



# COMMON APPLICATION FORM SYSTEMATIC INVESTMENTS

Application No. \_\_\_\_\_

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

BROKER CODE (ARN CODE)/ RIA CODE#	SUB-BROKER ARN CODE	SUB-BROKER CODE (As allotted by ARN holder)	Employee Unique Identification No. (EUIN)
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#By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of ICICI Prudential Mutual Fund.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. XIII). – I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE OF SOLE / FIRST APPLICANT	SIGNATURE OF SECOND APPLICANT	SIGNATURE OF THIRD APPLICANT
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### TRANSACTION CHARGES FOR APPLICANTS THROUGH DISTRIBUTORS ONLY [Refer Instruction XII]

In case the purchase/subscription amount Rs 10,000/- or more and your Distributor has opted to receive transactions charges, the same are deductible as applicable from the purchase/subscription amount and paid the distributor. Units will be issued against the balance amount invested.  
Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

### 1. APPLICANT(S) DETAILS (Please Refer to Instruction No. II (b) & IV) (Mandatory information)

Sole/First Applicant Mr. Ms. M/s FIRST MIDDLE LAST Existing Folio No. \_\_\_\_\_

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

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

KYC Proof Attached (Mandatory) Relationship with Minor applicant:  Natural guardian  Court appointed guardian Date of Birth

PAN/PEKRN\* KYC Id No. ¥ Date of Birth (Name should match with PAN Card)

2nd Applicant  KYC Proof Attached (Mandatory) Date of Birth

PAN/PEKRN\* KYC Id No. ¥ Date of Birth (Name should match with PAN Card)

3rd Applicant  KYC Proof Attached (Mandatory) Date of Birth

PAN/PEKRN\* KYC Id No. ¥ Date of Birth

¥ Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN).

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

Mandatory information – If left blank the application is liable to be rejected. (Mandatory to attach proof, in case the pay-out bank account is different from the source bank account.)

For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

MANDATORY Account Number Account Type  Savings  Current  NRE  NRO  FCNR

Name & Branch of Bank

Branch City 9 Digit MICR Code 11 Digit IFSC

Enclosed (Please ✓):  Bank Account Details Proof Provided.

### 3. CORRESPONDENCE DETAILS OF SOLE/FIRST APPLICANT:

Correspondence Address (Please provide full address)\*

Overseas Address (Mandatory for NRI / FII Applicants)

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

Tel. Office Residence Mobile

Email <sup>£</sup>

Please ✓ if you wish to receive Account statement / Annual Report/ Other statutory information via Post instead of Email

Please ✓ any of the frequencies to receive Account Statement through e-mail <sup>£</sup>:  Daily  Weekly  Monthly  Quarterly  Half Yearly  Annually

\* Mandatory information – If left blank the application is liable to be rejected. # Name of Guardian/Contact Person is Mandatory in case of Minor/Non-Individual Investor.  
\*\* Mandatory in case the Sole/First applicant is minor. For documents to be submitted on behalf of minor folio refer instruction II-b(2)  
<sup>£</sup> Please refer to instruction no. IX

### 4. MODE OF HOLDING [Please tick (✓)] Single Joint Anyone or Survivor (Default)

5. TAX STATUS [Please tick (✓)]

Resident Individual  NRI  Partnership FIRM  Government Body  Foreign Portfolio Investor  QFI

On behalf of Minor  Foreign National  Company  AOP/BOI  Defence Establishment  NON Profit Organization/Charities

HUF  Body Corporate  Private Limited Company  FII  Public limited company  Bank

Financial Institution  Trust/Society/NGO  Limited Partnership (LLP)  Sole Proprietorship  Others (Please specify)

ACKNOWLEDGEMENT



### ACKNOWLEDGEMENT SLIP (Please Retain this Slip)

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

Application No. \_\_\_\_\_

Name of the Investor: \_\_\_\_\_

EXISTING FOLIO NO. \_\_\_\_\_

Scheme Name	Plan	Option/Sub-option	Payment Details
			Amt. _____ Cheque/DD No. _____ dtd. _____
			Bank & Branch _____

**6. DEMAT ACCOUNT DETAILS** (Optional - Please refer Instruction No. XI)

NSDL: Depository Participant (DP) ID (NSDL only) \_\_\_\_\_ Beneficiary Account Number (NSDL only) \_\_\_\_\_ CDSL: Depository Participant (DP) ID (CDSL only) \_\_\_\_\_

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

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

	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Others (Please specify) _____
Second Applicant			<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Others (Please specify) _____
Third Applicant			<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Others (Please specify) _____

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

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

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

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

**Address Type of Sole/1st Holder:**

Residential  Registered Office  Business

**Address Type of 2nd Holder:**

Residential  Registered Office  Business

**Address Type of 3rd Holder:**

Residential  Registered Office  Business

Annexure I and Annexure II are available on the website of AMC i.e. www.icicpruamc.com or at the Investor Service Centres (ISCs) of ICICI Prudential Mutual Fund.

