

**Name of the Asset Management Company:**  
ICICI Prudential Asset Management Company Limited  
**Name of the Mutual Fund:** ICICI Prudential Mutual Fund

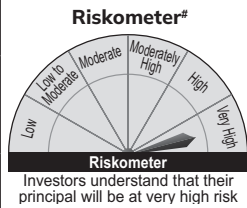
**KEY INFORMATION MEMORANDUM**

**ICICI PRUDENTIAL INDIA OPPORTUNITIES FUND**  
(An open ended equity scheme following special situations theme)

**This Product is suitable for investors who are seeking\*:**

- Long term wealth creation
- An equity Scheme that invests in stocks based on special situations theme.

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



#It may be noted that risk-o-meter specified above is based on the scheme's monthly portfolio as on September 30, 2023. The same shall be updated in accordance with the same shall be updated in accordance with paragraph 17.4 of SEBI Master circular dated May 19, 2023 on Product labelling in mutual fund schemes on ongoing basis. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund.

|                      |                             |
|----------------------|-----------------------------|
| <b>Benchmark</b>     | <b>Benchmark Riskometer</b> |
| <b>Nifty 500 TRI</b> |                             |

Continuous offer for units at NAV based price for face value of Rs. 10/- each

|                    |                         |
|--------------------|-------------------------|
| <b>Scheme Code</b> | ICIC/O/E/THE/18/10/0090 |
|--------------------|-------------------------|

|                            |  |
|----------------------------|--|
| <b>Sponsors:</b>           | <b>ICICI Bank Limited:</b> Regd. Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara - 390 007, Gujarat, India; and <b>Prudential plc</b> (through its wholly owned subsidiary, Prudential Corporation Holdings Limited): 1 Angel Court, London EC2R 7AG, United Kingdom  |
| <b>Trustee :</b>           | <b>ICICI Prudential Trust Limited</b><br><b>Corporate Identity Number:</b> U74899DL1993PLC054134<br><b>Regd. Office:</b> 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi-110 001   |
| <b>Investment Manager:</b> | <b>ICICI Prudential Asset Management Company Limited</b><br><b>Corporate Identity Number:</b> U99999DL1993PLC054135<br><b>Regd. Office:</b> 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi-110 001.<br><b>Corporate Office:</b> One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400051. Tel: +91 22 2652 5000, Fax: +91 22 2652 8100<br><b>Central Service Office:</b> 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai 400 063. Tel: (91) (22) 26852000, Fax: (91)(22) 2686 8313. Email id: enquiry@icicipruamc.com, Website: www.icicipruamc.com |

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

The particulars of ICICI Prudential India Opportunities Fund, the mutual fund scheme offered under this KIM, have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with the Securities and Exchange Board of India (SEBI), and the Units being offered for public subscription have not been approved or disapproved by the SEBI nor has the SEBI certified the accuracy or adequacy of this KIM.

**INVESTMENT OBJECTIVE:**

To generate long-term capital appreciation by investing in opportunities presented by special situations such as corporate restructuring, Government policy and/or regulatory changes, companies going through temporary unique challenges and other similar instances.

However there can be no assurance or guarantee that the investment objectives of the scheme would be achieved.

**ASSET ALLOCATION PATTERN:**

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

| Instruments   | Indicative allocations (% of total assets) |         | Risk Profile<br>High/Medium/Low |
|---|--|---------|---------------------------------|
|   | Maximum                                    | Minimum |                                 |
| Equity & Equity related instruments of special situations theme.                      | 100  | 80      | Very High                       |
| Other equity and equity related instruments   | 20   | 0       | Very High                       |
| Debt, Units of Mutual Fund schemes, Money market instruments, Cash & Cash Equivalents | 20   | 0       | Low to Medium                   |

The Scheme may also take exposure to:

- Derivative instruments to the extent of 50% of net assets.
- ADR/GDR/ Foreign Securities to the extent of 50% of net assets. Investment in ADR/GDR/Foreign Securities would be paragraph 12.19 of the Master Circular. as may be amended from time to time.
- Securitised debt upto 50% of debt portfolio
- Stock lending up to 20% of net assets. The same shall be in accordance with paragraph 12.11 of the Master Circular.

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

The Cumulative Gross Exposure across Equity, Debt, Derivatives and ADR/GDR/ Foreign Securities and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.

The Scheme will not engage in short selling and repos in corporate bonds.

The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.

In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.

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

It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.

Considering the inherent characteristics of the Scheme, equity positions would have to built-up gradually and also sold off gradually. This would necessarily entail having large cash position before the portfolio is fully invested and during periods when equity positions are being sold off to book profits/losses or to meet redemption needs. Such positions shall be subject to rebalancing period and in line with with SEBI circular dated May 19, 2023.

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

**Change in Investment Pattern**

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objectives of the Scheme will be achieved.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.

**WHERE WILL THE SCHEME INVEST?**

Subject to the Regulations and the disclosures as made under the Section "ASSET ALLOCATION PATTERN", the corpus of the Scheme can be invested in any (but not exclusive) of the following securities/ instruments:

- 1) Equity and equity related securities including Indian Depository Receipts (IDRs), and warrants carrying the right to obtain equity shares.
- 2) Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

- 3) Securities guaranteed by the Central, State and local Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- 4) Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
- 5) Corporate debt securities (of both public and private sector undertakings)
- 6) Securities issued by banks (both public and private sector) including term deposit with the banks as permitted by SEBI/RBI from time to time and development financial institutions
- 7) Money market instruments, as permitted by SEBI/ RBI.
- 8) Securitized Debt.
- 9) Derivative instruments like Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
- 10) ADRs / GDRs / Foreign Securities as permitted by Reserve Bank of India and Securities and Exchange Board of India.
- 11) Units of Mutual Fund Schemes, subject to applicable regulations.
- 12) Any other securities as permitted by SEBI/RBI.

Subject to the Regulations, the securities mentioned above could be privately placed, secured, unsecured, rated or unrated and of varying maturity. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals. Further, the Scheme intend to participate in securities lending as permitted under the regulations. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

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

1. Credit default swaps
2. Repos in corporate bond
3. Short Selling
4. Equity Linked Debentures
5. Debt Derivatives

#### INVESTMENT STRATEGY:

The scheme follows a blend of value and growth style of investing. The fund will follow a bottom-up approach to stock-picking. The scheme will invest in stocks with an emphasis on opportunities presented by special situations such as corporate restructuring, Government policy and/or regulatory changes, companies going through temporary unique challenges and other similar instances.

#### Fixed Income securities

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

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

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

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

#### Portfolio Turnover

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

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

#### RISK FACTORS:

The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the contribution of an amount of Rs. 22.2 lacs collectively made by them towards setting up the Fund and such other accretions and additions to the corpus set up by the Sponsors.

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

#### Scheme Specific Risk Factors and Risk Management Strategies:

##### Investing in Equities:

- The Mutual Fund may not be able to sell / lend out securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon
- Investors may note that AMC/Fund Manager's investment decisions may not be always profitable, as actual market movements may be at variance with anticipated trends. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Schemes to make intended securities purchases due to settlement problems could cause the Schemes to miss certain investment opportunities.
- The value of the Schemes' investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down.
- Investors may note that dividend is due only when declared and there is no assurance that a company (even though it may have a track record of payment of dividend in the past) may continue paying dividend in future. As such, the schemes are vulnerable to instances where investments in securities may not earn dividend or where lesser dividend is declared by a company in subsequent years in which investments are made by schemes. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay dividend, the performance of the schemes may be adversely affected due to such factors.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk. Within the Regulatory limits, the AMC may choose to invest in unlisted securities. This may however increase the risk of the portfolio.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes in the securities in which it invests.
- Fund manager endeavors to generate returns based on certain past statistical trend. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
- In case of abnormal circumstances it will be difficult to complete the square off transaction due to liquidity being poor in stock futures/spot market. However fund will aim at taking exposure only into liquid stocks where there will be minimal risk to square off the transaction. The Schemes investing in foreign securities will be exposed to settlement risk, as different countries have different settlement periods.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Schemes or business prospects of the Company in any particular sector.

##### Investing in Fixed Income Securities

- **Market Risk/Interest Rate Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Liquidity Risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.
- **Credit Risk:** Investments in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- **Settlement risk:** The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Schemes' portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the Schemes' portfolio

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

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

Fixed Income Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.

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

- Different types of fixed income securities in which the Scheme(s) would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme(s) risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities.

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

- As zero coupon securities does not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.

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

- Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.

- Investment in unrated instruments may involve a risk of default or decline in market value higher than rated instruments due to adverse economic and issuer-specific developments. Such investments display increased price sensitivity to changing interest rates and to a deteriorating economic environment. The market values for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities"

The Scheme may also invest in units of mutual fund schemes including that of ICICI Prudential Mutual Fund which may have objective to invest in debt and money market instruments and are subject to risks as stated above.

**Risk Factors associated with Thematic Schemes:**

Investing in thematic schemes is based on the premise that the Scheme will seek to invest in companies belonging to a specific sector / theme. This will limit the capability of the Scheme to invest in other sectors/theme.

The Scheme would invest in equity and equity related securities of companies engaged in the particular sector / theme and hence concentration risk is expected to be high.

Also, as with all equity investing, there is a risk that companies in that specific sector / theme will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Thus investing in a sector /theme specific scheme could involve potentially greater volatility and risk.

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

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

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

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

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

However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss

through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the aforementioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower.

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

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

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

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

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

**Risks for writing covered call options for equity shares**

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

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

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

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

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

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

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

| Risks associated with Equity investment   |  |
|---|--|
| Risks and description   | Risk mitigation strategy   |
| <b>Concentration Risk:</b> Concentration risk represents the probability of loss arising from heavily lopsided exposure to a particular group of sectors or securities.                   | The Scheme may try and mitigate this risk by investing in sufficiently large number of companies (and across sectors) so as to maintain optimum diversification and keep stock-specific concentration risk relatively low. |
| <b>Market Risk:</b> The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme. | Market risk is a risk which is inherent to an equity scheme. The Scheme may use derivatives to limit this risk.  |

| Risks associated with Equity investment   |   |
|---|---|
| Risks and description   | Risk mitigation strategy  |
| <b>Liquidity Risk:</b> The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.   | As such the liquidity of stocks that the fund invests into could be relatively low. The fund will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time and not affected by illiquidity of the underlying stocks.  |
| <b>Derivatives Risk:</b> As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds.  | The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. Exposure to derivatives of stocks or underlying index will be done based on requisite research. Fund managers will endeavor to use derivatives which are liquid and traded frequently on the exchanges. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. No OTC contracts will be entered into. |
| <b>Currency Risk:</b> The Scheme may invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets may be invested in securities denominated in foreign currency, the INR equivalent of the net assets, distributions and income may be adversely affected by changes / fluctuations in the value of the foreign currencies relative to the INR. | The scheme subject to applicable regulations shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The Schemes may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities.<br><br>All currency derivatives trade, if any will be done only through the stock exchange platform.   |

| Risks associated with Debt investment  |  |
|--|--|
| Risks and description  | Risk mitigation strategy   |
| <b>Credit Risk:</b> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).  | Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.<br><br>In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets.  |
| <b>Reinvestment Risk:</b> This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.  | Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.   |
| <b>Currency Risk :</b> The Scheme may invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets may be invested in securities denominated in foreign currency, the INR equivalent of the net assets, distributions and income may be adversely affected by changes / fluctuations in the value of the foreign currencies relative to the INR. | The scheme subject to applicable regulations, shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The Scheme may employ various measures (as permitted by SEBI/ RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities.<br><br>All currency derivatives trade, if any will be done only through the stock exchange platform. |

#### PLANS/ OPTIONS AVAILABLE UNDER THE SCHEME

|                             |   |
|-----------------------------|---|
| <b>Plans</b>                | ICICI Prudential India Opportunities Fund - Direct Plan and ICICI Prudential India Opportunities Fund |
| <b>Options/ sub-options</b> | Growth Option<br>IDCW option with IDCW Payout and IDCW Reinvestment sub-option                        |
| <b>Default Option</b>       | Growth Option   |
| <b>Default sub option</b>   | IDCW Reinvestment   |

#### Default Option would be as follows in below mentioned scenarios:

| Sr No. | ARN Code mentioned / not mentioned by the investor | Plan mentioned by the investor                          | Default Plan  |
|--------|--|---|---|
| 1      | Not mentioned                                      | Not mentioned   | ICICI Prudential India Opportunities Fund – Direct Plan |
| 2      | Not mentioned                                      | ICICI Prudential India Opportunities Fund – Direct Plan | ICICI Prudential India Opportunities Fund – Direct Plan |
| 3      | Not mentioned                                      | ICICI Prudential India Opportunities Fund               | ICICI Prudential India Opportunities Fund – Direct Plan |
| 4      | Mentioned  | ICICI Prudential India Opportunities Fund – Direct Plan | ICICI Prudential India Opportunities Fund – Direct Plan |
| 5      | Direct   | Not mentioned   | ICICI Prudential India Opportunities Fund – Direct Plan |
| 6      | Direct   | ICICI Prudential India Opportunities Fund               | ICICI Prudential India Opportunities Fund – Direct Plan |
| 7      | Mentioned  | ICICI Prudential India Opportunities Fund               | ICICI Prudential India Opportunities Fund               |
| 8      | Mentioned  | Not mentioned   | ICICI Prudential India Opportunities Fund               |

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under ICICI Prudential India Opportunities Fund. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess

the transaction under ICICI Prudential India Opportunities Fund - Direct Plan from the date of application without any exit load.

