INVESTMENT STRATEGY

The Scheme is an open ended Equity Scheme predominantly investing in equity and equity related securities of both large cap and mid cap stocks, and balance in equity and equity related securities of small cap companies and debt and money market instruments.

KEY SCHEME FEATURES OF ICI PRUDENTIAL LARGE & MID CAP FUND

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Allocation (%)</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity &amp; Equity related securities of large cap companies</td>
<td>35 – 65</td>
<td>Very High</td>
</tr>
<tr>
<td>Equity &amp; Equity related securities of mid cap companies</td>
<td>35 – 65</td>
<td>Very High</td>
</tr>
<tr>
<td>Equity &amp; Equity related securities of other than large &amp; mid cap companies</td>
<td>0 – 30</td>
<td>Very High</td>
</tr>
<tr>
<td>Debt &amp; Money market instruments</td>
<td>0 – 30</td>
<td>Low to Medium</td>
</tr>
</tbody>
</table>

For the purpose of identification of large cap and mid cap companies, communication provided by SEBI/ AMFI shall be considered. Currently, as per SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 06, 2017, large cap companies are defined as 1st-100th company and mid cap companies are defined as 101st-250th company in terms of full market capitalization.

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.

Mutual Funds are required to adopt list of stocks prepared by AMFI in this regard. The Scheme may also take exposure to:

- Derivatives instruments up to 100% of the Net Assets.
- ADR/GDR/Foreign securities/Overseas ETFs up to 50% of the Net Assets. Investments in ADR/GDR and foreign securities would be as per SEBI circular dated September 26, 2007, SEBI/IMD/CIR No. 122577/08 dated April 8, 2008 and SEBI circular no. SEBI/IMD/DF3/CIR/P/2020/225 dated November 5, 2020 as may be amended from time to time and SEBI Circular no. SEBI/IMD/IMD-II DOF3/P/CIR/2021/571 dated June 03, 2021.
- Securitised Debt up to 15% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower.

In accordance with SEBI circular SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, 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 Cumulative Gross Exposure across Equity, Debt, Derivatives, ADR/GDR/Foreign Securities/Overseas ETFs 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.
KEY SCHEME FEATURES OF ICICI PRUDENTIAL LARGE & MID CAP FUND

INVESTMENT STRATEGY (CONT'D.)

Equities:
The AMC in selecting scrips will focus on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the Investment team at the AMC. Risk will also be reduced through adequate diversification of the portfolio. Diversification will also be achieved by spreading the investments over a diverse range of industries/sectors. For investments in large cap and mid cap stocks, the Fund Manager(s) will select stocks as may be prescribed by SEBI/AMFI from time to time. The Scheme may also invest in equity and equity related instruments of companies in small cap segment.

The Scheme may also invest a part of its corpus in overseas markets in Global Depository Receipts (GDRs), ADRs, overseas equity, bonds and mutual funds and such other instruments as may be allowed under the Regulations from time to time. The Scheme may engage in Stock Lending activities.

The Scheme may invest in derivatives such as Futures & Options and such other derivative instruments like Stock/ Index Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced and permitted by SEBI from time to time. The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations.

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.

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

Portfolio turnover is defined as the lower of purchases and sales after reducing all subscriptions and redemptions and derivative 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 PROFILE OF THE SCHEMES

Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to Foot Note No.12 for summarised Scheme Specific Risk Factors.

RISK MITIGATION FACTORS

Please refer to page no. 12 for Risk Mitigation Factors

PLANS AND OPTIONS

Plans: (1) ICICI Prudential Large & Mid Cap Fund; (2) ICICI Prudential Large & Mid Cap Fund - Direct Plan

Options: Growth Option and Income Distribution cum capital withdrawal option (IDCW) with Payout of Income Distribution cum capital withdrawal (IDCW Payout) sub-option and Reinvestment of Income Distribution cum capital withdrawal (IDCW Reinvestment) sub-options

Default Plan & Option

Default Plan: ICICI Prudential Large & Mid Cap Fund - Direct Plan (Application without distributor code), ICICI Prudential Large & Mid Cap Fund (Application with distributor code) • Default Option: Growth option • Default Sub-option: IDCW Reinvestment

Systematic Investment Plan

Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 100/- & in multiples of Rs. 1 (Minimum number of installments - 6) Quarterly: Minimum Rs. 5000/- & in multiples of Rs. 1 (Minimum number of instalments - 4)

This scheme is also Eligible for Freedom SIP.

Systematic Withdrawal Plan

Available. Please refer to note 6 for further details.

Switch Facility

Available

STP/ Flex STP** /Booster STP/ Booster SIP

Available. For Booster SIP and Booster STP, the scheme is a Target Scheme under both the facilities.

APPLICABLE NAV

ØØØ

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS

<table>
<thead>
<tr>
<th>Purchase</th>
<th>Additional Purchase</th>
<th>Repurchase/Redemption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs.5,000 (plus in multiples of Rs.1)</td>
<td>Rs. 1,000 (plus in multiples of Rs.1)</td>
<td>Any Amount</td>
</tr>
</tbody>
</table>

SWITCH-INS

Purchase (switch-ins): Rs. 5,000/- and any amount thereafter

Additional Purchase (switch-ins): Rs. 1,000/- and any amount thereafter

DESPATCH OF REPURCHASE (REDemption) REQUEST**

The fund shall despatch redemption proceeds within 10 business days(working days) of receiving of the redemption request from the authorised centre for accepting such request.

BENCHMARK INDEX

Nifty Large Midcap 250 TRI

IDCW POLICY

The Trustee may approve the distribution of IDCW by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID.

THE FUND MANAGER

(Tenure given is as on September 30, 2022) The investments under the Scheme are managed by Mr. Ihab Dalwai. As on September 30, 2022, Mr. Ihab Dalwai has been managing the Scheme for the tenure of 4 months since June 2022. Ms. Sharmila D’Mello is the dedicated fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.

NAME OF THE TRUSTEE COMPANY

ICICI Prudential Trust Limited

NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2022

FOLIOS: 2,17,408

AUM: Rs. 5,889.59 crores
Any Amount. Monthly, Quarterly, Half Yearly and Annual Please refer to page no. 14 for performance:

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 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 before the cut-off time i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the day shall be applicable.

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.

Notes:
1) Saturday is a Non-Business Day for the Scheme.
2) For all web-based transactions, provided the cut-off time for arriving at applicable Net Asset Value (NAV) shall be as per the applicable SEBI Circulars issued from time to time.
3) There can be no assurance that the investment objective of the Scheme will be met.
4) In the interest of the investors and in order to protect the portfolio from market volatility, the Trustees reserve the right to discontinue subscriptions under the schemes for a specified period of time or till further notice.
5) Processing of Systematic Investment Plan (SIP) cancellation request(s): The AMC will endeavour to have the cancellation of registered SIP mandate within 30 days from the date of acceptance of the cancellation request from the investor. The existing instructions/mandate will remain in force till such date that it is confirmed to have been cancelled.
6) 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.
7) 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 supplied by the investor and will be rounded-off to the nearest highest multiple of Rs.1/-. 
8) Submission of separate forms/transaction slips for Trigger Option/ Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) facility: Investors who wish to opt for Trigger Option (Systematic Withdrawal Plan/Systematic Transfer Plan (STP) facility) Investors for whom IDCW is declared in any applicable Scheme, the amount will be paid out as per the closing NAV of the day on which the funds are available for utilization by the investor after the cut-off time. 
9) Process of Transaction-cum-Redemption request(s): If an investor submits a request(s) for transmission cases it will be processed within 7 working days from the date of acceptance of the said request(s). Any existing registration will continue to remain in force until the instructions as applicable are confirmed to have been effected.
10) Processing of Systematic Withdrawal Plan (SWP)/ Trigger facility request(s): Registration / cancellation of SWP and Trigger facility request(s) will be processed within 7 working days from the date of acceptance of the said request(s). Any existing registration will continue to remain in force until the instructions as applicable are confirmed to have been effected.
11) Communication via Electronic Mail (e-mail):

It is hereby notified that wherever the investor(s) has/have provided his/their email address with the AMC, all notices and statements pertaining to the request(s) will be sent via email at the electronic address provided by the investor(s) at the time of registration.

APPPLICABLE NAV FOR REDEMPTION, INCLUDING SWITCH OUT:

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.
e-mail address in the application form or any subsequent communication in any of the folio belonging to the investor(s), the Fund/Asset Management Company reserves the right to use Electronic Mail (e-mail) as a default mode to send various communication which include account statements for transactions done by the investor(s).