**8. KYC DETAILS (Mandatory)**

**Occupation** [Please tick (✓)]

<b>Sole/First Applicant</b>	<input type="radio"/> Private Sector Service	<input type="radio"/> Public Sector Service	<input type="radio"/> Government Service	<input type="radio"/> Business	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired
	<input type="radio"/> Housewife	<input type="radio"/> Student	<input type="radio"/> Forex Dealer	<input type="radio"/> Others (Please specify)			
<b>Second Applicant</b>	<input type="radio"/> Private Sector Service	<input type="radio"/> Public Sector Service	<input type="radio"/> Government Service	<input type="radio"/> Business	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired
	<input type="radio"/> Housewife	<input type="radio"/> Student	<input type="radio"/> Forex Dealer	<input type="radio"/> Others (Please specify)			
<b>Third Applicant</b>	<input type="radio"/> Private Sector Service	<input type="radio"/> Public Sector Service	<input type="radio"/> Government Service	<input type="radio"/> Business	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired
	<input type="radio"/> Housewife	<input type="radio"/> Student	<input type="radio"/> Forex Dealer	<input type="radio"/> Others (Please specify)			

**Gross Annual Income** [Please tick (✓)]

<b>Sole/First Applicant</b>	<input type="radio"/> Below 1 Lac	<input type="radio"/> 1-5 Lacs	<input type="radio"/> 5-10 Lacs	<input type="radio"/> 10-25 Lacs	<input type="radio"/> >25 Lacs-1 crore	<input type="radio"/> >1 crore	
	OR Net worth (Mandatory for Non-Individuals) _____ as on DD MM YY (Not older than 1 year)						
<b>Second Applicant</b>	<input type="radio"/> Below 1 Lac	<input type="radio"/> 1-5 Lacs	<input type="radio"/> 5-10 Lacs	<input type="radio"/> 10-25 Lacs	<input type="radio"/> >25 Lacs-1 crore	<input type="radio"/> >1 crore	OR Net worth ₹ _____
<b>Third Applicant</b>	<input type="radio"/> Below 1 Lac	<input type="radio"/> 1-5 Lacs	<input type="radio"/> 5-10 Lacs	<input type="radio"/> 10-25 Lacs	<input type="radio"/> >25 Lacs-1 crore	<input type="radio"/> >1 crore	OR Net worth ₹ _____

**Others** [Please tick (✓)]

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

**9. NOMINATION DETAILS (Refer instruction VII).** I/We hereby nominate the undermentioned nominee(s) to receive the amount to my/our credit in event of my/our death as follows:

Name and address of Nominee(s) <input type="checkbox"/> (Please tick if Nominee's address is same as 1st/Sole Applicant's address)	Applicant's Relationship with the Nominee	Date of Birth	Name and address of Guardian	Signature of Nominee/Guardian, if nominee is a minor	Proportion (%) in which the units will be shared by each Nominee (Should aggregate to 100%)
		[To be furnished in case the Nominee is a minor (Mandatory)]			
Nominee 1					
Nominee 2					
Nominee 3					

**INVESTOR(S) DECLARATION & SIGNATURE(S):**

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

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

FOR ANY ASSISTANCE OR FURTHER INFORMATION PLEASE CONTACT US:

**ICICI Prudential Asset Management Company Limited**

Central Service Office, 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063. India

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

### ONE TIME MANDATE CUM SIP REGISTRATION FORM [For investment through NACH]

Application No. \_\_\_\_\_



#### ONE TIME MANDATE

UMRN: [ ] Date: [ ] [ ] [ ] [ ] [ ] [ ]

Sponsor Bank Code: [ ] Utility Code: [ ] FOR OFFICE USE ONLY

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

Bank a/c number: [ ] with Bank: [ ] Name of customers bank: [ ] IFSC: [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] or MICR: [ ]

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

FREQUENCY:  Mthly  Qtrly  H-Yrly  Yrly  As & when presented DEBIT TYPE:  Fixed Amount  Maximum Amount

Folio No.: [ ] Mobile No.: [ ]

Reference: [ ] Email ID: [ ]

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD From: [ ] To: [ ] Or  Until Canceled Sign: \_\_\_\_\_ Sign: \_\_\_\_\_ Sign: \_\_\_\_\_1. \_\_\_\_\_ Name as in bank records 2. \_\_\_\_\_ Name as in bank records 3. \_\_\_\_\_ Name as in bank records  
Declaration: I/We hereby declare that the particulars given on this mandate are correct and complete and express my willingness and authorize to make payment referred above through participants in NACH/S/any other mode as may be preferred by the AMC from time to time. I/we hereby confirm adherence to the terms of this facility offered by ICICI Prudential Asset Management Company Limited (the AMC) as specified in Terms & Conditions under Registration of OTM/ Bank Debit Mandate Facility and amended from time to time and of NACH (Debits). Authorization to bank: This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account. I/We have understood that I/we authorized to cancel/amend this mandate by appropriately communicating/amendment to the User entity/corporate or the bank where I have authorized the debit. This is to inform that I/we have registered for this facility and that my/our investment in ICICI Prudential Mutual Fund shall be made from my/our above mentioned bank account with your bank and to debit my/our account for any charges towards mandate verification, registration, transactions, returns, etc. as applicable.