ICICI Prudential India Opportunities Fund -Direct Plan is only for investors who purchase /subscribe units in a Scheme directly with the Fund.

The Plans and Options stated above will have common portfolio.

The investors opting for IDCW option may choose to reinvest the IDCW to be received by them in additional Units of the Scheme. Under this provision, the IDCW due and payable to the Unitholders will compulsorily and without any further act by the Unitholders be reinvested in the Scheme. On reinvestment of IDCWs, the number of units to the credit of unitholder will increase to the extent of the amount of IDCW reinvested divided by the applicable NAV.

No exit load shall be charged on units allotted on reinvestment of IDCW.

The Trustees reserve the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme. It should, however, be noted that actual distribution of IDCW and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee.

The Trustees may at their discretion add one or more additional options under the Scheme. The Trustees reserve the right to introduce any other option(s)/sub-option(s) under the Scheme at a later date, by providing a notice to the investors on the AMC's website and by issuing a press release, prior to introduction of such option(s)/ sub-option(s).

#### **LIQUIDITY:**

The Scheme being offered is open-ended scheme and will offer Units for Sale / Switch-in and Redemption /Switch-out, on every Business Day at NAV based prices subject to applicable loads. As per the Regulations, the Fund shall dispatch redemption proceeds within 3 working Days of receiving the redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within 3 working days from the date of redemption. Please refer to section 'Redemption of units' for details.

#### **Redemption/Suspension:**

As per the Regulations, the Fund shall dispatch redemption proceeds within 3 working days of receiving the redemption request. Investors are advised to refer to the sections titled "Suspension of sale and redemption of units" and "Right to limit Redemption" in the Scheme Information Document. ICICI Prudential AMC had entered into an arrangement with certain banks for direct credit of redemption and IDCW 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.

#### **APPLICABLE NAV**

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

#### **For Purchase of any amount:**

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

#### **For Switch-ins of any amount:**

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

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

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

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

**Applicable NAV (for redemptions including switch outs):** In respect of valid applications received upto 3.00 pm on a business day by the Mutual Fund, same day's closing NAV shall be applicable.

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

**Comparison of existing schemes with ICICI Prudential India Opportunities Fund**

| Features of the Scheme                                    | ICICI Prudential Bluechip Fund   |  |                                 | ICICI Prudential Focused Equity Fund  |                                 |
|---|--|--|---------------------------------|---|---------------------------------|
| <b>Type of Scheme</b>                                     | An open ended equity scheme predominantly investing in large cap stocks.   |  |                                 | An open ended equity scheme investing in maximum 30 stocks across market-capitalisation i.e. focus on multicap.   |                                 |
| <b>Asset Allocation as per SID (in %)</b>                 | Equities & Equity related securities of large cap companies  | Equities & Equity related securities of other than large cap companies | Debt & Money market instruments | Equity & Equity related securities  | Debt & Money market instruments |
|   | 80-100   | 0-20   | 0-20                            | 65 – 100  | 0 – 35                          |
| <b>Investment Objective</b>                               | To generate long term capital appreciation and income distribution to investors from a portfolio that is predominantly invested in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |  |                                 | To generate capital appreciation by investing in a concentrated portfolio of equity and equity related securities of up to 30 companies across market capitalization i.e. focus on multicap. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |                                 |
| <b>Assets under Management (as on September 30, 2023)</b> | Rs. 41,834.36 crores   |  |                                 | Rs. 5,382.81 crores   |                                 |
| <b>No. of folios as on September 30, 2023</b>             | 18,11,433  |  |                                 | 1,38,272  |                                 |

| Features of the Scheme                                    | ICICI Prudential Value Discovery Fund  |  | ICICI Prudential Large & Mid cap Fund   |   |  |                                 |
|---|--|--|---|---|--|---------------------------------|
| <b>Type of Scheme</b>                                     | An open ended equity scheme following a value investment strategy.   |  | An open ended equity scheme investing in both large cap and mid cap stocks.   |   |  |                                 |
| <b>Asset Allocation as per SID (in %)</b>                 | Equity & Equity related instruments  | Debt and Money Market Instruments including Units of Debt oriented mutual fund schemes*@\$ | Equity & Equity related securities of large cap companies   | Equity & Equity related securities of mid Cap companies | Equity & Equity related securities of other than large & mid cap companies | Debt & Money market instruments |
|   | 65 – 100   | 0 – 35   | 35 – 65   | 35 – 65   | 0 – 30   | 0 – 30                          |
|   | @ Excluding subscription money in transit before deployment / payout.<br>\$ Any other security as may be permitted by SEBI/ RBI, subject to approval from SEBI / RBI as required.<br>* Securitised Debt up to 15% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower. |  |   |   |  |                                 |
| <b>Investment Objective</b>                               | To generate returns through a combination of dividend income and capital appreciation by investing primarily in a well-diversified portfolio of value stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.                             |  | To generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of large-cap and mid-cap companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |   |  |                                 |
| <b>Assets under Management (as on September 30, 2023)</b> | Rs. 33,939.29 crores   |  | Rs. 9,177.33 crores   |   |  |                                 |
| <b>No. of folios as on September 30, 2023</b>             | 13,03,047  |  | 3,79,103  |   |  |                                 |

| Features of the Scheme                                    | ICICI Prudential Banking & Financial Services Fund  |   |                                 | ICICI Prudential Dividend Yield Equity Fund   |  |                                 |   |
|---|---|---|---------------------------------|---|--|---------------------------------|---|
| <b>Type of Scheme</b>                                     | An open ended equity scheme investing in Banking & Financial Services sector.   |   |                                 | An open ended equity scheme predominantly investing in dividend yielding stocks.  |  |                                 |   |
| <b>Asset Allocation as per SID (in %)</b>                 | Equity & Equity related securities of companies engaged in Banking and Financial Services Sector  | Other Equity & equity related Instruments | Debt & Money market instruments | Equity & Equity related securities of dividend yielding companies   | Other Equity & Equity related securities | Debt & Money market instruments | Units issued by REITs and INVITs, or any other asset as may be permitted by SEBI from time to time. |
|   | 80-100  | 0-20                                      | 0-20                            | 65-100  | 0-35                                     | 0 – 35                          | 0 – 10  |
| <b>Investment Objective</b>                               | To generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |   |                                 | The investment objective of ICICI Prudential Dividend Yield Equity Fund is to provide medium to long term capital gains and/or dividend distribution by predominantly investing in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |  |                                 |   |
| <b>Assets under Management (as on September 30, 2023)</b> | Rs. 6,849.07 crores   |   |                                 | Rs. 2,458.74 crores   |  |                                 |   |
| <b>No. of folios as on September 30, 2023</b>             | 2,19,144  |   |                                 | 62,417  |  |                                 |   |

| Features of the Scheme | ICICI Prudential Exports & Services Fund                        | ICICI Prudential FMCG Fund                            |
|------------------------|---|---|
| <b>Type of Scheme</b>  | An open ended equity scheme following Exports & Services theme. | An open ended equity scheme investing in FMCG sector. |

| Features of the Scheme                             | ICICI Prudential Exports & Services Fund  |   |                                 | ICICI Prudential FMCG Fund  |   |                                 |
|--|---|---|---------------------------------|---|---|---------------------------------|
| Asset Allocation as per SID (in %)                 | Equity & Equity related securities of companies engaged in Exports & companies engaged in services theme  | Other Equity and Equity Related instruments | Debt & Money market instruments | Equity & Equity related securities of companies forming part of FMCG sector   | Other equity & equity related instruments | Debt & Money market instruments |
|  | 80-100  | 0-20  | 0-20                            | 80-100  | 0-20                                      | 0 – 20                          |
| Investment Objective                               | To generate capital appreciation and income distribution to unit holders by investing predominantly in equity/equity related securities of the companies belonging to Exports & Services industry. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |   |                                 | To generate long term capital appreciation through investments made primarily in equity & equity related securities forming part of FMCG sector. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. |   |                                 |
| Assets under Management (as on September 30, 2023) | Rs. 1,135.62 crores   |   |                                 | Rs. 1,438.88 crores   |   |                                 |
| No. of folios as on September 30, 2023             | 40,004  |   |                                 | 47,606  |   |                                 |

| Features of the Scheme                             | ICICI Prudential Smallcap Fund   |  |                                 | ICICI Prudential Infrastructure Fund   |   |                           |                                 |
|--|--|--|---------------------------------|--|---|---------------------------|---------------------------------|
| Type of Scheme                                     | An open ended equity scheme predominantly investing in small cap stocks.   |  |                                 | An open ended equity scheme following Infrastructure theme.  |   |                           |                                 |
| Asset Allocation as per SID (in %)                 | Equity & Equity related securities of Small Cap Companies  | Equity & Equity related securities of other than Small Cap Companies | Debt & Money market instruments | Equity & equity related securities of companies engaged in infrastructure theme  | Other Equity and Equity Related instruments | Units of REITs and INVITs | Debt & Money market instruments |
|  | 65-100   | 0-35   | 0-35                            | 80-100   | 0-20  | 0-10                      | 0-20                            |
| Investment Objective                               | The primary objective of the Scheme is to seek to generate capital appreciation by predominantly investing in equity and equity related securities of small cap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |  |                                 | To generate capital appreciation and income distribution to unit holders by investing predominantly in equity/equity related securities of the companies belonging to the infrastructure theme. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |   |                           |                                 |
| Assets under Management (as on September 30, 2023) | Rs. 6,054.49 crores  |  |                                 | Rs. 3,229.88 crores  |   |                           |                                 |
| No. of folios as on September 30, 2023             | 4,64,502   |  |                                 | 1,94,682   |   |                           |                                 |

| Features of the Scheme                             | ICICI Prudential Midcap Fund  |  |                                 | ICICI Prudential Multicap Fund   |                                 |
|--|---|--|---------------------------------|--|---------------------------------|
| Type of Scheme                                     | An open ended equity scheme predominantly investing in mid cap stocks.  |  |                                 | An open ended equity scheme investing across large cap, mid cap, small cap stocks.   |                                 |
| Asset Allocation as per SID (in %)                 | Equity & Equity related securities of mid cap companies   | Equity & Equity related securities of other than mid cap companies | Debt & Money market instruments | Equity & Equity related securities*  | Debt & Money market instruments |
|  | 65-100  | 0-35   | 0-35                            | 75 – 100   | 0 – 25                          |
| Investment Objective                               | The primary objective of the Scheme is to seek to generate capital appreciation by actively investing in diversified mid cap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |  |                                 | To generate capital appreciation through investments in equity & equity related instrument across large cap, mid cap, and small cap stocks of various industries. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |                                 |
| Assets under Management (as on September 30, 2023) | Rs. 4,397.45 crores   |  |                                 | Rs. 8,837.73 crores  |                                 |
| No. of folios as on September 30, 2023             | 2,21,136  |  |                                 | 3,55,642   |                                 |

| Features of the Scheme             | ICICI Prudential Technology Fund   |   |                                 | ICICI Prudential US Bluechip Equity Fund  |  |
|------------------------------------|--|---|---------------------------------|---|--|
| Type of Scheme                     | An open ended equity scheme investing in Technology and technology related sectors.                      |   |                                 | An open ended equity scheme investing predominantly in securities of large cap companies listed in the United States of America.  |  |
| Asset Allocation as per SID (in %) | Equity & Equity related securities of companies engaged in Technology and Technology dependent companies | Other Equity & equity related instruments | Debt & Money market instruments | Equity & Equity related securities*   | Fixed income securities of India as well as U.S including money market instruments, cash and equivalent, Treasury bills and fixed deposits |
|                                    | 80-100   | 0-20                                      | 0-20                            | 80 – 100  | 0 – 20   |
|                                    |  |   |                                 | *Equity and equity related securities of bluechip companies listed on recognized stock exchanges in the United States of America as well as ADRs/GDRs issued by Indian and foreign companies. |  |

| Features of the Scheme                                    | ICICI Prudential Technology Fund  | ICICI Prudential US Bluechip Equity Fund   |
|---|---|--|
| <b>Investment Objective</b>                               | To generate long-term capital appreciation by creating a portfolio that is invested in equity and equity related securities of technology and technology dependent companies.<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | The investment objective of ICICI Prudential US Bluechip Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on recognized stock exchanges in the United States of America. The Scheme shall also invest in ADRs/GDRs issued by Indian and foreign companies.<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |
| <b>Assets under Management (as on September 30, 2023)</b> | Rs. 11,054.45 crores  | Rs. 2,692.28 crores  |
| <b>No. of folios as on September 30, 2023</b>             | 14,70,689   | 1,57,729   |

