla, 689105, Kerala • Tirunelveli: III Floor, Nellai Plaza 64-D, Madurai Road, Tirunelveli 627001, Tamil Nadu • Tirunelveli: No. F4, Magnem Suraksha Apartments, Thiruvananthapuram Road, Tirunelveli - 627 002, Kerala • Tirupathi: Shop No: 6, Door No: 19-10-8 (Opp to Passport Office), AIR Bypass Road Tirupati - 517501, Andhra Pradesh, Tel: (0877) 6561003 • No. A5 75/1, Vaiyapuri Nagar 2nd Cross, Karur, Tamil Nadu – 639002 • Trichur: Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur 680001, Kerala • Trichy: No 8, I Floor,

8th Cross West Extn Thillainagar, Trichy 620018, Tamil Nadu • Trivandrum: TC No: 22/902, 1st - Floor "BLOSSOM" Bldg, Opp. NSS Karayogam, Sasthamangalam Village P.O, Trivandrum – 695 010, Kerala., Kerala • Udaipur: 32, Ahinsapuri, Fatehpura circle, Udaipur – 313001, Email Id - camsudp@camsonline.com, Rajasthan • Udhampur: Guru Nank Institute, NH-1A, Udhampur, Jammu & Kashmir – 182101 • Vadodara: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390007, Gujarat • Valsad: Ground Floor Yash Kamal -"B" Near Dreamland Theater Tithal Road, Valsad 396001, Gujarat • VAPI: 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasata, Vapi 396195, Gujarat • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex Varanasi - 221010, Uttar Pradesh • Vellore: Door No. 86, BA Complex, 1st Floor, Shop No. 3, Anna Salai (Officer Line), Tollgate, Vellore, Tamilnadu - 632 001. • Vijayawada: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet, Vijayawada 520010, Andhra Pradesh • Himachal Pradesh: 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi – 175001 • Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530 016, Andhra Pradesh • Warangal: A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal 506001, Andhra Pradesh • Yamuna Nagar: 124-B/R Model Town Yamunanagar, Yamuna Nagar 135001, Haryana. • Gopal katra, 1st Floor, Fort Road Jaunpur – 222001, Contact no: 05452 321630 Jaunpur • Hosur: Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kutty's Frozen Foods, Hosur - 635 110, Tamil Nadu, Contact no: 04344 – 262303. Ground Floor, Kalika Temple Street, Beside SBI Bazar Branch, Berhampur, 760 002, Odisha. Opposite Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh, Uttar Pradesh, Pin Code – 230 001. • CAMS Service Center, Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation) Shivaji Chowk, Kalyan (W) - 421 301. • Police Line, Ramakrishna Pally, Near Suri Bus Stand, Suri, West Bengal – 731101. CAMS Service Center, Anand Plaza, Shop number 6, 2nd floor, Sarbananda Sarkar Street, Munsifdanga, Purulia, West Bengal – 723101. • CAMS Service Center, 58 Padumbasan Maniktala more, 1st floor, Purba Medinipur, Tamluk, West Bengal – 721636. • CAMS Service Center, Das & Das Complex, First Floor, By-Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha – 756100. • CAMS Service Centre, near New ERA Public School, Rajbagh, Srinagar, Jammu & Kashmir – 190 008. • CAMS Service Center, Shop No 5 & 6, B2B Elite, Ground Floor, Near Deshikendra School, Signal Camp, Latur, Maharashtra, Pin – 413512.

TP Lite Centres

• Ahmednagar: Baiju Heights, 2nd Floor, Near Changedia Medical, Old Vasant Talkies, Dharti Chowk, Maliwada, Ahilyanagar, Ahmednagar – 414001 Maharashtra • Basti: Office # 3, 1st Floor, Jamia Shopping Complex, Opp Pandey School, Station Road, Basti 272002, Uttar Pradesh • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara – 480001, Madhya Pradesh • Chittorgarh: CAMS Service centre, 3 Ashok Nagar, Near Heera Vatika, Chittorgarh, Chittorgarh 312001, Rajasthan • Darbhanga: Shahi Complex, 1st Floor Near RB Memorial hospital, V.I.P. Road, Benta Laheriasarai, Darbhanga 846001, Bihar • Dharmapuri : # 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri 636701, Tamil Nadu • Shop No 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh, 518001 • Dhule : H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule 424001, Maharashtra • Faizabad: 9/1/51, Rishi Tola, Fatehganj, Ayodhya, Faizabad,