### SIP REGISTRATION FORM

Application No. \_\_\_\_\_

Investor must read Key Scheme Features and Instructions before completing this form. All sections to be completed in ENGLISH in BLACK/BLUE INK and BLOCK LETTERS.			
BROKER CODE (ARN CODE)/ RIA CODE#	SUB-BROKER ARN CODE	SUB-BROKER CODE (As allotted by ARN holder)	Employee Unique Identification No. (EUIN)
#By mentioning RIA Code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of ICICI Prudential Mutual Fund.			
TRANSACTION CHARGES FOR APPLICANTS THROUGH DISTRIBUTORS ONLY: In case the purchase/subscription amount Rs 10,000/- or more and your Distributor has opted to receive transactions charges, the same are deductible as applicable from the purchase/subscription amount and paid the distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.			
Declaration for "execution-only" transaction (only where EUIN box is left blank) - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.			
SIGNATURE OF SOLE / FIRST APPLICANT	SIGNATURE OF SECOND APPLICANT	SIGNATURE OF THIRD APPLICANT	
The Trustee, ICICI Prudential Mutual Fund, I/We have read and understood the contents of the Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrolment.			

SOLE/FIRST APPLICANT'S NAME: Mr. / Ms / M/s. \_\_\_\_\_

FOLIO NO. [ ]  Registration via Existing OTM [Please tick ]

Sr. No.	Scheme Name/Plan/Option/Sub-option	SIP Installment Amount (₹)	SIP Date	SIP Frequency	SIP Start Month & Year and SIP End Month & Year	Top-Up (Minimum ₹ 500 or in percentage)	
						Amount (₹) or Percentage (%)	Frequency*
1	ICICI Prudential	₹ [ ]	[ ] [ ]	<input type="radio"/> Monthly <input type="radio"/> Quarterly	[ ] to [ ]	₹ [ ] OR %	<input type="radio"/> Yearly <input type="radio"/> Half Yearly
2	ICICI Prudential	₹ [ ]	[ ] [ ]	<input type="radio"/> Monthly <input type="radio"/> Quarterly	[ ] to [ ]	₹ [ ] OR %	<input type="radio"/> Yearly <input type="radio"/> Half Yearly
3	ICICI Prudential	₹ [ ]	[ ] [ ]	<input type="radio"/> Monthly <input type="radio"/> Quarterly	[ ] to [ ]	₹ [ ] OR %	<input type="radio"/> Yearly <input type="radio"/> Half Yearly
In case of multiple schemes, Cheque/DD should be drawn in favour of "ICICI Prudential Mutual Fund Collection A/c."		TOTAL ₹	*In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP. (Top-up % is multiples of 5% only. Top-up amount should be in multiples of ₹ 500)				

EXISTING OTM / FIRST INSTALLMENT BANK DETAILS: Cheque/DD No. \_\_\_\_\_ A/c. No. \_\_\_\_\_ Bank Name \_\_\_\_\_

DEMAT ACCOUNT STATEMENT DETAILS (OPTIONAL - PLEASE REFER INSTRUCTION NO. B(8))

NSDL: Depository Participant (DP) ID (NSDL only) \_\_\_\_\_ Beneficiary Account Number (NSDL only) \_\_\_\_\_ CDSL: Depository Participant (DP) ID (CDSL only) \_\_\_\_\_

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

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

Sole/1st Holder	2nd Holder	3rd Holder
[ ] [ ]	[ ] [ ]	[ ] [ ]

ACKNOWLEDGEMENT SLIP (To be filled in by the investor) Folio No./ Application No. \_\_\_\_\_

Name of the Investor: _____	Acknowledgement Stamp
Scheme Name: _____ Option: _____ SIP Amount Rs. _____ SIP Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	[ ] [ ]
<input type="checkbox"/> SIP TOP UP Amt. Rs. _____ TOP UP CAP: <input type="radio"/> Amt:Rs. _____ OR <input type="radio"/> Month-Year: [ ]	

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**Mandatory fields in EASY Pay form as per NPCI:**

• Bank account number and Bank name • IFSC and/or MICR Code • Mobile no & Email ID • Folio number or application number • Signatures as per bank records • SIP start date, end date or until cancelled • Account type to be selected • Name as per bank records • Transaction type to be selected • Maximum amount to be mentioned.