| Features of the Scheme                                    | ICICI Prudential Long Term Equity Fund (Tax Saving)   |   | ICICI Prudential Pharma Healthcare and Diagnostics (P.H.D) Fund   |   |   |
|---|---|---|---|---|---|
| <b>Type of Scheme</b>                                     | An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit.   |   | An Open Ended Equity Scheme following Pharma, Healthcare, Diagnostic and allied Theme.  |   |   |
| <b>Asset Allocation as per SID (in %)</b>                 | Equities & Equity related securities  | Debt securities & Money Market instruments & Cash | Equity & Equity related instruments of pharma, healthcare, diagnostics, wellness and allied companies.  | Equity & Equity related instruments of other than pharma, healthcare, diagnostics, wellness and allied companies. | Debt, Units of Mutual Fund schemes, Money market instruments, Cash & Cash Equivalents |
|   | 90 – 100  | 0 – 10  | 80 – 100  | 0 – 20  | 0 – 20  |
| <b>Investment Objective</b>                               | To generate long-term capital appreciation through investments made primarily in equity and equity related securities of companies.<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |   | To generate long-term capital appreciation by creating a portfolio that is invested in Equity and Equity related securities of pharma, healthcare, hospitals, diagnostics, wellness and allied companies.<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |   |   |
| <b>Assets under Management (as on September 30, 2023)</b> | Rs. 11,337.19 crores  |   | Rs. 3,319.09 crores   |   |   |
| <b>No. of folios as on September 30, 2023</b>             | 7,46,448  |   | 1,15,023  |   |   |

| Features of the Scheme                                    | ICICI Prudential Manufacturing Fund  |  |   |                                  | ICICI Prudential India Opportunities Fund  |   |   |
|---|--|--|---|----------------------------------|--|---|---|
| <b>Type of Scheme</b>                                     | An open ended equity scheme following manufacturing theme.   |  |   |                                  | An open ended equity scheme following special situations theme.  |   |   |
| <b>Asset Allocation as per SID (in %)</b>                 | Equity & Equity related securities of manufacturing companies  | Other Equity & Equity related securities | Debt and Money Market Instruments, including Units of Debt oriented mutual fund schemes@§ | Units issued by REITs and INVITs | Equity & Equity related instruments of special situations theme.   | Other equity and equity related instruments | Debt, Units of Mutual Fund schemes, Money market instruments, Cash & Cash Equivalents |
|   | 80 – 100   | 0 – 20                                   | 0 – 20  | 0 – 10                           | 80 – 100   | 0 – 20                                      | 0 – 20  |
|   | @ Excluding subscription money in transit before deployment/payout.<br>§ Any other security as may be permitted by SEBI/RBI, subject to approval from SEBI/RBI as required.  |  |   |                                  |  |   |   |
| <b>Investment Objective</b>                               | The investment objective of the Scheme is to generate long term capital appreciation by creating a portfolio that is invested predominantly in equity and equity related securities of companies engaged in manufacturing theme.<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |  |   |                                  | To generate long-term capital appreciation by investing in opportunities presented by special situations such as corporate restructuring, Government policy and/or regulatory changes, companies going through temporary unique challenges and other similar instances.<br>However there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |   |   |
| <b>Assets under Management (as on September 30, 2023)</b> | Rs. 1,387.67 crores  |  |   |                                  | Rs. 12,280.69 crores   |   |   |
| <b>No. of folios as on September 30, 2023</b>             | 61,072   |  |   |                                  | 5,34,731   |   |   |

| Features of the Scheme | ICICI Prudential Bharat Consumption Fund                 | ICICI Prudential MNC Fund                        |
|------------------------|--|--|
| <b>Type of Scheme</b>  | An Open Ended Equity Scheme following Consumption theme. | An open ended equity scheme following MNC theme. |



| Features of the Scheme                             | ICICI Prudential Bharat Consumption Fund  |  |  |   | ICICI Prudential MNC Fund   |   |  |   |
|--|---|--|--|---|---|---|--|---|
| Asset Allocation as per SID (in %)                 | Equity and Equity Related Instruments of companies engaged in consumption and consumption related activities or allied sectors*   | Other equity and equity related securities | Debt, units of debt Mutual fund schemes and Money market instruments | Gold ETF/ Units issues by REITs / InvITs such other asset classes as may be permitted by SEBI from time to time (subject to applicable SEBI limits) | Equity and equity related securities within MNC space   | Other equity and equity related instruments | Debt, Units of debt Mutual Fund schemes and Money market instruments | Gold ETF/Units issued by REITs/ InvITs such other asset classes as may be permitted by SEBI from time to time (subject to applicable SEBI limits) |
|  | 80-100  | 0-20                                       | 0-20   | 0-20  | 80-100  | 0-20  | 0-20   | 0-20  |
|  | *Indicative list of sectors/industries falling under consumption and consumption related activities or allied sectors are as follows:<br>1. Automobile including auto components companies,<br>2. Consumer Goods including consumer durables, consumer non-durables, retailing etc.<br>3. Energy,<br>4. Healthcare Services,<br>5. Media & Entertainment,<br>6. Pharma,<br>7. Services such as Commercial and Engineering Services, Hotels Resorts and Recreational Activities, Transportation, Trading, etc.<br>8. Telecom,<br>9. Textiles |  |  |   |   |   |  |   |
| Investment Objective                               | To generate long-term capital appreciation by investing primarily in Equity and Equity related securities of companies engaged in consumption and consumption related activities or allied sectors.<br><br>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.   |  |  |   | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities within MNC space.<br><br>However there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |   |  |   |
| Assets under Management (as on September 30, 2023) | Rs. 2201.83 crores  |  |  |   | Rs. 1,495.46 crores   |   |  |   |
| No. of folios as on September 30, 2023             | 53,669  |  |  |   | 79,112  |   |  |   |

| Features of the Scheme                             | ICICI Prudential Commodities Fund  |        | ICICI Prudential ESG Fund  |        |
|--|--|--------|--|--------|
| Type of Scheme                                     | An open ended equity scheme investing primarily in commodities and commodity related sectors.  |        | An open ended equity scheme investing in companies identified based on the Environmental, Social and Governance (ESG) theme.   |        |
| Asset Allocation as per SID (in %)                 | Equity & Equity related instruments of companies engaged in commodity and commodity related sectors*   | 80-100 | Equity & Equity related instruments of companies identified based on the Environmental, Social and Governance (ESG) criteria   | 80-100 |
|  | Other equity and equity related securities   | 0-20   | Other Equity and Equity related instruments  | 0-20   |
|  | Debt, Units of debt Mutual Fund schemes and Money market instruments   | 0-20   | Debt and Money market instruments, Units of Debt oriented mutual fund schemes and term deposits (margin money)   | 0-20   |
|  | Units issued by REITs/ InvITs  | 0-10   | Units issued by REITs and INVITs   | 0-10   |
|  | Gold ETF/ other asset classes as may be permitted by SEBI from time to time (subject to applicable SEBI limits)  | 0-20   | Preference shares  | 0-20   |
|  | *The Scheme will invest in companies classified under 'Commodities' as per Industry classification issued by AMFI from time to time.<br>Examples of sectors classified under 'Commodities' are as follows:<br>1. Paper<br>2. Cement and Cement Products,<br>3. Metals (including, Ferrous Metals, Non- Ferrous Metals, Minerals & Mining etc.),<br>4. Chemicals,<br>5. Fertilizers and Pesticides, etc |        |  |        |
| Investment Objective                               | To generate long-term capital appreciation by creating a portfolio that is invested predominantly in Equity and Equity related securities of companies engaged in commodity and commodity related sectors.<br>However there can be no assurance or guarantee that the investment objective of the scheme would be achieved.  |        | To generate long-term capital appreciation by investing in a diversified basket of companies identified based on the Environmental, Social and Governance (ESG) criteria<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |        |
| Assets under Management (as on September 30, 2023) | Rs. 1,325.19 crores  |        | Rs. 1,287.26 crores  |        |
| No. of folios as on September 30, 2023             | 4,45,627   |        | 52,497   |        |

| Features of the Scheme                                    | ICICI Prudential Quant Fund  |    |     | ICICI Prudential Business Cycle Fund  |     |    |
|---|--|----|-----|---|-----|----|
| <b>Type of Scheme</b>                                     | An open ended equity scheme following Quant based investing theme.   |    |     | An open ended equity scheme following business cycles based investing theme.  |     |    |
| <b>Asset Allocation as per SID (in %)</b>                 | Equity and equity related instruments based on quant model   | 80 | 100 | Equity and equity related instruments selected on the basis of business cycle   | 100 | 80 |
|   | Other Equity and Equity related instruments  | 0  | 20  | Other equity and equity related instruments*  | 20  | 0  |
|   | Debt and Money market instruments  | 0  | 20  | Debt and Money market instruments, including Units of Debt oriented mutual fund schemes   | 20  | 0  |
|   | Units of Mutual Fund Schemes (including ETFs)*   | 0  | 20  | Preference shares or any other asset as may be permitted by SEBI from time to time  | 20  | 0  |
|   | Units issued by REITs and InvITs   | 0  | 10  | Units issued by REITs and InvITs  | 10  | 0  |
|   | *The Scheme may invest in other Schemes under ICICI Prudential Mutual Fund or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund. |    |     | *Including ADR /GDR/ Foreign Securities / Overseas ETFs. Investment in ADR/GDR/Foreign Securities would be as per paragraph 12.19 of the Master Circular as may be amended from time to time.   |     |    |
| <b>Investment Objective</b>                               | To generate long-term capital appreciation by predominantly investing in equity and equity related instruments selected based on a quantitative model.<br>However there can be no assurance or guarantee that the investment objective of the scheme would be achieved.  |    |     | To generate long-term capital appreciation by investing with focus on riding business cycles through allocation between sectors and stocks at different stages of business cycles.<br>However there can be no assurance or guarantee that the investment objective of the scheme would be achieved. |     |    |
| <b>Assets under Management (as on September 30, 2023)</b> | Rs. 62.89 crores   |    |     | Rs. 6,625.26 crores   |     |    |
| <b>No. of folios as on September 30, 2023</b>             | 6,523  |    |     | 1,72,776  |     |    |

| Features of the Scheme                                    | ICICI Prudential Flexicap Fund   |    |     | ICICI Prudential Housing Opportunities Fund  |    |     |
|---|--|----|-----|--|----|-----|
| <b>Type of Scheme</b>                                     | An open-ended dynamic equity Scheme investing across large cap, mid cap & small cap stocks.  |    |     | An open ended equity scheme following housing theme.   |    |     |
| <b>Asset Allocation as per SID (in %)</b>                 | Equity & Equity related instruments of largecap, midcap and smallcap companies   | 65 | 100 | Equity & Equity related instruments of entities involved in Housing theme  | 80 | 100 |
|   | Other Equity & Equity related instruments  | 0  | 35  | Other Equity & Equity related instruments  | 0  | 20  |
|   | Debt instruments, Units of Debt Mutual Fund schemes* and Money market instruments @  | 0  | 35  | Debt instruments, Units of Debt Mutual Fund schemes*, Money market instruments @ and Preference Shares   | 0  | 20  |
|   | Preference shares  | 0  | 10  | Units issued by REITs and INVITs   | 0  | 10  |
|   | Units issued by REITs and INVITs   | 0  | 10  |  |    |     |
|   | @ Excluding subscription money in transit before deployment / payout<br>*The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund. |    |     | @ Excluding subscription money in transit before deployment / payout<br>*The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund. |    |     |
| <b>Investment Objective</b>                               | To generate long-term capital appreciation by investing predominantly in equity & equity related instruments across market capitalization.<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.   |    |     | To generate long-term capital appreciation by investing in equity and equity related instruments of entities engaged in and/or expected to benefit from the growth in housing theme.<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.   |    |     |
| <b>Assets under Management (as on September 30, 2023)</b> | Rs. 12,238.29 crores   |    |     | Rs. 2,479.24 crores  |    |     |
| <b>No. of folios as on September 30, 2023</b>             | 5,25,390   |    |     | 87,635   |    |     |

| Features of the Scheme                    | ICICI Prudential Transportation and Logistics Fund  |    |     | ICICI Prudential PSU Equity Fund   |    |     |
|---|---|----|-----|--|----|-----|
| <b>Type of Scheme</b>                     | An open ended equity scheme following transportation and logistics theme.                                 |    |     | An open-ended equity scheme following the PSU theme.   |    |     |
| <b>Asset Allocation as per SID (in %)</b> | Equity & Equity related securities of entities in the transportation and logistics theme                  | 80 | 100 | Equity & Equity related instruments of Public Sector Undertakings  | 80 | 100 |
|   | Other Equity & Equity related instruments   | 0  | 20  | Other Equity & Equity related instruments  | 0  | 20  |
|   | Debt instruments, Units of Debt Mutual Fund schemes* and Money market instruments @ and Preference Shares | 0  | 20  | Debt instruments, Units of Debt Mutual Fund schemes*, and Money market instruments @ and Preference shares | 0  | 20  |
|   | Units issued by REITs and INVITs  | 0  | 10  | Units issued by REITs and INVITs   | 0  | 10  |

| Features of the Scheme                                    | ICICI Prudential Transportation and Logistics Fund  | ICICI Prudential PSU Equity Fund  |
|---|---|---|
|   | @ Excluding subscription money in transit before deployment / payout.<br>*The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund. | @ Excluding subscription money in transit before deployment / payout.<br>*The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund. |
| <b>Investment Objective</b>                               | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in transportation and logistics sectors.<br>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.  | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of Public Sector Undertakings (PSUs).<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.  |
| <b>Assets under Management (as on September 30, 2023)</b> | Rs. 2,495.96 crores   | Rs. 1,584.07 crores   |
| <b>No. of folios as on September 30, 2023</b>             | 84,275  | 58,574  |

| Features of the Scheme                                    | ICICI Prudential Innovation Fund   |        |
|---|--|--------|
| <b>Type of Scheme</b>                                     | An open ended equity scheme following innovation theme   |        |
| <b>Asset Allocation as per SID (in %)</b>                 | Equity & Equity related securities of companies adopting innovation strategies and themes & Overseas Securities adopting innovation strategies and themes*   | 80-100 |
|   | Other Equity & Equity related instruments  | 0-20   |
|   | Debt & Money market instruments  | 0-20   |
|   | REITs and InvITs   | 0-10   |
|   | *The Scheme may invest up to 20% of its net assets in GDRs/ADRs/Foreign equity securities/mutual funds/ETFs. These investments in ADR/GDR/Foreign equity Securities/mutual funds/ETFs would be as per paragraph 12.19 of the Master Circular.  |        |
| <b>Investment Objective</b>                               | The Scheme is an open ended thematic fund. The objective of the Scheme is to generate long term capital appreciation by predominantly investing in equity & equity related securities of companies and units of global mutual funds/ETFs that can benefit from innovation strategies and theme. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved |        |
| <b>Assets under Management (as on September 30, 2023)</b> | Rs. 2,383.20 crores  |        |
| <b>No. of folios as on September 30, 2023</b>             | 1,09,339   |        |