Uttar Pradesh-224001 • Gandhidham: Office No. 4,, Ground Floor, Ratnakala Arcade, Plot No. 231, Ward – 12/B, Gandhidham 370201, Gujarat • Gulbarga: Pal Complex, 1st Floor Opp. City Bus Stop, SuperMarket, Gulbarga 585101, Karnataka • Haldia: 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721602, West Bengal • Haldwani: Durga City Centre, Nainital Road Haldwani, Haldwani 263139, Uttaranchal • Himmatnagar: Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar, Gujarat - 383 001. • Hoshiarpur: Near Archies Gallery Shimla Pahari Chowk, Hoshiarpur 146001, Punjab • Hosur: No.303, SIPCOT Staff Housing Colony, Hosur 635126, Tamil Nadu • Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur 222001, Uttar Pradesh • Katni: 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni 483501, Madhya Pradesh • Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam 507001, Andhra Pradesh • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732101, West Bengal • Manipal: CAMS Service Centre, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal 576104, Karnataka • Mathura: 159/160 Vikas Bazar, Mathura 281001, Uttar Pradesh • Moga: Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga - 142001, Punjab., • Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu • Palanpur: Gopal Trade Centre, Shop No. 41, 2nd Floor, Gopal Trade Center, Nr.BK Mercantile Bank, Opp. Old Gunj, Palanpur – 385001, Gujarat. • Rae Bareli: No.17 Anand Nagar Complex, Rae Bareli 229001, Uttar Pradesh • Rajapalayam: D. No. 59 A/1, Railway Feeder Road Near Railway Station, Rajapalayam 626117, Tamil Nadu • Ratlam: Dafria & Co 81, Bajaj Khanna, Ratlam 457001, Madhya Pradesh • Ratnagiri: Orchid Tower, Ground Floor, Gala No. 06, S.V. Road No. 301/Paiki ½, Nachane Municipal Aat, Arogya Mandir, Nachane Link Road, Ratnagiri – 415612, Maharashtra • Roorkee: Cams Service Center, 22 Civil Lines Ground, Floor, Hotel Krish Residency, (Haridwar), Roorkee 247667, Uttaranchal • Sagar: Opp. Somani Automobiles Bhagwanganj, Sagar 470002, Madhya Pradesh • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur 242001, Uttar Pradesh • Sirsa: Bansal Cinema Market, Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa 125055, Haryana • Sitapur: Arya Nagar Near Arya Kanya School, Sitapur 262001, Uttar Pradesh • Solan: 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall, Solan 173212, Himachal Pradesh • Srikakulam: Door No 10-5-65, 1st Floor Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmenta Store, Near Seven Roads Junction, Srikakulam – 532 001, Andhra Pradesh • Sultanpur: 967, Civil Lines Near Pant Stadium, Sultanpur 228001, Uttar Pradesh • Surendranagar: 2 M I Park, Near Commerce College Wadhwan City, Surendranagar 363035, Gujarat • Tinsukia: Bangiya Vidyalyaya Road, Near old post office, Durgabari, Tinsukia 786125, Assam • Tuticorin: 4B / A-16 Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin 628003, Tamil Nadu • Ujjain: 109, 1st Floor, Siddhi Vinayak Trade Centre, Shaheed Park, Ujjain 456010, Madhya Pradesh • Vasco: No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama 403802, Goa • Wardha: CAMS Service Center, Opp. Raman Cycle Industries, Shastri Chowk, Krishna Nagar, Wardha, Maharashtra – 442001 Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445001, Maharashtra. • PID No. 88268, 2nd Floor, 2nd Cross, M G Road, Tumkur, Karnataka, Pin- 572 101.

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 Investment Strategys. 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. Additionally, the Internet site(s) operated by the AMC and online applications of the AMC [including i-Invest iPru (previously IPRUTouch)] will also be official point of acceptance. The AMC also accepts applications received on designated FAX numbers.

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. Further, Investors can also subscribe units of the Investment Strategy during the NFO Period by availing the platforms/facilities made available by the Stock Exchanges.

For the updated list of official Point of Acceptance of transactions of AMC and CAMS, please refer the website of the AMC viz., <https://www.icicipruamc.com>

Open Network for Digital Commerce (ONDC)

The schemes of ICICI Prudential Mutual Fund (the Fund) are now available to be transacted through the Open Network for Digital Commerce (ONDC) ("Network"). To facilitate transactions through this Network, the Fund has/shall enter into agreement with service provider(s) who would provide backend platform on behalf of the Fund. The said platform would be considered as an 'OPAT'.

Accordingly, for the purpose of determining the applicability of NAV, the time at which request for purchase / sale / switch of units is received on the server(s) of the said platform will be considered as time of receipt of transaction with the AMC.

As per existing system architecture of ONDC network, currently regular plans of the schemes of ICICI Prudential Mutual Fund are available for transaction through this route.