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

12) Significant risk factors for equity oriented schemes: Investments in the scheme may be affected by trading volumes, settlement periods, volatility, price fluctuations and risks such as liquidity, derivative, market, currency, lending & borrowing, credit & interest rate.

13) Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

• If the Purchase/Switch application does not specifically state the details of the plan then the same shall be processed under the Direct Plan if no distributor code is mentioned in the application. Otherwise it shall be processed under the scheme.

SUSPENSION OF SALE AND REDEMPTION OF UNITS

Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC Board and the Trustees, additionally, the following requirements shall need to be observed before imposing restriction on redemptions:

a) Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:
   i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.
   ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
   iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.

b) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.

c) Imposition of restriction would require specific approval of Board of AMC and Trustees and the same should be informed to SEBI immediately.

d) When restriction on redemption is imposed, the following procedure shall be applied:
   1. No redemption requests up to INR 2 lakh shall be subject to such restriction.
   2. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

RIGHT TO LIMIT REDEMPTIONS

Any Units, which by virtue of these limitations are not redeemed on a particular Business Day, will be carried forward for Redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing load) of the Business Day on which Redemption is made. Under such circumstances, to the extent multiple Redemption requests are received at the same time on a single Business Day, Redemptions will be made on pro-rata basis, based on the size of each Redemption request, the balance amount being carried forward for Redemption to the next Business Day(s). Suspension or restriction of repurchase/ redemption facility under any Scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC Board and the Trustees, intimation would be sent to SEBI in advance providing details of circumstances and justification for the proposed action shall also be informed.
### Comparison of existing schemes with ICICI Prudential Large & Mid Cap Fund

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<th>ICICI Prudential Bluechip Fund</th>
<th>ICICI Prudential Focused Equity Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td>An open ended equity scheme predominantly investing in large cap stocks.</td>
<td>An open ended equity scheme investing in maximum 30 stocks across market-capitalization i.e. focus on multicap.</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID (in %)</strong></td>
<td>Equities &amp; Equity related securities of large cap companies</td>
<td>Equities &amp; Equity related securities of other than large cap companies</td>
</tr>
<tr>
<td></td>
<td>Debt &amp; Money market instruments</td>
<td>Equity &amp; Equity related securities</td>
</tr>
<tr>
<td></td>
<td>0-100</td>
<td>0-20</td>
</tr>
<tr>
<td></td>
<td>80-100</td>
<td>0-20</td>
</tr>
<tr>
<td>Investment Objective</td>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td>Assets under Management (as on September 30, 2022)</td>
<td>Rs. 32,816.66 crores</td>
<td>Rs. 3,626.25 crores</td>
</tr>
<tr>
<td>No. of folios as on September 30, 2022</td>
<td>16,05,787</td>
<td>1,18,675</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<th>ICICI Prudential Value Discovery Fund</th>
<th>ICICI Prudential Large &amp; Mid Cap Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td>An open ended equity scheme following a value investment strategy.</td>
<td>An open ended equity scheme investing in both large cap and mid cap stocks.</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID (in %)</strong></td>
<td>Equity &amp; Equity related instruments</td>
<td>Debt and Money Market Instruments including Units of Debt oriented mutual fund schemes*@$</td>
</tr>
<tr>
<td></td>
<td>Debt &amp; Money market instruments</td>
<td>Equity &amp; Equity related securities of large cap companies</td>
</tr>
<tr>
<td></td>
<td>Equity &amp; Equity related securities of mid cap companies</td>
<td>Equity &amp; Equity related securities of other than mid cap companies</td>
</tr>
<tr>
<td></td>
<td>Debt &amp; Money market instruments</td>
<td>Debt &amp; Money market instruments</td>
</tr>
<tr>
<td></td>
<td>0 - 35</td>
<td>0 - 35</td>
</tr>
<tr>
<td>@ Excluding subscription money in transit before deployment / payout.</td>
<td>$ Any other security as may be permitted by SEBI/ RBI, subject to approval from SEBI / RBI as required.</td>
<td></td>
</tr>
<tr>
<td>* Securitised Debt up to 15% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower.</td>
<td>For the purpose of identification of large cap and mid cap companies, communication provided by SEBI/ AMFI shall be considered. Currently, as per SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/ 114 dated October 06, 2017, large cap companies are defined as 1st -100th company in terms of full market capitalization. Mutual Funds are required to adopt list of stocks prepared by AMFI in this regard.</td>
<td></td>
</tr>
<tr>
<td>Investment Objective</td>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td>Assets under Management (as on September 30, 2022)</td>
<td>Rs. 25,191.64 crores</td>
<td>Rs. 5,689.59 crores</td>
</tr>
<tr>
<td>No. of folios as on September 30, 2022</td>
<td>10,24,646</td>
<td>2,17,608</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<th>ICICI Prudential Banking &amp; Financial Services Fund</th>
<th>ICICI Prudential Dividend Yield Equity Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td>An open ended equity scheme investing in Banking &amp; Financial Services sector.</td>
<td>An open ended equity scheme predominantly investing in dividend yielding stocks.</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID (in %)</strong></td>
<td>Equities &amp; Equity related securities of companies engaged in Banking and Financial Services Sector</td>
<td>Debt &amp; Money market instruments</td>
</tr>
<tr>
<td></td>
<td>Equity &amp; equity related securities of companies other than those engaged in the Banking and Financial Services Sector</td>
<td>Equity &amp; Equity related securities of dividend yielding companies</td>
</tr>
<tr>
<td></td>
<td>Debt &amp; Money market instruments</td>
<td>Other Equity &amp; Equity related securities</td>
</tr>
<tr>
<td></td>
<td>0-20</td>
<td>0-20</td>
</tr>
<tr>
<td>Investment Objective</td>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td>Assets under Management (as on September 30, 2022)</td>
<td>Rs. 5,407.68 crores</td>
<td>Rs. 1,110.15 crores</td>
</tr>
<tr>
<td>No. of folios as on September 30, 2022</td>
<td>10,24,646</td>
<td>2,17,608</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<th>ICICI Prudential Exports &amp; Services Fund</th>
<th>ICICI Prudential FMCG Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td>An open ended equity scheme following Exports &amp; Services theme.</td>
<td>An open ended equity scheme investing in FMCG sector.</td>
</tr>
<tr>
<td>Features of the Scheme</td>
<td>ICICI Prudential Exports &amp; Services Fund</td>
<td>ICICI Prudential Midcap Fund</td>
</tr>
<tr>
<td>------------------------</td>
<td>-----------------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID (in %)</strong></td>
<td>Equity &amp; Equity related securities of companies engaged in Exports &amp; companies engaged in services theme</td>
<td>Equity &amp; equity related securities of companies other than those engaged in Exports &amp; Services theme</td>
</tr>
<tr>
<td></td>
<td>Debt &amp; Money market instruments</td>
<td>Equity &amp; Equity related securities of companies forming part of FMCG sector</td>
</tr>
<tr>
<td></td>
<td>80-100</td>
<td>0-20</td>
</tr>
</tbody>
</table>

**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.

**Assets under Management**
Rs. 1,043.62 crores

**No. of folios as on September 30, 2022**
41,866

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<th>ICICI Prudential Smallcap Fund</th>
<th>ICICI Prudential Infrastructure Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td>An open ended equity scheme predominantly investing in small cap stocks.</td>
<td>An open ended equity scheme following infrastructure theme.</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID (in %)</strong></td>
<td>Equity &amp; Equity related securities of Small Cap Companies</td>
<td>Equity &amp; Equity related securities of other than Small Cap Companies</td>
</tr>
<tr>
<td></td>
<td>Debt &amp; Money market instruments</td>
<td>Equity &amp; equity related securities of companies engaged in infrastructure theme</td>
</tr>
<tr>
<td></td>
<td>65-100</td>
<td>0-35</td>
</tr>
</tbody>
</table>