## MULTIPLE BANK ACCOUNTS

The unit holder/ investor can register multiple bank account details under its existing folio by submitting separate form available on the website of the AMC at [www.icicipruamc.com](http://www.icicipruamc.com). Individuals/HuF can register upto 5 different bank accounts for a folio, whereas non-individuals can register upto 10 different bank accounts for a folio.

|   |  |
|---|--|
| <b>Minimum Application Amount</b>   | Rs. 5,000/- (plus in multiples of Re.1/-)  |
| <b>Minimum Additional Application Amount</b>  | Rs. 1,000/- (plus in multiples of Re. 1)   |
| <b>Minimum Application Amount and Additional Application Amount in case of switches</b>   | <b>Purchase (switch-ins):</b><br>Rs. 5,000/- and any amount thereafter<br><b>Additional Purchase (switch-ins):</b><br>Rs. 1,000/- and any amount thereafter  |
| <b>Minimum Redemption Amount</b>  | Any Amount   |
| <b>Systematic Investment Plan (SIP)</b>   | <b>Daily, Weekly, Fortnight and Monthly SIP<sup>o</sup>:</b> Rs. 100/- (plus in multiple of Re. 1/-) <b>Minimum installments:</b> 6<br><b>Quarterly SIP<sup>o</sup>:</b> Rs. 5,000/- (plus in multiple of Re. 1/-) <b>Minimum installments:</b> 4<br>This scheme is also Eligible for Freedom SIP. |
| <b>Minimum redemption</b>   | Any amount   |
| <b>Systematic Withdrawal Plan (SWP)</b>   | Available <sup>o</sup>   |
| <b>STP/ Flex STP /Booster STP/ Booster SIP</b>  | Available*   |
| <b>Booster SIP and Booster STP</b> are available under the scheme. The Scheme is a target scheme under both the facilities. Please read SAI for more details. |  |

\*Daily, Weekly, Monthly and Quarterly Frequency is available in Systematic Transfer Plan Facility (STP) and Flex Systematic Transfer Plan Facility (Flex STP) for both (Source and Target) under all the plans under the Scheme. However, Flex STP can be registered only in Growth option of the Target scheme. The minimum amount of transfer for daily frequency in STP and Flex STP is Rs. 250/- and in multiples of Rs. 1/- . The minimum amount of transfer for weekly, monthly and quarterly frequency in STP and Flex STP is Rs. 1000/- and in multiples of Rs. 1/- . The applicability of the minimum amount of transfer mentioned are at the time of registration only. The minimum number of instalments for daily, weekly and monthly frequencies will be 6 and for quarterly frequency will be 4.

**Capital Appreciation STP facility:** Under this facility the appreciation in NAV, if any, from the growth option of the source schemes will be switched to the growth option of the target schemes. This scheme is a target scheme for the given facility. Investors may note that there is no restriction on the minimum balance in the folio to avail the facility.

Frequency – Daily, Weekly and Monthly.

**SIP Pause:** SIP Pause is a facility that allows investors to pause their existing SIP for a temporary period. Investors can pause their existing SIP without discontinuing it. SIP restarts automatically after the pause period is over. This facility can be availed only once during the tenure of the existing SIP. SIP can be paused for a minimum period of 1 month to a maximum period of 3 months.

The SIP Pause facility is only available for SIP registration with monthly frequency.

**@ SWP (Option 1):** Any Amount. Monthly, Quarterly, Half Yearly and Annual frequencies are available in Systematic Withdrawal Plan (SWP). The minimum number of instalments for all the frequencies will be 2.

**SWP (Option 2):** Investors opting for the facility can withdraw their investments on a monthly basis. SWP Amount per month will be fixed at 0.75% of the amount specified by the investor and will be rounded-off to the nearest highest multiple of Re.1/-

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

**SIP Plus** - Investors who had registered for SIP plus facility before June 1, 2021, will continue to get insurance cover.

## DESPATCH OF REDEMPTION REQUEST:

As per SEBI (Mutual Funds) Regulations, 1996, the Mutual Fund shall despatch redemption proceeds within 3 working days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within 3 Working days from the date of redemption.

## BENCHMARK INDEX:

The Benchmark for the scheme would be Nifty 500 TRI.

NIFTY 500 Index represents the top 500 companies based on full market capitalization from the eligible universe. The NIFTY 500 Index represents about 95.2% of the free float market capitalization of the stocks listed on NSE as on March 31, 2017. The index is a fair representation of the indicative universe of the portfolio of the Scheme. In view of the same, performance of the Scheme will be benchmarked with NIFTY 500 Index.

The Trustees reserve the right to change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.

## IDCW POLICY:

As per the SEBI (MF) Regulations, the Mutual Fund shall despatch to the Unit Holders, IDCW warrants within 7 working days from the record date. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCW will be paid by cheque, net of taxes as may be applicable. Unit Holders will also have the option of direct payment of IDCW to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the Registered address of the sole/first holder as indicated in the original application form. To safeguard the interest of Unit Holders from loss or theft of IDCW cheques, investors should provide the name of their bank, branch and account number in the application form. IDCW cheques will be sent to the Unit Holder after incorporating such information. The minimum amount for IDCW payout shall be Rs.100, else IDCW would be mandatorily reinvested. In the event of failure to despatch IDCW within 7 working days, the AMC shall be liable to pay interest at 15% per annum to the unit holders. With respect to payment of interest in the event of failure of despatch of IDCW payments within the stipulated time period, the interest for the delayed payment of IDCW shall be calculated from the record date. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.

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

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

## NAME OF THE FUND MANAGERS AS ON SEPTEMBER 30, 2023:

**Mr. Sankaran Naren and Mr. Roshan Chutkey**, managing this fund from a tenure of 4 years 9 months since Jan 2019.

**Ms. Sharmila Dmello** is the dedicated fund manager for managing overseas investments of the Scheme.

## ADDITIONAL DISCLOSURES

### I. Scheme Portfolio Holdings

#### a) Top 10 Holdings as on September 30, 2023

| Company  | % to NAV      |
|--|---------------|
| CCIL   | 6.97%         |
| Sun Pharmaceutical Industries Ltd.   | 6.75%         |
| Bharti Airtel Ltd.   | 6.58%         |
| Oil & Natural Gas Corporation Ltd.   | 6.08%         |
| Infosys Ltd.   | 5.48%         |
| NTPC Ltd.  | 5.30%         |
| HDFC Bank Ltd.   | 4.07%         |
| ICICI Bank Ltd.  | 3.66%         |
| Cholamandalam Financial Holdings Ltd.                                      | 3.52%         |
| State Bank Of India  | 2.84%         |
| <b>Total</b>   | <b>51.25%</b> |
| Term Deposits have been excluded in calculating Top 10 holdings' exposure. |               |

#### b) Sector wise holdings as on September 30, 2023

| Sector                                       | % to NAV |
|--|----------|
| Financial Services                           | 23.91%   |
| Healthcare                                   | 14.30%   |
| Oil, Gas & Consumable Fuels                  | 10.24%   |
| Cash,Cash Equivalents and Net Current Assets | 8.64%    |
| Telecommunication                            | 8.57%    |
| Automobile And Auto Components               | 7.87%    |
| Power  | 6.68%    |
| Information Technology                       | 5.85%    |
| Fast Moving Consumer Goods                   | 2.77%    |
| Media, Entertainment & Publication           | 2.20%    |
| Services                                     | 1.62%    |
| Construction                                 | 1.54%    |
| Chemicals                                    | 1.50%    |
| Consumer Services                            | 1.26%    |
| Government Securities                        | 1.25%    |
| Metals & Mining                              | 0.67%    |
| Capital Goods                                | 0.49%    |

| Sector                 | % to NAV       |
|------------------------|----------------|
| Construction Materials | 0.46%          |
| Consumer Durables      | 0.18%          |
| <b>Total</b>           | <b>100.00%</b> |

Cash, Cash Equivalents and Net Current Assets includes CBLO, Reverse Repo, Term Deposits and Net Current Assets. Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.

**Investors can also obtain Scheme's latest monthly portfolio holding from the website of AMC i.e. <http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx>**

II. Scheme's portfolio Turnover Ratio as on September 30, 2023: 0.44 times

#### NAME OF THE TRUSTEE COMPANY:

ICICI Prudential Trust Limited

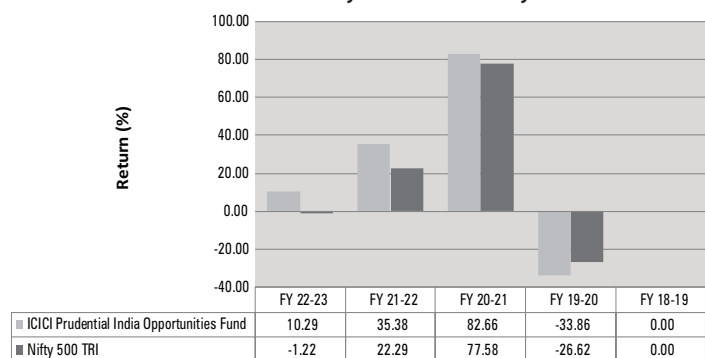
#### PERFORMANCE OF THE SCHEME:

(Growth option) As on September 30, 2023

| Period                             | ICICI Prudential India Opportunities Fund | NIFTY 500 TRI (Benchmark) |
|------------------------------------|---|---------------------------|
| 1 Year                             | 30.86%                                    | 17.69%                    |
| 3 Years                            | 40.78%                                    | 24.14%                    |
| 5 Years                            | NA  | NA                        |
| Since Inception (January 15, 2019) | 21.44%                                    | 15.75%                    |

The Benchmark for the scheme would be NIFTY 500 TRI. Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The return shown above are absolute returns since inception. For computation of since inception returns the allotment NAV has been taken as Rs. 10.00.

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



Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in future. The performance of the scheme is benchmarked to the Total Return variant of the Index. Since the date of inception is 15-Jan-2019.

#### EXPENSES OF THE SCHEME:

##### Recurring Expenses:

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

| First Rs. 500 crore | Next Rs. 250 crore | Next Rs. 1,250 crore | Next Rs. 3,000 crore | Next Rs. 5,000 crore | Next Rs.40,000 crores  | Balance |
|---------------------|--------------------|----------------------|----------------------|----------------------|--|---------|
| 2.25%               | 2.00%              | 1.75%                | 1.60%                | 1.50%                | TER reduction of 0.05% for every increase of Rs. 5,000 crore of daily net assets or part thereof | 1.05%   |

The above expense percentage excludes additional expenses that can be charged towards: i) 5 bps under the Regulation 52(6A)(c), ii) 30 bps for gross new inflows from retail investors from B30 cities and iii) Goods and services tax on investment management and advisory fees. The same is more specifically elaborated below.

Pursuant to paragraph 10.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and Securities and Exchange Board of India (Mutual Funds) (Fourth Amendment) Regulations, 2018, following additional costs or expenses may be charged to the scheme, namely:

- The AMC may charge Goods and services tax on investment and advisory fees to the scheme of the Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the Regulations, whereas Goods and services tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the Regulations.
- expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows

from retail investors from B30 cities as specified by the Securities and Exchange Board of India, from time to time are at least –

- 30 per cent of the gross new inflows from retail investors from B30 cities into the scheme, or;
- 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

Provided that if inflows from retail investors from B30 cities are less than the higher of the above, such expenses on daily net assets of the scheme shall be charged on proportionate basis;

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from retail investors from B30 cities;

Provided further that amount incurred as expense on account of inflows from retail investors from B30 cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

For above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of the previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.

(iii) Additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of Regulation 52 of the Regulations, not exceeding 0.05 per cent of daily net assets of the scheme. However, such additional expenses will not be charged if exit load is not levied or not applicable to the Scheme.

At least 2 basis points on daily net assets shall be annually set apart for investor education and awareness initiatives. The same shall be within limits specified under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Any payment towards brokerage and transaction cost, upto 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods and Services Tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

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

**The AMC would charge expenses for B30 in accordance with the clarifications received from SEBI/AMFI from time to time.**

#### Load Structure:

**Entry Load:** Not Applicable.

In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.