**GENERAL INSTRUCTIONS**

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

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

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

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

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

Generally speaking, your SIP amount will be lesser than this amount, but choosing a slightly higher limit helps you to undertake additional investments as per your choice. Always remember to mention an amount that is convenient to you.

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**INSTRUCTIONS FOR OTM FACILITY**

- 1) Investor can invest through OTM facility registered in the folio.
- 2) If more than one bank accounts are registered in the folio under OTM facility, investor is requested to mention the bank account number and bank name from where amount is to be debited. If the same is not mentioned or no OTM mandate is registered for the given bank details, default bank mandate under OTM facility will be considered to debit the amount.
- 3) For any transaction above Rs. 2 lacs and/or transactions in Liquid and Money Market schemes or plans, units will be allotted based on funds realization (applicable NAV).
- 4) Registration request or any other subsequent transaction may be liable for rejection, if the frequency for the registered OTM is other than "As and when presented" and/ or if the transaction amount is other than fixed amount or more than maximum amount registered in the mandate.
- 5) AMC reserves right to reject or process the application subject to internal verification.



# TERMS AND CONDITIONS

## A) SIP Payment through NACH

- The bank account provided for NACH should be participating in NACH clearing respectively.
- Multiple SIP facility enables investors to start investments under SIP of various Schemes for Monthly/Quarterly Frequency using a single application form and payment instruction. The maximum number of SIP in which investments can be made using a single Form shall be 3. Under this Facility, payment only in respect of the first installment can be made using a cheque. The payment for all the subsequent installments will have to be through NACH facility.
- Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. In case the Debit does not take effect for five consecutive times then the SIP would be liable for cancellation.
- All three schemes can be either under direct plan or regular plan, incase different plans are mentioned then all three schemes will be under direct plan.
- In case of SIP transaction where the mode of payment is through NACH, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. AMC reserves the right to register the first triggered SIP installment from subsequent month onwards, in case the period between the time-stamping of the SIP request and the first triggered SIP installment is less than 30 days. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent installments. SIP start date shall not be beyond 100 days for Monthly and Quarterly SIPs from the date of submission of SIP application. The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date. All terms and conditions for SIP including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
- The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
- Investor will not hold ICICI Prudential Mutual Fund, ICICI Prudential Asset Management Company Limited (the AMC), ICICI Prudential Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to ICICI Prudential Mutual Fund/the AMC/ the Trustee.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- Incase SIP date is not selected/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
- If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- Incase the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP form, then the default 'End Period' will be December 2099.
- In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate.
- The investor hereby agrees to indemnify and not hold responsible the AMC and its employees, the R&T agent and the service providers incase his/her bank is not able to effect any of the payment instructions for whatsoever reason.
- Existing investors have to provide their folio numbers.
- For minimum application amount to be invested in SIP, risk factors, features, load structures, etc. please refer to the scheme related documents available on www.icicipruamc.com or with any of the customer service centres of ICICI Prudential Mutual Fund.
- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- DEMAT/NON-DEMAT MODE:**  
Demat/Non-Demat Mode: Investors have an option to hold the Units in dematerialized form. By providing DP details, Units shall be directly credited to the investor's demat account after the realization of funds and depositories will issue a statement. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.  
If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non-Demat mode. The application form should mandatorily accompany the latest Client investor master/ Demat account statement. Demat option will be not available for Daily/Weekly/Fortnightly dividend options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).  
Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period.  
The units will be allotted based on the applicable NAV as per the Scheme Information Document (SID). The investors shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/ CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.  
**Reinvestment of dividend payout:** In case Unitholder has opted for dividend payout option under weekly, fortnightly, monthly, quarterly, half yearly and annual frequencies, as applicable in the respective schemes, there will be minimum amount for dividend payout, as per the provisions of the respective scheme (net of dividend distribution tax and other statutory levy, if any), else the dividend would be mandatorily reinvested. The dividend would be reinvested in the same Scheme/ Plan by issuing additional Units of the Scheme at the prevailing ex-dividend Net Asset Value per Unit on the record date. There shall be no exit load on the redemption of units allotted as a result of such reinvestment of dividend. It may also be noted that the criteria for compulsory reinvestment of dividend declared under the dividend payout option in specific schemes, where the dividend amount is less than the minimum dividend payout limit, will not be applicable to investors holding their units in DEMAT form. For unit holders, holding units in DEMAT form, if dividend is declared in any applicable Scheme, the amount will be paid out or reinvested as per the option selected by the unit holders only. Dividend declared will be compulsorily paid out under the "dividend payout" option of all schemes which have discontinued fresh subscriptions with effect from October 1, 2012 as per Notice-cum-Addendum no.017/09/2012 published on October 01, 2012.