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

**Assets under Management**
Rs. 4,238.94 crores

**No. of folios as on September 30, 2022**
2,80,009

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<th>ICICI Prudential Midcap Fund</th>
<th>ICICI Prudential Multicap Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td>An open ended equity scheme predominantly investing in mid cap stocks.</td>
<td>An open ended equity scheme investing across large cap, mid cap, and small cap stocks.</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID (in %)</strong></td>
<td>Equity &amp; Equity related securities of mid cap companies</td>
<td>Equity &amp; Equity related securities of other than mid cap companies</td>
</tr>
<tr>
<td></td>
<td>Debt &amp; Money market instruments</td>
<td>Equity &amp; Equity related securities of large cap companies</td>
</tr>
<tr>
<td></td>
<td>65-100</td>
<td>0-35</td>
</tr>
</tbody>
</table>

**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.

**Assets under Management**
Rs. 3,571.67 crores

**No. of folios as on September 30, 2022**
2,05,380

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<th>ICICI Prudential Technology Fund</th>
<th>ICICI Prudential US Bluechip Equity Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td>An open ended equity scheme investing in Technology and technology related sectors.</td>
<td>An open ended equity scheme investing predominantly in securities of large cap companies listed in the United States of America.</td>
</tr>
</tbody>
</table>
The investment objective of the Scheme is to generate long-term capital appreciation by creating a portfolio that is invested predominantly in companies engaged in technology and technology dependent companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

**Features of the Scheme**

<table>
<thead>
<tr>
<th>ICICI Prudential Technology Fund</th>
<th>ICICI Prudential US Bluechip Equity Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Asset Allocation as per SID</strong> (in %)</td>
<td><strong>Type of Scheme</strong></td>
</tr>
<tr>
<td>Equity &amp; Equity related securities of companies engaged in Technology and Technology dependent companies</td>
<td>Equity &amp; Equity related securities of companies other than engaged in Technology and Technology dependent companies</td>
</tr>
<tr>
<td>80-100</td>
<td>0-20</td>
</tr>
</tbody>
</table>
| *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.
Note: The Scheme will not have any exposure to equity and equity related securities issued by Indian companies except for ADRs/ GDRs issued by Indian companies, as stated above. |

**Investment Objective**

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.

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

**Features of the Scheme**

<table>
<thead>
<tr>
<th>ICICI Prudential Long Term Equity Fund (Tax Saving)</th>
<th>ICICI Prudential Pharma Healthcare and Diagnostics (P.H.D) Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td><strong>Investment Objective</strong></td>
</tr>
<tr>
<td>An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID</strong> (in %)</td>
<td><strong>Type of Scheme</strong></td>
</tr>
<tr>
<td>Equities &amp; Equity related securities</td>
<td>Debt securities &amp; Money Market instruments &amp; Cash</td>
</tr>
<tr>
<td>90 – 100</td>
<td>0 – 10</td>
</tr>
<tr>
<td>The AMC may, from time to time, at its absolute discretion, alter modify or delete any of the above restrictions on investments subject to, however, such modifications, changes, alterations, deletions are in conformity with the Regulations and the guidelines governing the Equity Linked Savings Scheme.</td>
<td></td>
</tr>
</tbody>
</table>

**Investment Objective**

To generate long-term capital appreciation through investments made primarily in equity and equity related securities of companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

**Features of the Scheme**

<table>
<thead>
<tr>
<th>ICICI Prudential Manufacturing Fund</th>
<th>ICICI Prudential India Opportunities Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td><strong>Investment Objective</strong></td>
</tr>
<tr>
<td>An open ended equity scheme following manufacturing theme.</td>
<td>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. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID</strong> (in %)</td>
<td><strong>Type of Scheme</strong></td>
</tr>
<tr>
<td>Equity &amp; Equity related securities of manufacturing companies</td>
<td>Other Equity &amp; Equity related securities</td>
</tr>
<tr>
<td>80 – 100</td>
<td>0 – 20</td>
</tr>
<tr>
<td>@ Excluding subscription money in transit before deployment/payout. $ Any other security as may be permitted by SEBI/RBI, subject to approval from SEBI/RBI as required.</td>
<td></td>
</tr>
</tbody>
</table>

**Investment Objective**

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

**Features of the Scheme**

<table>
<thead>
<tr>
<th>ICICI Prudential Bharat Consumption Fund</th>
<th>ICICI Prudential MNC Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td><strong>Investment Objective</strong></td>
</tr>
<tr>
<td>An Open Ended Equity Scheme following Consumption theme.</td>
<td>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 objective of the Scheme would be achieved.</td>
</tr>
<tr>
<td><strong>No. of folios as on September 30, 2022</strong></td>
<td><strong>No. of folios as on September 30, 2022</strong></td>
</tr>
<tr>
<td>Rs. 7,056.49 crores</td>
<td>Rs. 6,024.56 crores</td>
</tr>
<tr>
<td>Rs. 2,536.64 crores</td>
<td>Rs. 2,89,552</td>
</tr>
<tr>
<td>1,47,078</td>
<td>2,89,552</td>
</tr>
</tbody>
</table>
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* | Equity and equity related instruments within MNC space |
80-100 | 0-20 | 0-20 |
| Other equity and equity related securities | Other equity and equity related instruments | 80-100 |
| Debt, units of debt Mutual fund schemes and Money market instruments | Debt, Units of debt Mutual fund schemes and Money market instruments | 0-20 |
| Gold/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) | Gold/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) | 0-20 |

*Indicative list of sectors/industries falling under consumption and consumption related activities or allied sectors are as follows:
1. Automobile including auto components companies,
2. Consumer Goods including consumer durables, consumer non-durables, retailing etc.
3. Energy,
4. Healthcare Services,
5. Media & Entertainment,
6. Pharma,
7. Services such as Commercial and Engineering Services, Hotels Resorts and Recreational Activities, Transportation, Trading, etc.
8. Telecom,
9. Textiles
Please note that the above list is indicative and the Fund Manager may add such other sector/industries which satisfy the consumption theme. The Fund Manager may also add other sectors as may be added in Nifty Consumption Index from time to time.

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

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) criteria |
Asset Allocation as per SID (in %) | Equity & Equity related instruments of companies engaged in commodity and commodity related sectors* | Equity & Equity related instruments of companies following Environmental, Social and Governance (ESG) criteria |
80-100 | 80-100 | 0-20 |
| Other equity and equity related securities | Other Equity and Equity related instruments | 0-20 |
| Debt, Units of debt Mutual Fund schemes and Money market instruments | Debt and Money market instruments, Units of Debt oriented mutual fund schemes and term deposits (margin money) | 0-20 |
| Units issued by REITs/ InvITs | 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) | Preference shares | 0-20 |

*The Scheme will invest in companies classified under ‘Commodities’ as per Industry classification issued by AMFI from time to time. Examples of sectors classified under ‘Commodities’ are as follows:
1. Paper
2. Cement and Cement Products,
3. Metals (including, Ferrous Metals, Non Ferrous Metals, Minerals & Mining etc.),
4. Chemicals,
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. However there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Features of the Scheme | ICICI Prudential Quant Fund | ICICI Prudential Business Cycle Fund |
---|---|---|
Type of Scheme | An open ended equity scheme following Quant based investing theme. | An open ended equity scheme following business cycles based investing theme. |
### ICICI Prudential Quant Fund

**Asset Allocation as per SID (in %)**
- Equity and equity related instruments based on quant model: 80
- Other Equity and Equity related instruments: 20
- Debt and Money market instruments: 0
- Units of Mutual Fund Schemes (including ETFs)*: 0
- Units issued by REITs and InvITs: 0

**Investment Objective**
To generate long-term capital appreciation by predominantly investing in equity and equity related instruments selected based on a quantitative model. However, there can be no assurance or guarantee that the investment objective of the fund would be achieved.

**Features**
- An open-ended dynamic equity scheme investing across large cap, mid cap & small cap stocks.
- To generate long-term capital appreciation by mainly investing in largecap, midcap and smallcap companies.

**Assets under Management (as on September 30, 2022)**
Rs. 4,856.03 crores

**No. of folios as on September 30, 2022**
1,63,990

### ICICI Prudential Business Cycle Fund

**Asset Allocation as per SID (in %)**
- Equity and equity related instruments selected on the basis of business cycle: 100
- Other equity and equity related instruments*: 0
- Debt and Money market instruments, including Units of Debt oriented mutual fund schemes: 20
- Preference shares or any other asset as may be permitted by SEBI from time to time: 20
- Units issued by REITs and InvITs: 10

**Investment Objective**
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. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

**Features**
- An open ended equity scheme following business cycle theme.
- To generate long-term capital appreciation by predominantly in equity & equity related instruments across market capitalization. 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, 2022)**
Rs. 4,856.03 crores

### ICICI Prudential Housing Opportunities Fund

**Asset Allocation as per SID (in %)**
- Debt and Money market instruments, including Units of Debt oriented mutual fund schemes: 20
- Units issued by REITs and InvITs: 10

**Investment Objective**
To generate long-term capital appreciation by investing predominantly in equity and equity related securities of entities engaged in and/or expected to benefit from the growth in housing theme. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

**Features**
- An open ended equity scheme following the Housing theme.
- To generate long-term capital appreciation by investing predominantly in equity & equity related instruments across market capitalization.