#### Exit Load:

- 1% of the applicable NAV - If the amount, sought to be redeemed or switch out is invested for a period of upto twelve months from the date of allotment
- NIL - If the amount, sought to be redeemed or switch out is invested for a period of more than twelve months from the date of allotment

Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under specified under paragraph 6.11.1.4 of Master Circular for Mutual Funds dated May 19, 2023, such redemption / switch will not be subject to exit load.

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

Exit Load, if any, prevailing on the date of enrolment of SIP/ STP shall be levied in the Scheme.

Units issued on reinvestment of dividends shall not be subject to exit load.

The investor is requested to check the prevailing load structure of the Scheme before investing. Any imposition or enhancement in the load shall be applicable on prospective investments only.

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

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

**NO. OF FOLIOS AND ASSET UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023: Folios: 5,34,731 ; AUM: Rs. Rs. 12,280.69 crores**

## ACTUAL EXPENSES FOR THE PREVIOUS FINANCIAL YEAR ENDED SEPTEMBER 30, 2023:

ICICI Prudential India Opportunities Fund : 1.78%  
ICICI Prudential India Opportunities Fund - Direct Plan : 0.72%

**WAIVER OF LOAD FOR DIRECT APPLICATIONS:** Not applicable.

### TAX BENEFITS OF INVESTING IN THE MUTUAL FUND:

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

### PUBLICATION OF DAILY NET ASSET VALUE (NAV):

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

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

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

In case any of the scheme ceases to hold exposure to any overseas securities, NAV of the relevant schemes for that day would continue to be declared on 10.00 am on the following business day. Subsequent to that day, NAV of the relevant schemes shall be declared on 11.00 p.m., on the same day.

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

### FOR INVESTOR GRIEVANCES PLEASE CONTACT:

| Name and Address of Registrar   | Name, address, telephone number, fax number, e-mail address of ICICI Prudential Mutual Fund  |
|---|--|
| Computer Age Management Services Limited (CAMS), New No 10, Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road) Chennai - 600 034 | Mr. Rajen Kotak - Investor Relations Officer, ICICI Prudential Asset Management Company Limited<br>2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063<br>Tel No.: 022 26852000, Fax No.: 022-2686 8313, E-mail : <a href="mailto:enquiry@icicipruamc.com">enquiry@icicipruamc.com</a> |

### UNITHOLDERS' INFORMATION:

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

- AMC i.e. [www.icicipruamc.com](http://www.icicipruamc.com)
- AMFI i.e. [www.amfiindia.com](http://www.amfiindia.com).

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

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

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

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

In terms of Regulations 59 and paragraph 5.3.2 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The half-yearly unaudited report shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. Further, the AMC shall publish an advertisement disclosing

the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

### SEEDING OF AADHAAR NUMBER

Investors are requested to refer Statement of Additional Information (SAI) available on the website of AMC viz; [www.icicipruamc.com](http://www.icicipruamc.com).

### KNOW YOUR CUSTOMER (KYC) NORMS

It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor.

Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.

Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at our nearest branch. Further, upon updation of PAN/KYC details with the KRA (KRA-KYC)/CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent, Computer Age Management Services Limited, their PAN information along with the folio details for updation in our records.

CKYCR (Central KYC Records Registry) has now been extended to Legal Entities as well, procedure for the same shall be prescribed from time to time.

Permanent Account Number (PAN) is mandatory for all the purchases/additional purchases irrespective of the amount of investments for all the existing and prospective investors (including NRIs) including joint holders and guardians in case of investments by Minors.

Exempted investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted PAN-exempt KYC Reference Number (PEKRN).

No investments (Systematic transaction, lumpsum, redemption) shall be permitted in such folios wherein PAN/ PEKRN details are not available.

For more details, please refer SAI available on the AMC's website.

### TRANSACTION CHARGES

Pursuant to paragraph 10.5 of SEBI Master Circular on dated May 19, 2023, the 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.

In case of investment through Systematic Investment Plan (SIP), transaction charges shall be deducted only if the total commitment through SIP amounts to Rs. 10,000/- and above. The transaction charges in such cases shall be deducted in 4 equal installments.

However, the option to charge "transaction charges" is at the discretion of the distributors. 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.

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.

### CONSOLIDATED ACCOUNT STATEMENT (CAS):

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

provide the account statement to the investors within 5 business days from the receipt of such request.

5. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS.

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

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

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

Further, CAS issued for the half-year (September/ March) shall also provide:

- a. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services Tax (wherever applicable, as per existing rates), operating expenses, etc.
- b. The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan where the concerned investor has actually invested in.

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

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

#### **CAS for investors having Demat account:**

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

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

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

#### **Stamp Duty:**

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

#### **MAILING OF SCHEME WISE ANNUAL REPORT OR ABRIDGED SUMMARY:**

The scheme wise annual report shall be hosted on the website of the AMC and on the website of the AMFI soon as may be possible but not later than four months from the date of closure of the relevant accounts year. The AMC shall publish an advertisement every year in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC.

The AMC shall display prominently on the AMC's website link of the scheme wise annual report and physical copy of the same shall be made available to the unitholders at the registered / corporate office of the AMC at all times.

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

The AMC shall also provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from unitholder.

As per regulation 56(3A) of the Regulations, copy of Schemewise Annual Report shall be also made available to unitholder on payment of nominal fees.

#### **CASH INVESTMENTS IN THE SCHEME:**

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

**Note:** The Scheme under this document was approved by the Directors of ICICI Prudential Trust Limited vide resolution dated July 05, 2018.

The Trustees have ensured that ICICI Prudential India Opportunities Fund approved by them is a new product offered by ICICI Prudential Mutual Fund and is not a minor modification of the existing Scheme/fund/product.

For ICICI Prudential Asset Management Company Limited  
Sd/-

Place : Mumbai  
Date : October 18, 2023

**Nimesh Shah**  
Managing Director







# Common Application Form for Lump sum/Systematic Investments Plan

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

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

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

**TRANSACTION CHARGES FOR APPLICANTS THROUGH DISTRIBUTORS ONLY** [Refer Instruction XII] Existing Folio No. \_\_\_\_\_

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.

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

**SOLE / 1<sup>ST</sup> APPLICANT** Mr. Ms. M/s \_\_\_\_\_ FIRST \_\_\_\_\_ MIDDLE \_\_\_\_\_ LAST \_\_\_\_\_

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

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

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

Mr. Ms. \_\_\_\_\_ FIRST \_\_\_\_\_ MIDDLE \_\_\_\_\_ LAST \_\_\_\_\_

PAN/PEKRN\* |  KYC Proof Attached (Mandatory) | Relationship with Minor applicant:  Natural guardian  Court appointed guardian Date of Birth  
 \_\_\_\_\_ KYC Id No.¥ \_\_\_\_\_ D D M M Y Y Y Y

**2<sup>ND</sup> APPLICANT** Mr. Ms. M/s \_\_\_\_\_ FIRST \_\_\_\_\_ MIDDLE \_\_\_\_\_ LAST \_\_\_\_\_

PAN/PEKRN\* \_\_\_\_\_ KYC Id No.¥ \_\_\_\_\_  KYC Proof Attached (Mandatory) Date of Birth  
 \_\_\_\_\_ D D M M Y Y Y Y

**3<sup>RD</sup> APPLICANT** Mr. Ms. M/s \_\_\_\_\_ FIRST \_\_\_\_\_ MIDDLE \_\_\_\_\_ LAST \_\_\_\_\_

PAN/PEKRN\* \_\_\_\_\_ KYC Id No.¥ \_\_\_\_\_  KYC Proof Attached (Mandatory) Date of Birth  
 \_\_\_\_\_ D D M M Y Y Y Y

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

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

ICICI Prudential \_\_\_\_\_ Plan: \_\_\_\_\_ Option: \_\_\_\_\_

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

### 4. PAYMENT DETAILS

**Mode of Payment**  Cheque  DD  Funds Transfer  NEFT  RTGS  
 Investment Amount ₹ \_\_\_\_\_ A DD Charges (if applicable) ₹ \_\_\_\_\_ B Total Amount ₹ \_\_\_\_\_ A + B

Cheque / DD Number \_\_\_\_\_ Date D D M M Y Y Y Y

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

A/c Number \_\_\_\_\_ Account Type  Savings  Current  NRE  NRO  FCNR

Name & Branch of Bank \_\_\_\_\_

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

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



### ACKNOWLEDGEMENT SLIP (Please Retain this Slip)

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

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

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

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

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

**5. CORRESPONDENCE DETAILS OF SOLE/FIRST APPLICANT:**

Correspondence Address (Please provide full address)\*

Overseas Address (Mandatory for NRI / FII Applicants) (Please refer to the instruction No. II (b) 2)

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

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

**First Unitholder:**

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

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

2nd Unitholder : Mobile Email
3rd Unitholder : Mobile Email

Please tick (✓) if you wish to receive Annual Report or Abridged Summary via Post - (Default communication mode is E-mail) [Refer Instruction No.IX(a)]
Please tick (✓) if you wish to receive Account statement / Other statutory information via Post instead of Email [Refer Instruction No.IX(b)]
Please ✓ any of the frequencies to receive Account Statement through e-mail : Daily Weekly Monthly Quarterly Half Yearly Annually
\* Mandatory information - If left blank the application is liable to be rejected.
\*\* Mandatory in case the Sole/First applicant is minor and/or if investing in Retirement Fund. For documents to be submitted on behalf of minor folio refer instruction II-b(2)
For KYC requirements, please refer to the instruction Nos. II b(5) & X
Name of Guardian/Contact Person is Mandatory in case of Minor/Non-Individual Investor.
Please refer to instruction no. IX

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

**7. TAX STATUS** [Please tick (✓)]

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

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

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

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

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

Table with 4 columns: Applicant, Place/City of Birth, Country of Birth, Country of Citizenship / Nationality. Rows for First Applicant / Guardian, Second Applicant, Third Applicant.

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.

Table with 4 columns: Applicant, 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)

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

Address Type of Sole/1st Holder: Residential Registered Office Business
Address Type of 2nd Holder: Residential Registered Office Business
Address Type of 3rd Holder: Residential Registered Office Business

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

**10. KYC DETAILS** (Mandatory)

Occupation [Please tick (✓)]
Sole/First Applicant: Private Sector Service, Public Sector Service, Government Service, Business, Professional, Agriculturist, Retired, Housewife, Student, Forex Dealer, Others (Please specify)
Second Applicant: Private Sector Service, Public Sector Service, Government Service, Business, Professional, Agriculturist, Retired, Housewife, Student, Forex Dealer, Others (Please specify)
Third Applicant: Private Sector Service, Public Sector Service, Government Service, Business, Professional, Agriculturist, Retired, Housewife, Student, Forex Dealer, Others (Please specify)

Table with 4 columns: Scheme Name, Plan, Option/Sub-option, Payment Details. Payment Details includes Amt., Cheque/DD No., dtd., Bank & Branch.

**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<br>OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> (Not older than 1 year) | D | D | M | M | Y | Y | Y | Y |
| D                           | D  | M | M | Y | Y | Y | Y |   |   |
| <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<br><b>For Non-Individuals</b> [Please tick (✓)] (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer instruction no. IV(h)):<br>(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  |

**11. NOMINATION**

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

**A) FOR NOMINATION OPT-IN:**  I/We hereby nominate the undermentioned nominee(s) to receive the amount to my/our credit in event of my/our death as follows:

| Name and address of Nominee(s) [Mandatory] | PAN of the Nominee [Guardian PAN to be quoted if Nominee is Minor] | Relationship with Sole / First unit holder [Mandatory] | Date of Birth [Mandatory]* | Name and address of Guardian (Mandatory if nominee is minor) | Signature of Nominee / Guardian* | Guardian's Relationship with Nominee [Mandatory]  | Allocation % to each nominee [Mandatory] (Aggregate should be 100%) |
|--|--|--|----------------------------|--|----------------------------------|---|---|
|  |  |  | dd/mm/yyyy                 |  |                                  | <input type="checkbox"/> Mother<br><input type="checkbox"/> Father<br><input type="checkbox"/> Legal Guardian |   |
|  |  |  | dd/mm/yyyy                 |  |                                  | <input type="checkbox"/> Mother<br><input type="checkbox"/> Father<br><input type="checkbox"/> Legal Guardian |   |
|  |  |  | dd/mm/yyyy                 |  |                                  | <input type="checkbox"/> Mother<br><input type="checkbox"/> Father<br><input type="checkbox"/> Legal Guardian |   |

\* Applicable in case the Nominee is a Minor. (Also, please attach a copy of the minor's birth certificate)

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

I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

Signature of First Unit holder

Signature of 2nd Unit holder

Signature of 3rd Unit holder

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

|  |   |
|--|---|
| We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
| If yes, please quote Registration No. of Darpan portal of Niti Aayog   |   |

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

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

Sole / 1st Applicant

2nd Applicant

3rd Applicant

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**Mandatory fields in OTM form as per NPCI:** • Bank account number and Bank name • IFSC and/or MICR Code • PAN • Signatures as per bank records • Mandate Start date, end date • Account type to be selected • Name as per bank records • Transaction type to be selected • Maximum amount to be mentioned, Bank Account Type - any to be selected (SB/CA/....etc) • Mandate Date is Mandatory • Mandate Date and the Validity of the mandate should be mentioned in DD/MM/YYYY format • Please mention IFSC Code (11 Alpha numeric Characters) / MICR Code (9 Numeric) • Maximum duration of mandate is 30 Years.