## 19. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EJIN):

Investors procuring advisory services from non Individual distributors are requested to note that EJIN would assist in tackling the problem of misselling even if the employee/relationship manager/ sales person leave the employment of the distributor. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EJIN of the Sales Person (if any) in the EJIN space. Investors are requested to note that EJIN is applicable for transactions such as

Purchases, Switches, Registrations of SIP / STP / Trigger / Dividend Transfer Plan and EJIN is not applicable for transactions such as Installments under SIP/ STP / SWP / EBT Triggers, Dividend Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and installments under Dividend Transfer Plans. Investors are requested to note that EJIN is largely applicable to sales persons of non individual ARN holders (whether acting in the capacity of the main distributor or sub broker). Further, EJIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

## 20. TRANSACTION CHARGES:

Pursuant to SEBI Circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner:

- The existing investors may be charged Rs.100/- as transaction charge per subscription of Rs.10,000/- and above;
- A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.

There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows.

Investors may note that distributors can opt to receive transaction charges based on 'type of the Scheme'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

Transaction charges shall also be deducted on purchases/subscriptions received through non-demat mode from the investors investing through a valid ARN holder i.e. AMFI Registered Distributor (provided the distributor has opted-in to receive the transaction charges) in respect of transactions routed through Stock Exchange(s) platform viz. NSE Mutual Fund Platform ("NMF-II") and BSE Mutual Fund Platform ("BSE STAR MF").

The aforesaid transaction charge shall be deducted by the Asset Management Company from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested in the relevant scheme opted by the investor.

However, upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by such distributor.

Transaction Charges shall not be deducted if:

- Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).
- Purchase/Subscription made in demat mode through stock Exchanges, irrespective of investment amount.

CAS/Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment.

## B) SIP TOP UP Facility:

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

There are two type of SIP TOP-UP:

- Fixed TOP-UP
- Variable TOP-UP

**Fixed TOP-UP:** With this option, investor can increase SIP amount at regular interval with fixed amount. Minimum TOP-UP amount has to be Rs.500 and in multiples of Rs.500 thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

Please view below illustration for Fixed TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-					
• TopUp Amount: Rs.500/- • TopUp Frequency: Yearly					
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	500	2500
25 to 36	7-Jan-18	7-Dec-18	2500	500	3000
37 to 48	7-Jan-19	7-Dec-19	3000	500	3500
49 to 60	7-Jan-20	7-Dec-20	3500	500	4000

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

Please view below illustration for Variable TOP-UP:

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

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

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

**Other Information:** SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or financial year i.e. April to March, the limit on Micro SIP investments. The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH for a further increase in installment from his/her designated account.

## (h) TOP-UP CAP:

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

Investor shall have flexibility to choose either Top-Up Cap amount OR Top-Up Cap Month-Year. In case of multiple selection, Top-Up Cap Amount will be considered as default selection. In case of non selection, the SIP variable Top-Up amount will be capped at a default amount of Rs.50 lakhs. SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.

# INSTRUCTIONS FOR FILLING UP THE COMMON APPLICATION FORM

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

## I. GENERAL INSTRUCTIONS

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

## II. UNITHOLDERS INFORMATION

- a) **Existing Unit-holders:** If you have an existing folio, please mention the Folio Number. Please note that the applicable details and mode of holding will be as per the existing folio. Partial Demat of units is not allowed.
- b) **New Applicant**

1. Name and address must be given in full (P.O. Box Address is not sufficient). In the case of NRI/PIO/FII investors, an overseas address must also be provided.
2. Name of the guardian alongwith relationship must be mentioned, if the investments are being made on behalf of a minor. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Joint holding is not allowed, if the first applicant is minor.

In case of investment in the name of a minor, the registered guardian in the bank account of the minor should be the same guardian as mentioned in the folio/application (Parent/ Court Appointed). This will ensure seamless payment of redemption/dividend amount to the minor's account.

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

- a) Birth certificate of minor, or
- b) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states , ICSE , CBSE etc, containing the minor's date of birth, or
- c) Passport of minor
- d) Any other suitable proof evidencing the date of birth of the minor.

In case of natural guardian, a document evidencing the relationship has to be submitted, if the same is not available as part of the documents submitted as proof of date of birth of the minor applicant.

In case of court appointed legal guardian- a notarised photo copy of the court order should be submitted alongwith the application.