**Assets under Management (as on September 30, 2022)**
Rs. 2,781.84 crores

### ICICI Prudential Flexicap Fund

**Asset Allocation as per SID (in %)**
- Equity & Equity related instruments of largecap, midcap and smallcap companies: 65
- Other Equity & Equity related instruments: 35
- Debt instruments, Units of Debt Mutual Fund schemes* and Money market instruments @: 0
- Preference shares: 0
- Units issued by REITs and InvITs: 0

**Investment Objective**
To generate long-term capital appreciation by investing predominantly in equity & equity related instruments across market capitalization. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

**Features**
- An open-ended dynamic equity Scheme investing across large cap, mid cap & small cap stocks.
- To generate long-term capital appreciation by mainly investing in largecap, midcap and smallcap companies.

**Assets under Management (as on September 30, 2022)**
Rs. 11,702.98 crores

**No. of folios as on September 30, 2022**
5,08,463

### ICICI Prudential Transportation & Logistics Fund

**Asset Allocation as per SID (in %)**
- Equity & Equity related securities of entities involved in logistics theme: 80
- Other Equity & Equity related instruments: 20
- Debt instruments, Units of Debt Mutual Fund schemes* and Money market instruments @: 0
- Units issued by REITs and InvITs: 0

**Investment Objective**
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. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

**Features**
- An open ended equity scheme following transportation and logistics theme.
- The objective of the scheme is to generate long term capital appreciation by mainly investing in sectors and stocks at different stages of business cycles.

**Assets under Management (as on September 30, 2022)**
Rs. 1,224.11 crores

**No. of folios as on September 30, 2022**
5,08,463

### ICICI Prudential PSU Equity Fund

**Asset Allocation as per SID (in %)**
- Equity & Equity related instruments of Public Sector Undertakings: 80
- Other Equity & Equity related instruments: 20
- Debt instruments, Units of Debt Mutual Fund schemes* and Money market instruments @: 0
- Units issued by REITs and InvITs: 0

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

**Features**
- An open-ended equity scheme following PSU theme.
- The objective of the scheme is to generate long term capital appreciation by mainly investing in sectors and stocks at different stages of business cycles.

**Assets under Management (as on September 30, 2022)**
Rs. 1,224.11 crores

**No. of folios as on September 30, 2022**
56,019
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 assets may not earn dividend or where lesser dividend is declared by a company the schemes are vulnerable to instances where investments in 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.

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 assets may not earn dividend or where lesser dividend is declared by a company the schemes are vulnerable to instances where investments in 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.

Risks associated with investment in unlisted securities: Except for any securities issued by an associate or group company, the scheme cannot invest in unlisted 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: Money Market 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.

Ventures into the purchase 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.

RISKS ASSOCIATED WITH INVESTMENT IN ADR/GDR/ FOREIGN SECURITIES:
It is AMC’s belief that the investment in ADRs/GDRs/overseas securities offers
new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. These risks may be greater than those permissible under regulation 52 of SEBI Regulations and would not be borne by the scheme.

**RISKS ASSOCIATED WITH INVESTING IN DERIVATIVES:**

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

2. The Fund may use derivatives instruments like Stock Index Futures, Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Schemes to specific risks associated with derivatives.

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

4. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustrate those expenses exceeding expenses under regulation 52 of SEBI Regulations.

5. The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments.

6. The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:
   - Lack of opportunity available in the market.
   - The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
   - Execution Risk: The prices which are seen on the screen need not be the prices which will take.

**Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset.

Exchanges could raise the initial margin, variation margin or other forms of margin on derivative contracts, impose one sided margins or insist that execution will take place at a price which is different from the price at which execution will actually take place.

**RISK FACTORS WITH RESPECT TO IMPERFECT HEDGING USING INTEREST RATE FUTURES:**

An Interest Rate Futures is an agreement to buy or sell a debt instrument at a specified future date at a price that is fixed today. Interest Rate Futures are exchanged on futures exchanges and are cleared through clearing houses. In case of imperfect hedging, the portfolio can be a mix of:

1. Corporate Bonds and Government securities
2. Only Corporate debt securities
3. Only government securities with different maturities

**Risk of mismatch between the instruments:** The risk arises if there is a mismatch between the price movements in derivative instrument used to hedge, compared to the price movement of the underlying assets being hedged. For example when IRF which has government security as underlying is used, to hedge a portfolio that has corporate debt providing they are considered appropriate in terms of the overall investment objectives of the Schemes. Since the Schemes would invest only partially in ADRs/GDRs/overseas securities, investors are advised to examine the correlation between the price movements of the Schemes and the underlying asset.

**Correlation weakening and consequent risk of regulatory breach:** SEBI Regulation mandates minimum correlation criterion of 0.9 (calculated on a 90 day basis) between the portfolio hedged and the derivative instrument used for hedging. In cases where correlation falls below 0.9, a rebalancing period of 5 working days has been permitted. Inability to satisfy this requirement to restore the correlation level to the stipulated level, within the stipulated period, due to difficulties in rebalancing may lead to a lapse of the exemption for the particular strategy. The entire derivative exposure would then need to be included in gross exposure, which may result in gross exposure in excess of 100% of net asset value.

**RISKS ASSOCIATED WITH INVESTING IN SECURITISED DEBT:**

Securities lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower would return the securities or cash in case of default of the borrower. Default Fund based on the last re-computation of the Default Fund or specified threshold having been reached shall not exceed 5 times of its contribution to the default fund for the segments and a loss of the security segment if it has taken a loss through default. However, it may be noted that a member shall have the right to submit resignation by the other clearing member (the defaulting member).

Thus the scheme is subject to risk of the initial margin and default fund contribution being involved in the event of failure of any settlement obligations. In addition, the scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

Investors are requested to refer to section “How will the Scheme allocate its assets?” for maximum permissible exposure to Securities Lending & Borrowing.

**Risks associated with investing in Tri Party Repo through CCL (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; however, the settlement and counterparty risks considerably for transactions in the said segments.

CCIL maintains pre-funded resources in all the clearing segments to cover potential losses arising from default of members in the event that defaulting member is unable 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.

**Risks associated with Investing in Securitised Debt through Risky Primary Lending Transactions:**

Valuation of securitized assets is based on the application of a “run-off” model. The “run-off” model is based on credit enhancements and the risk is dependent on the credit rating assigned to the securitized assets. SEBI Regulation allows the entire derivative exposure to be included in gross exposure, which may result in gross exposure in excess of 100% of net asset value.

Investors are requested to refer to section “How will the Scheme allocate its assets?” for maximum permissible exposure to Securities Lending & Borrowing.

**RISKS ASSOCIATED WITH SHORT SELLING & SECURITIES LENDING:**

Securities lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower would return the securities or cash in case of default of the borrower. Default Fund based on the last re-computation of the Default Fund or specified threshold having been reached shall not exceed 5 times of its contribution to the default fund for the segments and a loss of the security segment if it has taken a loss through default. However, it may be noted that a member shall have the right to submit resignation by the other clearing member (the defaulting member).

Thus the scheme is subject to risk of the initial margin and default fund contribution being involved in the event of failure of any settlement obligations. In addition, the scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

Investors are requested to refer to section “How will the Scheme allocate its assets?” for maximum permissible exposure to Securities Lending & Borrowing.
may be further mitigated through over-collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on the liquidity of the security and market conditions at that time. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

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

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

The Scheme proposes to invest in equity and equity related securities of large and mid-cap companies. Hence, concentration risk is expected to be high, however, since it will be a multi sectoral fund without any sector bias, sector specific risk is expected to be relatively low.

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

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

Risk on coupon servicing

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

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

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

Risk of write-down or conversion into equity

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

Risk of instrument not being called by the Issuer

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

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

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

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

Risk associated with Equity investments

Concentration Risk
Concentration risk represents the potential losses arising from heavily lopsided exposure to a particular group of sectors or securities.