**GENERAL INSTRUCTIONS**

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

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

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

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

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

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

**INSTRUCTIONS FOR EXISTING OTM AND PAN BASED MANDATE FACILITY**

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

**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)**

|                          |  |                   |  |                   |  |
|--------------------------|--|-------------------|--|-------------------|--|
| <b>Sole/First Holder</b> |  | <b>2nd Holder</b> |  | <b>3rd Holder</b> |  |
|--------------------------|--|-------------------|--|-------------------|--|

## TERMS AND CONDITIONS

### SIP Payment through NACH

1. The bank account provided for NACH should be participating in NACH clearing respectively.
2. Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. In case the Debit does not take effect for five consecutive times then the SIP would be liable for cancellation.
3. In case of SIP transaction where the mode of payment is through NACH, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. AMC reserves the right to register the first triggered SIP installment from subsequent month onwards, in case the period between the time-stamping of the SIP request and the first triggered SIP installment is less than 30 days. In case of SIP via existing OTM, investor can choose to start the SIP in 15 days after the date of submission. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent installments. SIP start date shall not be beyond 100 days from the date of submission of SIP application and SIP end date shall not be beyond 30 years from the SIP start date. The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date. All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
4. The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
5. Investor will not hold ICICI Prudential Mutual Fund, ICICI Prudential Asset Management Company Limited (the AMC), ICICI Prudential Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable for any damages/compensation for any loss or if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to ICICI Prudential Mutual Fund/the AMC/ the Trustee.
6. ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
7. In case of "At Par" Cheques, investors need to mention the MICR No. of his/her actual Bank branch.
8. SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
9. **New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
10. **Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
11. In case the SIP date is not mentioned/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
12. a) In daily SIP frequency transaction will be processed on Business days only. In case any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc for any reason the said transaction will be processed with the next available NAV. The investor will not hold AMC/Bank liable for processing such transactions the next day.  
b) Investors can choose any day of the week from Monday to Friday to register under weekly frequency. In case Day is not specified by the investor transaction will be processed on Wednesday.  
c) For Fortnightly frequency, the transaction will be processed on 1<sup>st</sup> and 16<sup>th</sup> day of each month, as applicable.  
d) For Monthly and Quarterly frequencies, the transaction will be processed on any day basis.  
e) In case the SIP Date selected is a non-business day the transaction will be processed on the next business day.  
f) In case both SIP end date and number of installments are mentioned in the SIP application for Daily, weekly and fortnightly frequency then SIP shall get registered as per the number of installments provided.  
Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6.  
The minimum installment amount under Daily, Weekly and Fortnightly frequencies shall be the same as minimum amount prescribed for SIP under monthly frequencies in the respective schemes.
13. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
14. 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.

15. In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate. In case SIP "end Month/Year" is incorrect or not mentioned by the investor in the SIP form then AMC reserves the right to consider the SIP end date as five years from the start date as default.
16. Existing investors have to provide their folio numbers.
17. 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](http://www.icicipruamc.com) or with any of the customer service centres of ICICI Prudential Mutual Fund.
18. 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.

### 19. SIP TOP UP Facility:

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

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

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

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

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

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

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

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

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

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

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

### Other Information:

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

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

### SIP TOP-UP CAP:

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

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

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

In case of non selection, the SIP variable Top-Up amount will be capped

at a default amount of Rs.10 lakhs.

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

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





**Mandatory fields in OTM form as per NPCI:** • Bank account number and Bank name • IFSC and/or MICR Code • PAN • Signatures as per bank records • OTM 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 • Mandate Date is Mandatory • Mandate Date and the Validity of the mandate should be mentioned in DD/MM/YYYY format • Please mention IFSC Code (11 Alpha numeric Characters) / MICR Code (9 Numeric) • Maximum duration of mandate is 30 Years.

**GENERAL INSTRUCTIONS**

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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, lightning, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.

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

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

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

**INSTRUCTIONS FOR OTM MANDATE FACILITY**

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

**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)**

|                          |  |                   |  |                   |  |
|--------------------------|--|-------------------|--|-------------------|--|
| <b>Sole/First Holder</b> |  | <b>2nd Holder</b> |  | <b>3rd Holder</b> |  |
|--------------------------|--|-------------------|--|-------------------|--|

# TERMS AND CONDITIONS

## SIP Payment through NACH

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

Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6. The minimum installment amount under Daily, Weekly and Fortnightly frequencies shall be the same as minimum amount prescribed for SIP under monthly frequencies in the respective schemes.

- If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate. In case SIP "end Month/Year" is incorrect or not mentioned by the investor in the SIP form then AMC reserves the right to consider the SIP end date as five years from the start date as default.
- Existing investors have to provide their folio numbers.
- For minimum application amount to be invested in SIP, risk factors, features, load structures, etc. please refer to the scheme related documents available on [www.icicipruamc.com](http://www.icicipruamc.com) or with any of the customer service centres of ICICI Prudential Mutual Fund.
- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- In daily SIP frequency transaction will be processed on Business days only. In case any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc for any reason the said transaction will be processed with the next available NAV. The investor will not hold AMC/Bank liable for processing such transactions the next day.

## 20. SIP TOP UP Facility:

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

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

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

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

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

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

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

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

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

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

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

### Other Information:

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

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

### SIP TOP-UP CAP:

- Cap Amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same 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.10 lakhs.

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

## 21. DEMAT/NON-DEMAT MODE:

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

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

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

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

### Reinvestment of IDCW Payout (Payout of Income Distribution cum Capital Withdrawal option)

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

# INSTRUCTIONS FOR FILLING UP THE COMMON APPLICATION FORM

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

## I. GENERAL INSTRUCTIONS

- 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) / Transfer of Income Distribution cum Capital Withdrawal Plan / Trigger / Entry Trigger / Liquidity facilities must fill in the Smart Features form available in any of the ICICI Prudential Mutual Fund Customer Service Centres.
- 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).
2. In the case of NRI/PIO/FII investors, an overseas address must also be provided. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory. In case of Merchant Navy NRI's / Seafarers declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
3. Name of the guardian alongwith relationship must be mentioned, if the investments are being made on behalf of a minor. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Joint holding is not allowed, if the first applicant is minor.

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

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

- 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.

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

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

- i) A signed request form to change account status from minor to major duly filled containing details like name of the major, folio no. etc.
- ii) New Bank Mandate.
- iii) Signature of the minor who has turned major, duly attested by -
  - a) the parent/guardian whose signature is registered in the records of the Fund/ Registrar and Transfer Agent (RTA) against the folio of the minor unit holder; OR
  - b) the manager of a scheduled bank (signature attestation by way of Banker's Certificate or letter)

iv) KYC and PAN of the major.

v) Additional KYC, FATCA & CRS - Self Certification

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

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

5. 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.

6. **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.
7. Applicants should indicate their status by ticking the appropriate check-box. For all fresh purchases, in case the investor has not selected/incorrectly selected the tax status in the application form, the AMC reserve the right to update the tax status based on Permanent Account Number/Bank account details or such other information of the investor available with the AMC for the purpose of determining the tax status of the investor. The AMC shall not be responsible for any claims made by the investor/third party on account of updation of tax status. Those who select the status as "Others", they should specify their status in the space provided.
8. Applicants should specify the mode of holding. In case it is not mentioned, the default will be "anyone or survivor". In the case of joint holders, the first named holder shall receive all the Account Statements, Income Distribution cum Capital Withdrawal options / redemptions / refund warrants and any other correspondence sent from time to time.
9. 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.
10. 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 IIAAMP/MF/CIR/07/826/98 dated April 15, 1998. In case of investment in the name of Minor, payment for investment must be from the bank account of the minor or from a joint account of the minor with the guardian only or else the transaction is liable to be rejected. Applications without this information will be deemed to be incomplete. An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption / Income Distribution cum Capital Withdrawal option proceeds are to be paid) in Section 3 in the Application Form. Please quote 9 Digit MICR Code No. and 11 Digit IFSC code of your Bank and Branch corresponding to Bank Account details. (This number appears on every leaf of your cheque book). The AMC reserves the right to make Income Distribution cum Capital Withdrawal option/redemption payments through Electronic mode where details are available.

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

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 Income Distribution cum Capital Withdrawal option 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/Income Distribution cum Capital Withdrawal option proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. Investors holding units in non-demat form

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

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](http://www.icicipruamc.com).

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

## IV. INVESTMENT DETAILS

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

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

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

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

b) The Investor has to fill separate form for each scheme that he/she wishes to invest in through a Lumpsum Investment or Systematic Investments.

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

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

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

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

- The exemption shall be available under all the schemes of the Fund for investments upto Rs. 50,000/- (aggregate under all the schemes of the Fund) in a rolling 12 month period or financial year i.e. April to March by individuals (including NRIs but not PIOs), Minors, Sole proprietary firms and Joint holders. HUFs and other categories will not be eligible.

- In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect, however, redemptions shall be allowed.

- In case of investments held jointly, first holder must not possess a PAN.

- Eligible Investors may invest in the schemes of the Fund (through SIP or lumpsum/additional purchase) without providing PAN subject to the threshold amount as specified above.

- Eligible Investors should attach a copy of Know Your Client (KYC) acknowledgement letter quoting PAN Exempt KYC reference no. (PEKRN) obtained from KYC Registration Agency along with the investment application form.

- Eligible Investors must have only one PEKRN.

- In case KYC status is failed for a particular PEKRN further SIP transaction/investments will not be allowed in such folios having such PEKRN.

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

f) **Please submit the following documents along with your application (where applicable). All documents should be original/true copies by director/trustee/company secretary/authorised signatory:**

| Documents  | Companies | Societies | Partnership Firms | Investments through POA | Trusts | NRIs | FIs* |
|--|-----------|-----------|-------------------|-------------------------|--------|------|------|
| 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 FIs copy of the SEBI registration certificate should be provided. In case of corporates or individual investors, all the necessary documents are to be submitted along with the application.

g) Investors opting for the Automatic Encashment Plan (AEP) option (under ICICI Prudential Regular Savings Fund, ICICI Prudential Ultra Short Term Fund & ICICI Prudential Long Term Bond Fund) are

requested to choose either the AEP-Regular option or the AEP Appreciation Option. The investor has the option of selecting either Monthly/Quarterly/Half Yearly sub option under the Appreciation Option. In case investor has selected multiple options under AEP, the default option would be AEP Regular option, and the default sub option under Appreciation Option would be Monthly.

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

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

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

## V. SYSTEMATIC INVESTMENT PLAN (SIP)

a) For availability of Systematic Investment Plan (SIP) Facility, please refer to the Key Scheme Features and also refer to Instruction No.VI (a) for mode of payment for SIP through PDCs.

b) Investors opting for the SIP Facility, need to fill the Common Application Form. If the payment option is NACH/SI, investor also need to fill & sign the SIP registration cum mandate form.

c) The Second SIP installment amount and the subsequent SIP installment amounts should be of the same amount. However, the First SIP installment need not be of the same amount as Second and Subsequent SIP installments amount.

d) Investors/unitholders subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of SIP application.

e) In case of SIP with payment mode as NACH/SI, the investors are required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.

f) For exit load structure under the Schemes, please refer to the Key Scheme Features.

g) Please issue post dated cheques for the respective SIP dates. A credit confirmation will be sent to the unit holder indicating the new balance to his or her credit in the account.

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

1. **Option 1:** The First SIP installment should be paid through a Demand Draft payable at places where the Official Points of Acceptance of Transaction of the AMC are located. All the other installments should be through post dated cheques for the respective SIP dates. However, investors are required to submit SIP request at least 30 days prior to the date of first installment.

2. **Option 2:** In case all the installments (i.e. including the first Installment) are paid through post-dated cheques, the SIP Application along with the post-dated cheques should be submitted at the Official Points of Acceptance of Transactions of the AMC, at least 30 days before the start of the SIP. The Post dated cheques for all of the SIP installments (including the first installment), should be dated opted by the investor.

## h. SIP TOP UP Facility:

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

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

(1) Fixed TOP-UP.

(2) Variable TOP-UP.

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

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

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

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

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

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

|          |          |          |      |     |     |      |
|----------|----------|----------|------|-----|-----|------|
| 37 to 48 | 7-Jan-19 | 7-Dec-19 | 2420 | 242 | 240 | 2660 |
| 49 to 60 | 7-Jan-20 | 7-Dec-20 | 2660 | 266 | 270 | 2930 |

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

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

#### Other Information:

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

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

#### TOP-UP CAP:

- 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.10 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, outstation cheques and Non CTS 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 Floating Interest 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 on behalf minor in consideration of natural love and affection or as a gift will be only applicable for ICICI Prudential child care Fund (Gift Plan).
    - Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription through Payroll deductions.