### 3. Minor Attaining Majority - Status Change:

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

- a) A signed request form to change account status from minor to major duly filled containing details like name of the major, folio no. etc.
- b) New Bank Mandate.
- c) Signature of major attested by manager of schedule bank/ bank certificate/ letter.
- d) KYC and PAN of the major.
- e) FATCA-CRS Declaration & Supplementary Information

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

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

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

5. **PAN is mandatory:** As per SEBI Circular MRD/Dop/Cir/-05/2007 dated April 27, 2007 Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, w.e.f. July 02, 2007. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. However, PAN is not required for investors who are exempted from PAN requirement,

please refer to KYC Form for exemption of PAN requirement.

6. Applicants should indicate their status by ticking the appropriate check-box. Applications without a tick in the "Status" box will be considered as investment by "Others". Those who select the status as "Others", they should specify their status in the space provided.
7. Applicants should specify the mode of holding. In case it is not mentioned, the default will be "anyone or survivor". In the case of joint holders, the first named holder shall receive all the Account Statements, dividends / redemptions / refund warrants and any other correspondence sent from time to time.
8. Name of a contact person should be mentioned in case of the investment by a Company/ Body Corporate/Partnership Firm/Trust/Foreign Institutional Investors (FIIs)/Society/AOP/ BOI.
9. In case of fresh/additional purchases, if the name of the Scheme on the application form/ transaction slip differs with the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip. In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/ transaction slip, then it may be liable for rejection. The default Plan/Option of the scheme as per the Scheme Information Document will be considered if the customer has not specified the Plan/Option. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.

## III. BANK DETAILS

The first Unit-holder should provide the name of the bank, branch, complete address of the branch, account type and account number, which is mandatory as per Securities Exchange Board of India circular IIA/MP/MF/CIR/07/826/98 dated April 15, 1998. Applications without this information will be deemed to be incomplete. An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid) in Section 3 in the Application Form. Please quote 9 Digit MICR Code No. and 11 Digit IFSC code of your Bank and Branch corresponding to Bank Account details. (This number appears on every leaf of your cheque book). The AMC reserves the right to make dividend/redemption payments through Electronic mode where details are available.

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

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

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

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

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

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

## IV. INVESTMENT DETAILS

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

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

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

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

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

d) **Exemption from requirement of Permanent Account Number (PAN) for micro investments in the schemes of the Fund:** Investment in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] upto Rs. 50,000/- per investor per year per mutual Fund, shall be exempted from the requirement of PAN.

- The exemption shall be available under all the schemes of the Fund for investments upto Rs. 50,000/- (aggregate under all the schemes of the Fund) in a rolling 12 month period or financial year i.e. April to March by individuals (including NRIs but not PIOs), Minors, Sole proprietary firms and Joint holders. HUFs and other categories will not be eligible.
- In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect, however, redemptions shall be allowed.
- In case of investments held jointly, first holder must not possess a PAN.
- Eligible Investors may invest in the schemes of the Fund (through SIP or lumpsum/additional



purchase) without providing PAN subject to the threshold amount as specified above.

- Eligible Investors should attach a copy of Know Your Client (KYC) acknowledgement letter quoting PAN Exempt KYC reference no. (PEKRN) obtained from KYC Registration Agency alongwith the investment application form.
  - Eligible Investors must have only one PEKRN.
  - Incase KYC status is failed for a particular PEKRN further SIP transaction/investments will not be allowed in such folios having such PEKRN.
- f) To know the Minimum application amount etc. please read the Key Scheme Features of Key Information Memorandum/Scheme Information Document of the respective Scheme available in the website "www.icicpruamc.com" or visit any of the ICICI Prudential Mutual Fund's customer service centres.
- f) **Please submit the following documents alongwith your application (where applicable). All documents should be original/true copies by director/trustee/company secretary/authorised signatory:**

Documents	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRI	Fils*
1. Resolution / Authorisation to invest	✓	✓	✓		✓		✓
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed					✓		
5. Bye-laws		✓					
6. Partnership Deed			✓				
7. Overseas Auditors' Certificate							✓
8. Notarised Power of Attorney				✓			
9. Foreign Inward Remittance Certificate in case of payment is made by DD from NRE/FCNR A/c where applicable						✓	
10. PAN	✓	✓	✓	✓	✓	✓	✓
11. Know Your Customer (KYC)	✓	✓	✓	✓	✓	✓	✓

\*For Fils copy of the SEBI registration certificate should be provided. In case of Corporates or Non-individual investors, all the necessary documents are to be submitted alongwith the application.