The Schemes will try and mitigate this risk by investing in large number of companies so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.

Concentration Risk

Derivatives Risk
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 analyses different from those associated with stocks and bonds.

Markets Risk
The scheme is vulnerable to movements in the prices of securities investeed 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 deriving. The Schemes may use derivatives to limit this risk.

Liquidty Risk
The liquidity of the Scheme’s investments is inherently restricted by trading volumes in the securities in which it invests.

As such the liquidity of stocks that the 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.

Market Risk/ Interest Rate Risk
As with all debt securities, changes in interest rates may affect the Scheme’s Net Asset Value as the prices of securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

The scheme subject to applicable regulations shall have the options 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 option and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. All currency derivatives trade, if any will be done only through the stock exchange platform.

Risk associated with Debt investment

Market Risk

Credit Risk
Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).

Currency Risk
The Scheme will invest in foreign securitiees as permitted by the concerned regulatory authorities in India. Since the assets will 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 option and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. All currency derivatives trade, if any will be done only through the stock exchange platform.

Liquidity or Marketability Risk
This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).

The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and over-collateralized corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.

The Schemes will endeavor to minimize liquidity risk by investing in securities having a relatively liquid market.

Credit Risk
Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).

Management analysis will be used for identifying company specific risks. 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 used.
## Risks associated with Debt investment

<table>
<thead>
<tr>
<th><strong>Reinvestment Risk</strong></th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Currency Risk</strong></th>
<th>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. All currency derivatives trade, if any will be done only through the stock exchange platform.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Scheme will invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will 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.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Derivatives Risk</strong></th>
<th>The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Interest Rate Swaps will be done with approved counter parties under pre-approved ISDA agreements. Interest rate swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.</th>
</tr>
</thead>
<tbody>
<tr>
<td>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 analyses different from those associated with stocks and bonds. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the “counter party”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.</td>
<td></td>
</tr>
</tbody>
</table>
SCHEME PERFORMANCE RECORD

ICICI Prudential Large & Mid Cap Fund
Growth Option (As of September 30, 2022)

<table>
<thead>
<tr>
<th>Period</th>
<th>Scheme</th>
<th>Benchmark Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year</td>
<td>4.46%</td>
<td>1.39%</td>
</tr>
<tr>
<td>3 Years</td>
<td>20.59%</td>
<td>21.19%</td>
</tr>
<tr>
<td>5 Years</td>
<td>12.73%</td>
<td>13.97%</td>
</tr>
</tbody>
</table>

Since Inception (July 9, 1998) 18.03% 14.25%

Past performance may or may not be sustained in future. • Returns: CAGR • Benchmark is Nifty Large Midcap 250 TRI

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Return (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 21-22</td>
<td></td>
</tr>
<tr>
<td>FY 20-21</td>
<td></td>
</tr>
<tr>
<td>FY 19-20</td>
<td></td>
</tr>
<tr>
<td>FY 18-19</td>
<td></td>
</tr>
<tr>
<td>FY 17-18</td>
<td></td>
</tr>
</tbody>
</table>

TAX BENEFITS OF INVESTING IN THE MUTUAL FUND:
Investors are advised to refer to Statement of Additional Information (SAI) available on the website of AMC viz; www.icicipruamc.com and also independently refer to his 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) by 11.00 p.m. on every business day.

On the website of Association of Mutual Funds in India - AMFI (HYPERLINK “http://www.amfindia.com” www.amfindia.com) by 11.00 p.m. on every business day, and also in English and Hindi newspapers on the following manner:

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

FOR INVESTOR GRIEVANCES PLEASE CONTACT:

Name and Address of Registrar

Computer Age Management Services Limited (CAMSI), New No. 10, Old No. 178, Opps, to Hotel Palm Grove, MGR - 400 003
Salai (K.H.Road) Chennai - 600 034

Name, address, telephone number, fax number, e-mail address of ICICI Prudential Mutual Fund

Mr. Rajen Kotak - Investor Relations Officer, 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon, Mumbai 400 063

Tel No.: 022 26852000, Fax No.: 022-2686 8313

e-mail - enquiry@icicipruamc.com

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

• AMC i.e. www.icicipruamc.com
• AMFI i.e. www.amfindia.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 websites 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 half-year respectively, Mutual Funds/ AMCs 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

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.

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 please update their e-mail address for receipt of通告. 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 SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, 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 at least 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.
For above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of retail investors from B30 cities shall be credited back to the scheme in case distribution expenses incurred for bringing inflows from retail investors from B30 cities; provided that if inflows from retail investors from B30 cities are less than the 30 per cent of the gross new inflows from B30 cities (ii) expenses not exceeding of 0.30 per cent of daily net assets, if the new procedure: i. The addendum detailing the changes will be attached to Scheme Information Documents and key information memorandum. The addendum will be circulated to all distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock. ii. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office. iii. The introduction of the exit load along with the details will be stamped in the acknowledgment slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load. iv. A public notice shall be provided on the website of the AMC in respect of such changes.

Recurring Expenses:
As per the Regulations, the maximum recurring expenses (2.25%) that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as indicated in the table below:

<table>
<thead>
<tr>
<th>First Rs. 500 crore</th>
<th>Next Rs. 2,500 crore</th>
<th>Next Rs. 2,125 crore</th>
<th>Next Rs. 3,000 crore</th>
<th>Next Rs. 5,000 crore</th>
<th>Next Rs. 40,000 crore</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.25%</td>
<td>2.00%</td>
<td>1.75%</td>
<td>1.60%</td>
<td>1.50%</td>
<td>1.05%</td>
<td>1.05%</td>
</tr>
</tbody>
</table>

The above expense percentage excludes additional expenses that can be charged towards: (i) expenses under the Regulation 52(A)(ii), (ii) 30 bps for gross 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.

(i) 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.

(ii) 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 up to 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) Regulations, 1996.

Further, the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage/transaction cost on the date and above the said 12 bps and 5 bps 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.

Provided that if the 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 at the time.

POLICY FOR DECLARATION OF INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW POLICY):
As per the SEBI (MF) Regulations, the Mutual Fund shall despatch to the Unit Holders, IDCW warrants within 15 days from the record date. IDCWs will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCWs 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 be endorsed in favor of 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 dispatch IDCW within 15 days, the AMC shall be liable to pay interest at the rate of 15% per annum to the Unit Holders. With respect to payment of interest in the event of failure of dispatch of IDCW payments within the stipulated time period, the interest for the delayed payment of IDCW shall be calculated from the record date.

The payment of unclaimed redemption & IDCW amount will be as per SEBI circular dated Feb 25, 2016 and July 30, 2021 and any other circular published by SEBI from time to time.

It should, however, be noted that actual distribution of IDCWs 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 distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

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 registered valid Unit Account Number (PAN) and email id of the first unit holder as per KYC records.

For folios not included in the Consolidated Account Statement (CAS), the AMC shall send an email indicates an account statement to the investors on a monthly basis. The CAS shall be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder per KYC records.

2. For folios not included in the Consolidated Account Statement (CAS), the AMC shall send an email on the anniversary/quarterly/monthly date of allotment of units, if any, to those Unit Holders whose names appear in the Register of Unit Holders on the date of allotment.

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/traversal 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 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 and the holding pattern has to be same in all folios across all Mutual Funds for CAS.

Further, 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 of all unit holders for the period of six months shall be sent to the address of the unitholders on half yearly basis, or 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 possible).
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 to 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).

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 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.

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. Individuals/HuF can register up to 5 different bank accounts for a folio, whereas non-individuals can register up to 10 different bank accounts for a folio.

Investments through systematic routes: In case of registration requests for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ IDCW Transfer, are received without any distributor code, the same shall be by default registered under ICICI Prudential Large & Mid Cap Fund - Direct Plan. Similarly, in case of existing SIP/STP/IDCW Transfer registrations without distributor code, all future instalments after the Effective Date shall be processed under the Direct Plan.

Redemption requests: Where Units under a Scheme are held under both the Plans, the investor must clearly state the Plan in which the redemption/switch request has to be processed, failing which the request will be processed under the ICICI Prudential Large & Mid Cap Fund. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.

Note: The Scheme was approved by the Directors of ICICI Prudential Trust Limited by circulation on March 23, 1998. The Trustees have ensured that the Scheme approved by them was new a product offered by ICICI Prudential Mutual Fund and is not a minor modification of the exiting Schemes.