- Custodian on behalf of a Foreign Institutional Investor (FII) or a client.
- Payment made by the AMC to a Distributor empanelled with it on account of commission, incentive, etc. in the form of the Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
- Payment made by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal-agent relationship) account of commission or incentive payable for sale of its goods/services, in the form of Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time

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

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

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

- Investment is made in the name of a minor.
- Mandatory KYC for the investors and the person making the payment i.e. third party.
- Submission of Third Party declaration form(s) by persons other than the Registered Guardian. Please contact the nearest Investor Service Centre (ISC) of the Fund or visit our website [www.icicipruamc.com](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 prefunded 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.

#### f) 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 investors.
- Non Repatriation basis:** NRIs or people of Indian origin residing abroad investing on a non-repatriable 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

- Investors need to mandatorily submit either the nomination or the declaration for opting out of nomination for individuals applying for / holding units on their own behalf singly or jointly else the application is liable to be rejected.
- You may nominate persons to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio. In case Unit holder do not wish to nominate, please tick the declaration for non-intention to nominate in this form or submit the signed Declaration form separately available in our website [www.icicipruamc.com](http://www.icicipruamc.com)
- Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. All joint holders need to sign the nomination form. Nomination is not allowed in case the first applicant is a minor. Nomination form cannot be signed by Power of Attorney (PoA) holders.
- 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.

- g. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- h. Nomination in respect of the units stands withdrawn upon the transfer of units.
- i. Every new nomination for a folio/account will overwrite the existing nomination.
- j. Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.
- k. The cancellation of nomination can be made only by those individuals who hold units on their own behalf, singly or jointly and who made the original nomination and the request has to be signed by all the holders.
- l. On cancellation of the nomination, the nomination shall stand withdrawn and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- m. Investors who want to make multiple nominations (Maximum 3) need to fill the separate Multiple Nomination Form available on [www.icicipruamc.com](http://www.icicipruamc.com) and submit it to the AMC. Separate form is available on [www.icicipruamc.com](http://www.icicipruamc.com) and submit it to the AMC.
- n. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- o. In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).

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

#### **IX. E-MAIL COMMUNICATION:**

- (a) As per circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 issued by SEBI on Go Green Initiatives for Mutual Funds, we have been asked to seek your confirmation to continue to receive the Scheme-wise Annual Report or Abridged Summary in physical mode since your email id is not registered with us.
- (b) 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 Income Distribution cum Capital Withdrawal options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

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

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

#### **XII. TRANSACTION CHARGES**

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.

In case of investment through Systematic Investment Plan (SIP), transaction charges shall be deducted only if the total commitment through SIP amounts to Rs. 10,000/- and above. The transaction charges in such cases shall be deducted in 4 equal installments.

However, the option to charge "transaction charges" is at the discretion of the distributors. 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.

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

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

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

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

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

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

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

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

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

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

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

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

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# ANNEXURE II

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

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



|                              |   |                       |   |
|------------------------------|---|-----------------------|---|
| PAN/PEKRN                    | <input type="text"/>  | FOLIO                 | <input type="text"/>  |
| Name of the entity           | <input type="text"/>  |                       |   |
| Type of Address given at KRA | <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Residential/Business <input type="checkbox"/> Registered Office | Date of Incorporation | <input type="text"/> D <input type="text"/> D / <input type="text"/> M <input type="text"/> M / <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y |
| City of Incorporation        | <input type="text"/>  |                       |   |
| Country of Incorporation     | <input type="text"/>  |                       |   |

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

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

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

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

**UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)**

**Category** (Please tick applicable category):

- |   |  |   |  |
|---|--|---|--|
| <input type="checkbox"/> Unincorporated association / body of individuals | <input type="checkbox"/> Unlisted Company        | <input type="checkbox"/> Partnership Firm | <input type="checkbox"/> Limited Liability Partnership Company |
| <input type="checkbox"/> Others (please specify _____)                    | <input type="checkbox"/> Public Charitable Trust | <input type="checkbox"/> Religious Trust  | <input type="checkbox"/> Private Trust                         |

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

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

**UBO / Controlling Person(s) details**

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

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

Details of such individual(s) are given below.

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

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

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

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

# Mandatory column.

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

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

#### FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

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

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#### Declaration

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

#### Signature with relevant seal:

|                      |
|----------------------|
| Authorized Signatory |
| Name:                |
| Designation:         |

|                      |
|----------------------|
| Authorized Signatory |
| Name:                |
| Designation:         |

|                      |
|----------------------|
| Authorized Signatory |
| Name:                |
| Designation:         |

Place: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**PART C - FATCA Instructions & Definitions**

**1. Financial Institution (FI)**

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

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

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

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

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

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

- FI not required to apply for GIIN:

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

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

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

Types of NFEs that are regarded as excluded NFE are:

- a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

- b. Related entity of a publicly traded company

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

c. Active NFE : (is any one of the following):

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

### 3. Other definitions

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

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

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

(iv) Controlling persons

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

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

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

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

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

(A) Controlling Person Type:

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

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

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

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

(vi) Owner documented FFI

An FFI meets the following requirements:

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

(vii) Direct reporting NFE

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

(viii) Exemption code for U.S. persons

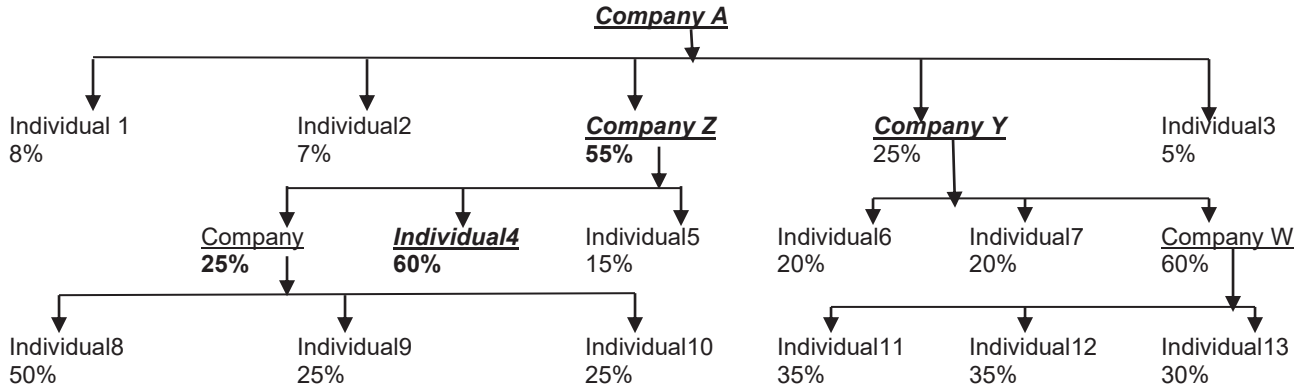
| Code | Sub-category  |
|------|---|
| A    | An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)  |
| B    | The United States or any of its agencies or instrumentalities   |
| C    | A state, the District of Columbia, a possession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

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



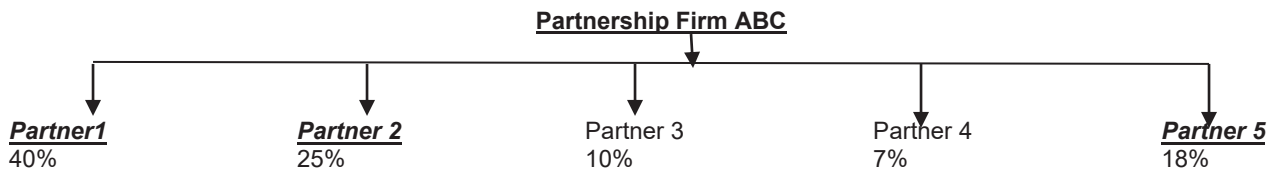
**Sample Illustrations for ascertaining beneficial ownership:**

**Illustration No. 1 – Company A**



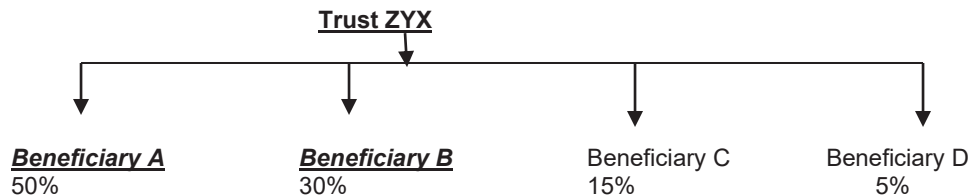
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and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

**Illustration No. 2 – Partner ABC**



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

**Illustration No. 3 – Trustee ZYX**



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





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

**Chennai (Alwarpet):** 4A 1st Flr, Urmilla House, No.15 ARK Colony, Eldams Road, Alwarpet, Chennai, Pin 600018, Tamilnadu • **Chennai (OMR):** Kailash OMR, Door #292, Old Mahabalipuram Road, Sholinganallur, Chennai, Pin 600119, Tamilnadu • **Cuttack:** Room 2A 2nd Floor, City Mart, Above Vishal Garments Bajrakabati Road, Cuttack, Pin 753001, Odisha • **Darbhanga:** Gr Flr, Raj complex, Near Poor Home, Station Road, Behind SDAI Hyundai Showroom, Mirzapur, Dt. Darbhanga, Bihar, Pin 846004, Bihar • **Davangere:** Ground Floor, Door no. 172 & 172/1, P.J.Extension, 2nd Main, Chetna Hotel Road, Davangere, Pin 577002, Karnataka • **Delhi (East Of Kailash II):** Crescent Commercial Complex, Plot no.5, 3rd Floor, DDA East of Kailash Community center, New Delhi, Pin 110065, Delhi • **Delhi (Vikas Marg):** Unit no.6, 1st Floor, Opposite Metro Pillar No. 75, Shankar Vihar, Main Vikas Marg, Delhi, Pin 110092, Delhi • **Deoria:** Unit No. 781 (Old No. 437), Kotwali Road, First Floor, (Above SBI Bank), Deoria, Uttar Pradesh, Pin 274001, Uttar Pradesh • **Dhanbad:** Upper Ground Floor, Shop No-8,9,10 &10A, Sri Ram Mall, Shastri Nagar, Dhanbad, Pin 826001, Jharkhand • **Dhule:** Unit no.2, 1st Floor, Bafna House, Parola Road, Above PNG Jewellers, Dhule, Pin 424001, Maharashtra • **Erode:** Shivang Plaza, Mousavana street, oppsite to E.B. office, Erode, Pin 638001, Tamilnadu • **Faizabad:** Unit no. 2/4/30, Plot No. 141, Ground Floor, Rebak Ganj, Faizabad, Pin 224001, Uttar Pradesh • **Firozabad:** 20, S N Marg, Novelty Glass Works, Firozabad, Uttar Pradesh, Pin 282303, Uttar Pradesh • **Gandhidham:** Shop no 6, Ground Floor, Aam Corner, Plot no. 336 / 337/343, ward 12/B, Gandhidham, Pin 370201, Gujarat • **Gandhinagar:** Ground Floor Plot no 281, Sector 16, Near Swagat Hotel, GH Road, GH Bus Depot, Gandhinagar, Pin 382016, Gujarat • **Gaya:** Vijaya Complex, Ground Floor, Gwalbigha, Gaya, Bihar, Pin 823001, Bihar • **Gorakhpur:** Shop No. UGF 1-4, Ground Floor, Cross Road, Bank Road, Situated at A.D.College Chowk, Gorakhpur, Pin 273001, Uttar Pradesh • **Guntur:** Door No 6/11/14, Ground Floor, 11th Lane, 2nd Cross Road, Arundelpet, Guntur, Andhra Pradesh, Pin 522002, Andhra • **Haldwani:** Shop No 4, First Floor, Durga City Center, Bhotia Parao, Haldwani, Nainital, Uttarakhand, Pin 263139, Uttarakhand • **Haridwar:** Khasra No.656M 657M, Ground Floor, Ashirwad Tower, Model Town Colony, Opp Prem nagar Ashram, Pargana-Jwalapur, Haridwar, Pin 249407, Uttarakhand • **Himmatnagar:** Shop no. 7, 8 & 9, Rajendra Sinh Maharaj Rajput Samaj Bhavan, Panchbatti Station Road, Himmatnagar Gujarat, Pin 383001, Gujarat • **Hisar:** House/DSB no 112, Sector C.U.E.-I, Hisar, Pin 125001, Haryana • **Hooghly:** 37, Mukherjee Para Lane, Serampore, West Bengal, Pin 712201, West Bengal • **Hoshiarpur:** Dhami Commercial Complex, 1st Floor, Sutheri Road, Hoshiarpur, Punjab, Pin 146001, Punjab • **Hosur:** VG Towers, Ground Floor, No: 40/5, Royakotta Road, 1st Cross, Hosur, Pin 635109, Tamilnadu • **Hubli:** Shop no.1 & 2, South wing, Ground Floor, Sona Chambers, Club Road, Hubli, Pin 580020, Karnataka • **Hyderabad (HiTech City):** Srishiti Towers, Door No.1-98/2/1/13, 1st Floor, Shop No.3, Arunodaya Colony, Hi-tech city, Madhapur, Hyderabad, Ranga Reddy District, Pin 500081, Telangana • **Hyderabad:** 3rd Floor, H. No. 1-8.303/30, Sindhi Colony, PG Road, Secunderabad, Pin 500003, Telangana • **Jalgaon:** Ground Floor, Trade Center, Plot no 243/1, Near Jalgaon People's Bank, Jalgaon, Pin 425001, Maharashtra • **Jammu:** Unit no. 101, First Floor, South Block A2, Bahu Plaza Shopping Center, Jammu, Pin 180020, Jammu and Kashmir • **Jaunpur:** Unit No. 88 (Old No. 62), Ground Floor, Mohalla Jahangeerabad, Parg Haveli, Tehsil & District Jaunpur, Pin 222002, Uttar Pradesh • **Jhansi:** Unit No. 372/A, Janaki Complex, Portion of First Floor, Civil Lines, Gwalior Road, Jhansi, Pin 284001, Uttar Pradesh • **Junagadh:** Unit no 3, Ground Floor, Platinum 2, Moti Baug, Collage Road, Junagadh, Pin 362001, Gujarat • **Kangra:** Ground Floor, S S Tower, Village Birta, Khata No.23, Khasra No. 1069/1, 1701/1 & 1070/1, Near Petrol Pump, Kangra, Pin 176001, Himachal Pradesh • **Kannur:** Ground Floor, No. 47/2535-1, Jayaram's Arcade, AKG - Stadium Road, Next to MAKS Hospital, Talap, Kannur, Pin 670002, Kerala • **Karnal:** DSS Shop No.211, Sector-12, Urban Estate Karnal, Tehsil and District Karnal, Pin 132001, Haryana • **Kharagpur:** Ground Floor, Sai Complex, O.T. Road, Inda, Kharagpur, Dist West Mednipur, Pin 721305, West Bengal • **Kolkata (Saltlake):** 1st Floor at Premises No. BD-15, Sector-1, Saltlake, Kolkata, Pin 700064, West Bengal • **Kolkata (Trinity):** Trinity Building, Ground Floor, 226/1 A.J.C Bose Road, Kolkata, (Mohan Motor Building & Near Minto Park Crossing) West Bengal, India, Pin 700020, West Bengal • **Kollam:** Door No. 16, Ground Floor, Aravind Chamber, Near DCC office MUNDAKKAL West, Kollam, Pin 691001, Kerala • **Korba:** Indira Commercial & Residential Center, Plot No 86, Satyam Arcade, Ward No. 13, T.P. Nagar, Korba, Chattisgarh, Pin 495677, Chattisgarh • **Kota:** Unit No.381-382, Shopping Center, Rawat Bhatta Road, (Near IDBI Bank), Kota, Pin 324006, Rajasthan • **Kottayam:** Pulimoottil Arcade Ground Floor, K.K.Road, KANJIKUZHY, Kottayam, Kerala, Pin 686001, Kerala • **Kumbakonam:** 137,