- g) Investors opting for the Automatic Encashment Plan (AEP) option (under the Monthly Income Plan, MIP 25, Regular Income Fund & Income Plan) are requested to choose either the AEP-Regular option or the AEP Appreciation Option. The investor has the option of selecting either Monthly/Quarterly/Half Yearly sub option under the Appreciation Option. In case investor has selected multiple options under AEP, the default option would be AEP Regular option, and the default sub option under Appreciation Option would be Monthly.
- h) **Ultimate Beneficial Owners(s) [UBO(s)]:** Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of UBO(s). In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

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

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

#### V. SYSTEMATIC INVESTMENT PLAN (SIP)

- The bank account provided for NACH should be participating in NACH clearing respectively.
- Multiple SIP facility enables investors to start investments under SIP of various Schemes for Monthly/Quarterly Frequency using a single application form and payment instruction. The maximum number of SIP in which investments can be made using a single Form shall be 3. Under this Facility, payment only in respect of the first installment can be made using a cheque. The payment for all the subsequent installments will have to be through NACH facility.
- Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. In case the Debit does not take effect for five consecutive times then the SIP would be liable for cancellation.
- All three schemes can be either under direct plan or regular plan, incase different plans are mentioned then all three schemes will be under direct plan.
- In case of SIP transaction where the mode of payment is through NACH, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. AMC reserves the right to register the first triggered SIP installment from subsequent month onwards, in case the period between the time-stamping of the SIP request and the first triggered SIP installment is less than 30 days. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent installments. SIP start date shall not be beyond 100 days for Monthly and Quarterly SIPs from the date of submission of SIP application. The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date. All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
- The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
- Investor will not hold ICICI Prudential Mutual Fund, ICICI Prudential Asset Management Company Limited (the AMC), ICICI Prudential Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to ICICI Prudential Mutual Fund/the AMC/the Trustee.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

- Incase SIP date is not selected/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
- If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- Incase the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP form, then the default 'End Period' will be December 2099.
- In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate.
- The investor hereby agrees to indemnify and not hold responsible the AMC and its employees, the RGT agent and the service providers incase his/her bank is not able to effect any of the payment instructions for whatsoever reason.
- Existing investors have to provide their folio numbers.
- For minimum application amount to be invested in SIP, risk factors, features, load structures, etc. please refer to the scheme related documents available on [www.icicpruamc.com](http://www.icicpruamc.com) or with any of the customer service centres of ICICI Prudential Mutual Fund.
- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.

#### A) SIP TOP UP Facility:

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

**There are two type of SIP TOP-UP:**

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

**Fixed TOP-UP:** With this option, investor can increase SIP amount at regular interval with fixed amount. Minimum TOP-UP amount has to be Rs.500 and in multiples of Rs.500 thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

**Please view below illustration for Fixed TOP-UP:**

• SIP Tenure: 07 Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-						
• TopUp Amount: Rs.500/- • TopUp Frequency: Yearly						
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (₹)	SIP Amount with TOP-UP (₹)	
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	2000	
13 to 24	7-Jan-17	7-Dec-17	2000	500	2500	
25 to 36	7-Jan-18	7-Dec-18	2500	500	3000	
37 to 48	7-Jan-19	7-Dec-19	3000	500	3500	
49 to 60	7-Jan-20	7-Dec-20	3500	500	4000	

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

**Please view below illustration for Variable TOP-UP:**

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

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

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

**Other Information:** SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or financial year i.e. April to March, the limit on Micro SIP investments. The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH for a further increase in installment from his/her designated account.

#### (h) TOP-UP CAP:

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

Investor shall have flexibility to choose either Top-Up Cap Amount OR Top-Up Cap Month-Year. In case of multiple selection, Top-Up Cap Amount will be considered as default selection. In case of non selection, the SIP variable Top-Up amount will be capped at a default amount of Rs.50 lakhs. SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.

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

## VI. MODE OF PAYMENT

- The cheque/demand draft should be drawn in favour of ICICI Prudential "Scheme Name" for example ICICI Prudential Liquid Plan, as the case may be and crossed "Account Payee Only".
- Separate Cheques / Demand Drafts are required for each scheme in which an investor invests.
- Payments by Stock-invests, cash, postal orders, money orders and outstation cheques will not be accepted.
- Bank charges for outstation demand drafts will be borne by the AMC and will bear the demand draft charges subject to maximum of Rs.50,000/-. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors. In case of any multiple investments (more than three) in same scheme & transaction date, the DD charges will not be reimbursed.

The AMC reserves the right to refuse the reimbursement of demand draft charges, in case of investments made by the same applicant(s) through multiple applications at its own discretion, which will be final and binding on the investor.

Investors residing at places other than where the AMC Customer Service Centers/ Collection Centers are located are requested to make the payment by way of demand draft(s) after deducting bank charges as per the rates indicated in the table below. It may be noted that additional charges, if any, incurred by the investor over and above the levels indicated above will not be borne by the Fund.

Amount of Investment	Rate of Charges of Demand Draft(s)
Upto Rs.10,000/-	At actual, subject to a maximum of Rs. 50/-
Above Rs.10,000/-	Rs. 3/- per Rs. 1000/-
Maximum Charges	Rs. 50,000/-

No demand draft charges will be reimbursed by the Fund for purchase of Units by investors residing at such locations where the Customer Service Centers/ Collection Centers of the AMC are located.