For ICICI Prudential Asset Management Company Limited

Sd/-

Nimesh Shah
Managing Director
Common Application Form for Lump sum/Systematic Investments Plan

**BROKER CODE (ARN CODE)/RI/PMRN CODE#**

<table>
<thead>
<tr>
<th>SUB-BROKER ARN CODE</th>
<th>SUB-BROKER CODE (As allotted by ARN holder)</th>
<th>Employee Unique Identification No. (EUIN)</th>
</tr>
</thead>
</table>

**#By mentioning RIA/PMRN code, I/we authorize you to share 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 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.

**TRANSACTION CHARGES FOR APPLICANTS THROUGH DISTRIBUTORS ONLY** [Refer Instruction XII]

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

   **SOLE/1st APPLICANT**

<table>
<thead>
<tr>
<th>Mr. Ms. M/s</th>
<th>FIRST</th>
<th>MIDDLE</th>
<th>LAST</th>
</tr>
</thead>
<tbody>
<tr>
<td>KYC Id No.¥</td>
<td>Enclosed (Please ✔)</td>
<td>KYC Acknowledgement Letter</td>
<td></td>
</tr>
<tr>
<td>Date of Birth**</td>
<td>D D M M Y Y Y Y</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

   **2nd APPLICANT**

<table>
<thead>
<tr>
<th>Mr. Ms. M/s</th>
<th>FIRST</th>
<th>MIDDLE</th>
<th>LAST</th>
</tr>
</thead>
<tbody>
<tr>
<td>KYC Id No.¥</td>
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<tr>
<td>Date of Birth**</td>
<td>D D M M Y Y Y Y</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

   **3rd APPLICANT**

<table>
<thead>
<tr>
<th>Mr. Ms. M/s</th>
<th>FIRST</th>
<th>MIDDLE</th>
<th>LAST</th>
</tr>
</thead>
<tbody>
<tr>
<td>KYC Id No.¥</td>
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<td>KYC Acknowledgement Letter</td>
<td></td>
</tr>
<tr>
<td>Date of Birth**</td>
<td>D D M M Y Y Y Y</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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**

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Account Type</th>
<th>IFSC Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enclosed (Please ✔)</td>
<td>Savings</td>
<td></td>
</tr>
<tr>
<td>Enclosed (Please ✔)</td>
<td>Current</td>
<td></td>
</tr>
<tr>
<td>Enclosed (Please ✔)</td>
<td>NRI</td>
<td></td>
</tr>
<tr>
<td>Enclosed (Please ✔)</td>
<td>NRO</td>
<td></td>
</tr>
<tr>
<td>Enclosed (Please ✔)</td>
<td>FCNR</td>
<td></td>
</tr>
</tbody>
</table>

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

   **ICICI Prudential**

<table>
<thead>
<tr>
<th>Plan:</th>
<th>Option:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enclosed (Please ✔)</td>
<td></td>
</tr>
</tbody>
</table>

4. **PAYMENT DETAILS**

<table>
<thead>
<tr>
<th>Investment Amount</th>
<th>Mode of Payment</th>
<th>DD Charges (if applicable)</th>
<th>Total Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enclosed (Please ✔)</td>
<td>Cheque</td>
<td>DD</td>
<td>Funds Transfer</td>
</tr>
</tbody>
</table>

   **APPLICATION NO.**

<table>
<thead>
<tr>
<th>Existing Folio No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enclosed (Please ✔)</td>
</tr>
</tbody>
</table>

   | Date of Birth** |
   | D D M M Y Y Y Y |

**APPLICATION NO.**

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

**ACKNOWLEDGEMENT SLIP** (Please Retain this Slip)

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

Name of the Investor: ______________________ |

Date of Birth: DD MM YYYY |

SIGNATURE: ______________________ |

Declaration for “execution-only” transaction (only where EUIN box is left blank) (Refer Instruction No. XIII). – I 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.

**Mandatory Enclosures** (Please tick ✔)

| Enclosed (Please ✔) | Cheque Copy | Bank Statement |

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. V(e). Third Party Payment Declaration form is available in www.icicipruamc.com or ICICI Prudential Mutual Fund branch offices.

Updated and Approved on September 27, 2022.
5. CORRESPONDENCE DETAILS OF SOLE-FIRST APPLICANT:

Correspondence Address (Please provide full address) *

Overseas Address (Mandatory for NRI / FI Applicants)

Tel. ______ Office ______ Residence ______

First Unitholder:

Mobile ______ Email ______

Mobile No. * provided pertain to: [Please tick (√)]

Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐

Dependent Parents ☐ Guardian ☐ IPMS ☐ 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 ✔ of the frequencies to receive Account Statement through e-mail:

☑ Daily ☐ Weekly ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Annually

* Mandatory information - If left blank the application is liable to be rejected. ☑
** Mandatory in case the Sole/First applicant is minor and/or if investing in Retirement Fund. ☑

For KYC requirements, please refer to the instruction Nos. II(b) & X

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

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

Beneficiary Account Number (NSDL 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

First Applicant / Guardian

Place/City of Birth Country of Birth Country of Citizenship / Nationality

Second Applicant

Third Applicant

10. KYC DETAILS (Mandatory)

Occupation [Please tick (√)]

Solo/First Applicant

Private Sector Service ☐ Housewife ☐

Public Sector Service ☐ Student ☐

Government Service ☐ Forex Dealer ☐

Business ☐ Professional ☐ Agriculturist ☐ Retired ☐

Second Applicant

Private Sector Service ☐ Housewife ☐

Public Sector Service ☐ Student ☐

Government Service ☐ Forex Dealer ☐

Business ☐ Professional ☐ Agriculturist ☐ Retired ☐

Third Applicant

Private Sector Service ☐ Housewife ☐

Public Sector Service ☐ Student ☐

Government Service ☐ Forex Dealer ☐

Business ☐ Professional ☐ Agriculturist ☐ Retired ☐

Scheme Name ______ Plan ______ Option/Sub-option ______ Payment Details

Amt. ______ Cheque/DD No. ______ dtd. ______

Bank & Branch ______
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:

<table>
<thead>
<tr>
<th>Name and address of Nominee(s) (Mandatory)</th>
<th>PAN of the Nominee (Guardian PAN to be quoted if Nominee is minor) (Mandatory)*</th>
<th>Relationship with Sole / First unit holder</th>
<th>Date of Birth (Mandatory)*</th>
<th>Name and address of Guardian (Mandatory if Nominee is Minor)*</th>
<th>Signature of Nominee / Guardian*</th>
<th>Guardian’s Relationship with Nominee* (Attach proof)</th>
<th>Allocation % to each nominee (Mandatory) (Aggregates should be 100%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

* 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.

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 objective, 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 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 222 899 (MTNL/BSNL) or 1800 200 6666 (Others).
Application No.

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

PERIOD

From

To

Sign: ____________________________

Name as in bank records:

1. ______________________________

2. ______________________________

3. ______________________________

DECLARATION: I/We hereby declare that the particulars given on this mandate are correct and complete and express my willingness and authorise to make payments referred above through participants in NACH (Any other mode as may be permitted by the AMC from time to time). I/We hereby confirm to the AMC and any mutually agreed distributor thereof, the details of my/our investment in ICICI Prudential Mutual Fund shall be made from my/our above mentioned bank account with your Bank and to debit my/our account for any charges towards mandate verification, registration, transactions, transactions, returns, etc., as applicable.

I/We hereby declare that the particulars given on this mandate are correct and complete and express my willingness and authorize to make payments referred above through participants in NACH (Any other mode as may be permitted by the AMC from time to time). I/We hereby confirm to the AMC and any mutually agreed distributor thereof, the details of my/our investment in ICICI Prudential Mutual Fund shall be made from my/our above mentioned bank account with your Bank and to debit my/our account for any charges towards mandate verification, registration, transactions, transactions, returns, etc., as applicable.

SIP Registration-Cum-Mandate Form for SIP

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

Bank a/c number

Name of customer's bank

IFSC or MICR

an amount of Rupees

Maximum Amount (Rupees in words)

FREQUENCY

[ ] Mthly  [ ] Dly  [ ] Hrly [ ] Wky  [ ] As & when presented

DEBIT TYPE

[ ] Fixed Amount  [ ] Maximum Amount

SIP Registration-Cum-Mandate Form for SIP

Folio No./Application No.