Gandhiadigal Salai, 1st Floor, Kumbakonam, Pin 612001, Tamilnadu • **Kurnool:** Ground Floor, Shop No: 1, 2, 3, Door No: 40/39 & 40/39-3-1A, Bangurpet, Bellary Road, Kurnool, Pin 518001, Andhra • **Latur:** Ground floor, Madhu Mira Complex, Desi Kendra School Road, Opp. Dolphin Hotel, Shivajinagar, Latur, Pin 413512, Maharashtra • **Madurai:** No.1 First Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai, Pin 625001, Tamilnadu • **Mahesana:** Unit no F-28/29, First Floor, Orbit Complex, Randhanpur Road, Mahesana, Pin 384002, Gujarat • **Malappuram:** UMK Tower, Building no: 110(Q), 110Q (32), No: 10/77, Jubilee Road, Uphill Malappuram, Pin 676505, Kerala • **Malda:** Room No. 3, Ground Floor, 76/A Sarbomongala Pally, Manoskamona Road, Near Kabi Sukanta Corner, Pin 732101, West Bengal • **Mandi:** Unit No. 118/9, Lower Ground Floor, Old Bus Stand, Mandi, Pin 175001, Himachal Pradesh • **Mathura:** Shop Left Lower Ground, Atul Tower, Near tera Tower, Bhuteshwar Road, Mathura, Pin 281001, Uttar Pradesh • **Meerut:** 1st Floor, Shree Ram Plaza Mangal Pandey Nagar, Garh Road, Meerut, Pin 250001, Uttar Pradesh • **Mirzapur:** Unit no 7/337, Ground Floor, Swami Dayanand Marg, Girdhar Ka Chauraha, Mahuarua, Near Arya Kanya Inter College, Mirzapur Uttar Pradesh, Pin 231001, Uttar Pradesh • **Mumbai (Andheri):** 309/310, A Wing, 3rd Flr, Bonanza, Sahar Complex, J B nagar, Andheri east, Mumbai, Pin 400059, Maharashtra • **Mumbai (Thane):** 2nd Floor, Unit no. 207, Excellencia Lodha Supremus, Plot no. F4/1, Road No.22, Wagle Industrial Area, Thane West, Pin 400604, Maharashtra • **Mumbai:** One BKC, A - Wing, 13th Floor, Bandra Kurla Complex, Mumbai, Pin 400051, Maharashtra • **Muzaffarnagar:** Unit No 414, Ground Floor, Jansath Road, Kambal Wala Bagh, New Mandi Near ICICI Bank Ltd, Muzaffarnagar, Pin 251001, Uttar Pradesh • **Muzaffarpur:** Ground floor, pani Tanki chowk, Club Road, Ramna, Muzaffarpur, Bihar • **Nadiad:** Unit No. 103, 1st floor, City Centre, Beside City Point, Opp Ipcowala Hall, Nadiad, Pin 387001, Gujarat • **Nagercoil:** Ashrama Towers 285/14/3 Police Station Road, Near Nagaraja Temple, Nagercoil, Pin 629001, Tamilnadu • **Nanded:** 1st Floor, Shop No -19, Sanman Prestige, Station Road, Nanded, Pin 431601, Maharashtra • **Palakkad:** KHOLE COMPLEX Ground Floor, Chandra Nagar Post, Palakkad, Pin 678007, Kerala • **Palanpur:** Shop No 6 & 7, First Floor, New Bus Port, Nr Sarkari Vasahat, Opp Tirupati Plaza, Palanpur, Pin 385001, Gujarat • **Pathankot:** Revenue Estate, SCF-12, First Floor, Patel Chowk, Pathankot, tehsil & Distt, Pathankot, Punjab, Pin 145001, Punjab • **Patna (Rajabazar):** 1st Floor, Rajabazar, Bailey Road, Prabhat Market Building, (Opposite Pillar No. 56), Patna, Pin 800014, Bihar • **Porbander:** Shop no.2, Ground Floor, Gitanjali Complex, Opp Pujara Telecom, M.G. Road, Porbander, Pin 360575, Gujarat • **Puducherry:** Ground Floor, No.172/2, Oulgaret Commune, Natesan Nagar, Pondicherry, Pin 605005, Puducherry • **Rajahmundry:** Door No.6-7-7, Vadrevuvari Street, T Nagar, Rajahmundry, Pin 533101, Andhra • **Ranchi:** Shop no. 204, 2nd Floor, Shrilok Complex, 4HB Road, Ranchi, Pin 834001, Jharkhand • **Ratlam:** Unit no.18, Datki Puliya, Do Batti - Ratlam, Madhya Pradesh, Pin 457001, Madhya Pradesh • **Rohtak:** Unit No.: 31, Ground Floor, Ashoka Plaza, Rohtak, Haryana, Pin 124001, Haryana • **Roorkee:** Shop No.10, Ground Floor, City Pride, Civil Line, Roorkee, Uttarakhand, Pin 247667, Uttarakhand • **Rourkela:** Holding no-74 (old no-72), Uditanagar Main Road, Plot no. 304, (beside meher eye hospital), Rourkela, Odisha, Pin 769012, Odisha • **Sagar:** Ground Floor, Poddar House, Plot no 7, Ward 6, 2-Civil Lines, Sagar, Madhya Pradesh, Pin 470001, Madhya Pradesh • **Saharanpur:** Plot No. 144, Ground Floor, Dara Pathanpura, Mission Compound, (Near Parasnath Plaza), Saharanpur, Pin 247001, Uttar Pradesh • **Salem:** ICICI Prudential AMC Ltd. Ground Floor, D.No.259-B, Shiva Towers, Advaida Ashram Rd, Fairlands, Salem, Pin 636004, Tamilnadu • **Sambalpur:** Samal Complex, Ground Floor, Shop no. 1,2 & 3, main Road, Budharaja, PS-AINTHPALI, Sambalpur, Pin 768004, Odisha • **Sangli:** Shop no 6 and 7, Ground floor, Aditya Sai Landmark, Civil Hospital Road, Near Ram Mandir, Sangli, Pin 416416, Maharashtra • **Satara:** Ground Floor, Plot no.221, Pawar Pride, Pratap Ganj Peth, Opp SBI, Satara, Pin 415002, Maharashtra • **Satna:** Ground Floor, Shop no.1, Ward no 21, Jeevan Jyoti Colony, Rewa Road, Satna. MP, Pin 485001, Madhya Pradesh • **Shillong:** Main Road Laitumkhrh, Phlory Mansion, 1st Floor, 2nd Row, Shop No. 18. Shillong-3, Dist - East Khasi Hills, Meghalaya (Covered by Municipal Holding No. 212, 213 under Ward No, 4), Pin 793003, Meghalaya • **Shimoga:** Ground Floor, no.321, P Square, 5th Parallel Road, Durgigudi, Shimoga, Pin 577201, Karnataka • **Sirsa:** Garg Tower, First Floor, Opposite AROMA HOTEL, Dabwali Road, Sirsa, Haryana, Pin 125055, Haryana • **Solan:** Kapoor Complex, Lower Ground Floor, Mall Road, Solan, Pin 173212, Himachal Pradesh • **Solapur:** Ground Floor, Shop No 2, Rajgir Building, 96 Railway Lines, Opposite St Joseph High School, Solapur, Pin 413001, Maharashtra • **Sonapat:** Unit No. 23L, First Floor, Above Kivam Motors, Atlas Road, Model

Town, Sonapat, Haryana, Pin 131001, Haryana • **Sri Ganganagar:** Shop no 96 & 97, Ground Floor, new cloth Market, Suratgarh road, National Highway No.15, Sri Ganganagar, Rajasthan, Pin 335001, Rajasthan • **Srinagar:** 1st floor above ICICI Bank, Karan Nagar, Near Gole Market, Srinagar, J & K, Pin 190010, Jammu and Kashmir • **Surendranagar:** Mega Mall, 102 FF, Bus Stand Road, Surendranagar, Pin 363001, Gujarat • **Thiruvalla:** Roy Building, Ground Floor, No. 24/420, Valayil, Court Junction, Thiruvalla, Pin 689101, Kerala • **Thrissur:** Sree Lakshmi Building (K.A. kumaran Memorial Building) Shornur Road, P.O. Thiruvambady, Pin 680022, Kerala • **Tinsukia:** Albee's Commercial Complex, Ground Floor, S R Lohia Road, Tinsukia, Assam, Pin 786125, Assam • **Tirunelveli:** Door No.256G, First Floor, Tiruchendur Road, murugankurichi, Palayamkottai, Tirunelveli, Pin 627002, Tamilnadu • **Tirupati:** Manoj Complex Door No. 20-1-207/1, Tirumala bypass Rd, maruti Nagar, Tirupati, Andra Pradesh, Pin 517501, Andhra • **Tirupur:** Ground Floor, Door no.23, Block no24, Balaji Layout, Tirupur, Pin 641601, Tamilnadu • **Trichy:** D-27, 7th Cross Road, Thillai Nagar, Trichy, Pin 620018, Tamilnadu • **Tuticorin:** Ground Floor, No. 332, WGC Road (VOC Road), Melur Post, Thoothukudi, Pin 628002, Tamilnadu • **Udupi:** Ground Floor, Door no 4.5, 10, Ballal Towers, Court Road, Near Jodukatte, Udupi, Pin 576101, Karnataka • **Ujjain:** Unit no 59, Ground Floor, Plot no 90, Ward no. 38, Tatya Tope Marg, Free Ganj, Ujjain-Madhya Pradesh, Pin 456001, Madhya Pradesh • **Vadodara (CEC):** 101 & 102 ( N ) 1st Floor, Sneh Signature, Tulsidham Makarpura Road, Nr Tulsidham Cross Road, Manjalpur Vadodara, Pin 390011, Gujarat • **Vasco:** Unit no 105 and 106, First Floor, Anand Chambers, Opp SBI Bank Vasco Da Gama, Vasco, GOA, Pin 403802, Goa • **Vellore:** Lingam Plaza, Door No. 104, Ground Flr, Arani Road, Sankarampalayam, Vellore, Pin 632001, Tamilnadu • **Vijaywada:** 40-1-129, 2nd Floor, Centurion Plaza, Beside ICICI Bank, Near Benz Circle, M G Road, Vijaywada, Pin 520010, Andhra • **Vishakhapatnam:** Sai Grace 1st Floor, Door No 47-9-19, 3rd Lane, Dwarka Nagar, Vishakhapatnam, Pin 530016, Andhra • **Warangal:** Shop No. 24, Hno.5-9-36&37/24, 1st Floor, BVSS Mayuri Complex, Opp Public Gardens, Lashkar Bazar, Hanam Konda, Warangal, Pin 506001, Telangana • **Yamunanagar:** Model Town, First Floor, Near Nehru Park, Yamunanagar Jagadhri, Pin 135003, Haryana

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

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—TARAKKI KAREIN!