The AMC will not accept any request for refund of demand draft charges, in such cases.

The demand draft charges will not be reimbursed for ICICI Prudential Liquid Fund, ICICI Prudential Short Term Plan, Prudential ICICI Short Term Gilt Fund, ICICI Prudential Savings Fund and ICICI Prudential Money Market Fund.

- Third Party Payments :** Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque(s) for this purpose are defined as:

- Investment made through instruments issued from an account other than that of the beneficiary investor,

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

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

- Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift. However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
- Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription through Payroll deductions.
- Custodian on behalf of a Foreign Institutional Investor (FII) or a client.

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

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

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

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

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

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

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

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

Refer Third Party Payment Declaration form available on our website [www.icicipruamc.com](http://www.icicipruamc.com) or in ICICI Prudential Mutual Fund branch offices.

- NRI/FII/PIO Investors**

- Repatriation basis:** Payments by NRIs / FIIs / Persons of Indian Origin (PIOs) residing abroad, may be made either by way of Indian Rupee demand drafts or cheques by means of (i) inward remittance through normal banking channels; (ii) or out of funds held in NRE/FCNR accounts payable at par and payable at the cities where the Customer Service Centres are located. In case of Indian Rupee drafts purchased or cheques issued from NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed. In case the debit certificate is not provided, the AMC reserves the right to reject the application of the NRI investor.

- Non Repatriation basis:** NRIs or people of Indian origin residing abroad investing on a non-repatriation basis may do so by issuing cheques/ demand drafts drawn on a Non-Resident

Ordinary (NRO) account payable at the cities where the Customer Service Centre's are located.

- FIRC certificate:** In case of investments by Non Resident Indians (NRIs), if FIRC certificate was not submitted, CAMS/AMC will not provide FIRC outward letters to banks.

## VII. NOMINATION

**You may nominate persons to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio. Investors are requested to note that with effect from April 22, 2013, if the "Nomination" details in the application form are not provided then by default it shall be treated as the consent provided by the Investor to not register any nomination in the folio and the transaction shall be processed accordingly.**

- Filling the nomination details with full address is mandatory for individuals applying for / holding units on their own behalf singly and optional for joint holding. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. All joint holders will sign the nomination form. Nomination is not allowed in case the first applicant is a minor. Nomination form cannot be signed by Power of Attorney (PoA) holders.

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

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

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

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

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

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

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

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

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

- Investors who want to make multiple nominations (Maximum 3) need to fill the separate Multiple Nomination Form available on [www.icicipruamc.com](http://www.icicipruamc.com) and submit it to the AMC.

- Investors are requested to note that, if the "Nomination" details in the application form are not provided then by default it shall be treated as the consent provided by the Investor to not register any nomination in the folio and the transaction shall be processed accordingly.

- Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.

- In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).

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

**IX. E-MAIL COMMUNICATION:** Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. When an investor has provided an email address, the same will be registered in our records for eDocs and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode/email. These documents shall be sent physically in case the Unit holder opts/requests for the same. It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. The Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor. The AMC / Trustee reserve the right to send any communication in physical mode.

**X. KNOW YOUR CUSTOMER (KYC) NORMS:** With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment. Further, to bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries. With effect from 1st January 2012, all the new investors are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo In Person Verification (IPV) requirements with SEBI registered intermediaries. Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. For Common KYC Application Form please visit our website [www.icicipruamc.com](http://www.icicipruamc.com).

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

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

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

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



be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

## **XII. TRANSACTION CHARGES**

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner:

- i. The existing investors may be charged Rs.100/- as transaction charge per subscription of Rs.10,000/- and above;
- ii. A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.

There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows.

Investors may note that distributors can opt to receive transaction charges based on 'type of the Scheme'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

Transaction charges shall also be deducted on purchases/subscriptions received through non-demat mode from the investors investing through a valid ARN holder i.e. AMFI Registered Distributor (provided the distributor has opted-in to receive the transaction charges) in respect of transactions routed through Stock Exchange(s) platform viz. NSE Mutual Fund Platform ("NMF-II") and BSE Mutual Fund Platform ("BSE STAR MF").

The aforesaid transaction charge shall be deducted by the Asset Management Company from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested in the relevant scheme opted by the investor.

However, upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by such distributor.

Transaction Charges shall not be deducted if:

- Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).
- Purchase/subscription made in demat mode through stock Exchange, irrespective of investment amount.

CAS/ Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment.

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

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

Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP/STP/Trigger/Dividend Transfer Plan and EUIN is not applicable for transactions such as Installments under SIP/STP/SWP/EBT Triggers, Dividend Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and installments under Dividend Transfer Plans.

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

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

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

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

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

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