Date of Birth

Registration via Existing OTM

[Please tick ✓]

Folio/1st Applicant

Mr./Ms./M/s

First

Middle

Last

Scheme: ICICI PRUDENTIAL

OPTION:

SUB-OPTION:

INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION

FREQUENCY:

AEP FREQUENCY

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

Each SIP Amount: Rs.

In words:

SIP Frequency: [ ] Daily (only business days)  [ ] Weekly** ( )  [ ] Fortnightly** ( )  [ ] Monthly ( )  [ ] Quarterly*

*In case of Quarterly SIP only frequency is available under SIP TOP UP. **Fortnightly is available on 1st and 16th of each month, as applicable. ***Investors can choose any day of the week from Monday to Friday to register under weekly frequency. #In case the chosen date is a non-business day, the transaction would be processed on the next business day. *Number of installments have to be mentioned only in case of Daily/Weekly/Fortnightly frequencies. (Refer T&C no. 120)

SIP Date:

DATE

SIP Start Month/Year

M M Y Y Y Y

DATE

SIP End Month/Year

M M Y Y Y Y

EXISTING OTM FIRST INSTALLMENT BANK DETAILS:

Cheque/DD No.

Cheque/DD Amount Rs.

A/c No.

Bank Name

DEMAT ACCOUNT STATEMENT DETAILS (OPTIONAL – PLEASE REFER INSTRUCTION NO. 19)

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

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

(Please sign overleaf)

ACKNOWLEDGEMENT SIP

(To be filled in by the investor)

Name of the investor:

Folio No./Application No.

Acknowledgement Stamp

☐ SIP TOP UP

Ant. Rs.

☐ TOP UP CAP

Ant. Rs.

OR

Month-Year:

Please sign overleaf
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 • SIP start date, end date • Account type to be selected • Name as per bank records • Transaction type to be selected • Maximum amount to be mentioned.

GENERAL INSTRUCTIONS

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

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

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

The investor hereby agrees to indemnify and not hold responsible, AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, the Registrars & Transfer (R&T) agent and the service providers incase for any delay/wrong debits on the part of the bank for executing the 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 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 model), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV.

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

| Sole/First Holder | 2nd Holder | 3rd Holder |
TERMS AND CONDITIONS

SIP Payment through NACH

1. The bank account provided for NACH should be participating in NACH clearing respectively.
2. Investors can choose any preferred date of the month as SIP debit date. In case of change in chosen date on a Non-Business Day or a date which is not available in a particular month, the SIP will be processed on the next applicable 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 first date of 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 the month following the submission of the SIP request.
4. 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 the SIP request and the first triggered SIP installment.
5. The investor agrees to abide by the terms and conditions of NACH facilities for the minimum amount prescribed for SIP under relevant scheme.
6. 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 first date of 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 the month following the submission of the SIP request.
7. The investor agrees to abide by the terms and conditions of NACH facilities for the minimum amount prescribed for SIP under relevant scheme.

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
   - Amount will remain constant from Top-Up Cap date/amount till the end of SIP tenure.
2. Variable TOP-UP
   - Amount will be determined by the investor.

Installment No(s) From Date To Date Monthly SIP Installation Amount SIP Top-Up Amount SIP Amount with TOP-UP

<table>
<thead>
<tr>
<th>Installment No(s)</th>
<th>From Date</th>
<th>To Date</th>
<th>Monthly SIP Installation Amount</th>
<th>SIP Top-Up Amount</th>
<th>SIP Amount with TOP-UP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 12</td>
<td>7-Jan-16</td>
<td>7-Dec-16</td>
<td>2000</td>
<td>100</td>
<td>2100</td>
</tr>
<tr>
<td>13 to 24</td>
<td>7-Jan-17</td>
<td>7-Dec-17</td>
<td>2100</td>
<td>100</td>
<td>2200</td>
</tr>
<tr>
<td>25 to 36</td>
<td>7-Jan-18</td>
<td>7-Dec-18</td>
<td>2200</td>
<td>100</td>
<td>2300</td>
</tr>
<tr>
<td>37 to 48</td>
<td>7-Jan-19</td>
<td>7-Dec-19</td>
<td>2400</td>
<td>100</td>
<td>2500</td>
</tr>
<tr>
<td>49 to 60</td>
<td>7-Jan-20</td>
<td>7-Dec-20</td>
<td>2600</td>
<td>100</td>
<td>2700</td>
</tr>
</tbody>
</table>

Variable 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 maximum Rs.10 lakh.

Installment No(s) From Date To Date Monthly SIP Installation Amount Top-Up Amount SIP Amount with TOP-UP

<table>
<thead>
<tr>
<th>Installment No(s)</th>
<th>From Date</th>
<th>To Date</th>
<th>Monthly SIP Installation Amount</th>
<th>Top-Up Amount</th>
<th>SIP Amount with TOP-UP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 12</td>
<td>7-Jan-16</td>
<td>7-Dec-16</td>
<td>2000</td>
<td>N/A</td>
<td>2000</td>
</tr>
<tr>
<td>13 to 24</td>
<td>7-Jan-17</td>
<td>7-Dec-17</td>
<td>2000</td>
<td>100</td>
<td>2100</td>
</tr>
<tr>
<td>25 to 36</td>
<td>7-Jan-18</td>
<td>7-Dec-18</td>
<td>2000</td>
<td>100</td>
<td>2200</td>
</tr>
<tr>
<td>37 to 48</td>
<td>7-Jan-19</td>
<td>7-Dec-19</td>
<td>2000</td>
<td>100</td>
<td>2300</td>
</tr>
<tr>
<td>49 to 60</td>
<td>7-Jan-20</td>
<td>7-Dec-20</td>
<td>2000</td>
<td>100</td>
<td>2400</td>
</tr>
</tbody>
</table>

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

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

In the event of any dispute, the AMC will have the right to interpret and decide the matter in its own discretion.

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 shall always be equal to the maximum amount mentioned in 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 Top-up 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.

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 be 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.
[Document text]
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)

<table>
<thead>
<tr>
<th>Signature(s)</th>
<th>First Holder</th>
<th>2nd Holder</th>
<th>3rd Holder</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>
### 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 the case 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 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 a 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 date of the SIP request and the first triggered SIP installment is less than 30 days. SIP of previosly registered schemes will be processed after the application of cut-off date. The oldest date available is 15th of each month.
4. The investor agrees to abide by the terms and conditions of NACH facilities of Reseerve Bank of India (RBI).
5. New investor: the 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 for any damages/compensation for any loss or 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 and/or without processing.
7. In case of “At Par” Cheques, investors need to mention the MICR No. of their 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. Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6.
10. SIP TOP-UP – 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 to subscribed limit on Micro SIP folio.
11. The investor agrees to avail the SIP top up facility and authorize his/her bank to execute the NACH/SI for a further increase in investment from his/her designated account.
12. SIP TOP-UP:
   - **Top-Up Amount:** SIP TOP-UP amount shall be processed on the next working day.
   - **Top-Up Frequency:** SIP TOP-UP frequency is at half yearly and yearly basis. The minimum SIP percentage amount that can be added to a SIP investment in the respective scheme.
   - **Top-Up investment amount:** SIP TOP-UP amount will be capped at a default amount of Rs.10 lakhs.

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

<table>
<thead>
<tr>
<th>Installment</th>
<th>From Date</th>
<th>To Date</th>
<th>Monthly SIP Installment (Rupees)</th>
<th>SIP Top-Up Amount (Rupees)</th>
<th>SIP Amount with TOP-UP (Rupees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 12</td>
<td>7-Jan-16</td>
<td>7-Dec-16</td>
<td>2000</td>
<td>N.A</td>
<td>2000</td>
</tr>
<tr>
<td>13 to 24</td>
<td>7-Jan-17</td>
<td>7-Dec-17</td>
<td>2000</td>
<td>N.A</td>
<td>2000</td>
</tr>
<tr>
<td>25 to 36</td>
<td>7-Jan-18</td>
<td>7-Dec-18</td>
<td>2100</td>
<td>100</td>
<td>2200</td>
</tr>
<tr>
<td>37 to 48</td>
<td>7-Jan-19</td>
<td>7-Dec-19</td>
<td>1900</td>
<td>200</td>
<td>2100</td>
</tr>
<tr>
<td>49 to 60</td>
<td>7-Jan-20</td>
<td>7-Dec-20</td>
<td>2300</td>
<td>100</td>
<td>2400</td>
</tr>
</tbody>
</table>

**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 SIP percentage amount that can be added to a SIP investment in the respective scheme is 10% and in multiples 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-

<table>
<thead>
<tr>
<th>Installment</th>
<th>From Date</th>
<th>To Date</th>
<th>Monthly SIP Installment (Rupees)</th>
<th>SIP Top-Up Amount (Rupees)</th>
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<td>7-Dec-20</td>
<td>2300</td>
<td>100</td>
<td>2400</td>
</tr>
</tbody>
</table>

### Investor can either opt for Fixed Top-Up facility or Variable Top-Up facility under SIP Top-Up.

In case the investor opts for fixed Top-Up amount less than Variable top-up plan, then in case the TOP-UP facility is not opted by ticking the appropriate box and/or is not selected, the TOP-UP facility may not be registered.

In case, 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 to subscribed amount on Micro SIP folio.

The investor agrees to avail the SIP top up facility and authorize his/her bank to execute the NACH/SI for a further increase in investment 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 pre-specified amount. The fixed pre-specified amount is the 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 Cap amount.

- **Cap Month-Year:** It is the date from which SIP Top-Up amount will cease and last 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 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.

### DEMAT/NON-DEMATE MODE:

Investors have an option to hold the Units in dematerialized form. By providing DP details, units shall be allotted to the investor’s 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 holder with the Depository Participant. If the details mentioned in the application are incomplete/incorrect or not matched with the Depository application, the units will be allotted in the name of the unit holders who are allotted units in demat mode must have a beneficiary account with a Depository Participant (DP) of the depositories i.e. National Securities Depository 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 (ELSS). The investors shall note that for holding the units in demat form, the provisions laid in the SID and the rules prevailing in the scheme and any other prevailing guidelines made 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 the Depository Participants. Units held in demat form will be automatically 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 Unit holder has opted for IDCW payout option under SIP, the funds will be reinvested in the respective schemes at the minimum IDCW 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/ Schemes as per the prevailing ELSS limits of the Scheme at the time of declaration. If the IDCW amount is less than the minimum IDCW payout limit, will not be applicable to investors holding their units in Demat mode. For said applicable Scheme, the amount will be paid out or reinvested as per the option selected by the unit holder 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.17/2009/2012 published on October 1, 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 submitted 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 ECS form, as available on 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 Investor 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 acknowledgement 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 such correction/overwriting that 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) Applicants 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 (PEPs) 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/official/military officers, senior executives of state-owned corporations, important political party officials, etc.

II. UNITHOLDERS INFORMATION

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

b) New Applicant

1. Name and address must be given in full (P.O. Box Address is not sufficient). In the case of NRI/PIO/FI investors, an overseas address must also be provided.

2. Name of the guardian alongwith relationship must be mentioned, if the investments are being made on behalf of a minor. Guardian of the minor should either be a natural guardian i.e. father or mother or a court appointed legal guardian. Joint holding is not allowed, if the first applicant is minor.

Incise 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, KSEB, CBSE etc containing the minor’s date of birth, or

c) Passport of minor

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 notedised photo copy of the court order should be submitted alongwith the application.

3. Minor Attaining Majority - Status Change:

On minor attaining majority, the unit holder shall submit a letter along with the documents as mentioned in the respective application form.

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) New Bank Mandate.

iv) 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’s 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)

v) KYC and PAN of the major.

III. BANK DETAILS

1. Please provide the bank account details, account type and account number, which is mandatory as per Securities Exchange Board of India circular No. SEBI/MOR/4/2004/15, dated 15.12.1998. Incase of investment in the name of Minor, payment for investment must be from the bank account of the minor or from a joint account of the minor with the guardian only or else the transaction is liable to be rejected. Applications without a bank mandate 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 number alongwith to the 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 throughElectronic mode where details are available.

Investors/Unit Holders are requested to note that, any one of the following documents shall be submitted if cheques provided alongside 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 account 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 office after verification of original instrument (photos), with designation, employee number and seal.

6. Confirmation by the bank manager with seal, designation and employee number on the bank’s letterhead confirming the bank mandate status of the applicant.

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's Mutual Fund provides a facility to the investors to register their accounts with up to five individual bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals). The 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, however, specifies 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.)**

- **Documents**
  - 1. Resolution/Authorisation to invest
  - 2. List of Authorised Signatories with 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

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

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

<table>
<thead>
<tr>
<th>Documents</th>
<th>Companies</th>
<th>Societies</th>
<th>Partnership Firms</th>
<th>Investments through POA</th>
<th>Trusts</th>
<th>NRIs</th>
<th>Files</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Resolution/Authorisation to invest</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>2. List of Authorised Signatories with Signature(s)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>3. Memorandum &amp; Articles of Association</td>
<td>✓</td>
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<td>4. Trust Deed</td>
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<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

- **g)** For Flips copy of the SEBI registration certificate should be provided. In case of corporates or individuals investors, all the necessary documents are to be submitted along with the application.

**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 Prevention of Money Laundering Act (PMLA) 2002 and Prevention of Money Laundering Act (PMLA) 2002 dated January 24, 2013, investors (other than Individuals) are required to provide details of UBO(s). In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

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

- **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 above, please intimate us within 30 days.

- **j)** All the switch request received on the last day of the NFO scheme shall be reversed and credited back to the source scheme, in case the scheme is aborted due to not meeting Minimum Target amount or Minimum No. Of Investors.

**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 DDs.

- **b)** Investors opting for the SIP Facility, need to fill the Common Application Form. If the payment option is NACH/SS, investor also need to fill in 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 installment amounts.

- **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/SS, the investors are required to submit a cancelled cheque or a photostat 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 his/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.

- **1. Option:** 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 subsequent SIP installments should be paid 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:** In case all the installments (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 SIP 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.

**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 TOPUP 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.100.

Please view below illustration for Fixed TOP-UP:

<table>
<thead>
<tr>
<th></th>
<th>SIP Tenure: 07 Jan 2015 to 07 Dec 2020</th>
<th>Monthly SIP Installment: Rs. 2000/-</th>
</tr>
</thead>
<tbody>
<tr>
<td>TopUp Amount: Rs. 100/-</td>
<td>TopUp Frequency: Yearly</td>
<td></td>
</tr>
<tr>
<td>Installment Nos.</td>
<td>From Date</td>
<td>To Date</td>
</tr>
<tr>
<td>1 to 12</td>
<td>07 Jan-16</td>
<td>07 Dec-16</td>
</tr>
<tr>
<td>13 to 24</td>
<td>07 Jan-17</td>
<td>07 Dec-17</td>
</tr>
<tr>
<td>25 to 36</td>
<td>07 Jan-18</td>
<td>07 Dec-18</td>
</tr>
<tr>
<td>37 to 48</td>
<td>07 Jan-19</td>
<td>07 Dec-19</td>
</tr>
<tr>
<td>49 to 60</td>
<td>07 Jan-20</td>
<td>07 Dec-20</td>
</tr>
</tbody>
</table>

**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 TOPUP 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.100.

Please view below illustration for Variable TOP-UP:

<table>
<thead>
<tr>
<th></th>
<th>SIP Tenure: 07 Jan 2015 to 07 Dec 2020</th>
<th>Monthly SIP Installment: Rs. 2000/-</th>
</tr>
</thead>
<tbody>
<tr>
<td>TopUp percentage: 10%</td>
<td>TopUp Frequency: Yearly</td>
<td></td>
</tr>
<tr>
<td>Installment Nos.</td>
<td>From Date</td>
<td>To Date</td>
</tr>
<tr>
<td>1 to 12</td>
<td>07 Jan-16</td>
<td>07 Dec-16</td>
</tr>
<tr>
<td>13 to 24</td>
<td>07 Jan-17</td>
<td>07 Dec-17</td>
</tr>
<tr>
<td>25 to 36</td>
<td>07 Jan-18</td>
<td>07 Dec-18</td>
</tr>
</tbody>
</table>
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 feature may not be applicable. In a scenario where investor selects multiple % option under variable SIP Top-up, 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.

7-Dec-19
2930
2660
266
240
Rate of Charges of Demand Draft(s)
e) Investors residing at places other than where the AMC Customer Service Centers/ Collection Centers are located.
In case of non selection of the SIP variable Top-up amount will be capped at a default amount of Rs.10,000/ .
SIP amount will remain constant from Top-up Cap date/amount till the end of SIP tenure. 

Registration of OTM/Bank Debt Mandate Facility: As an investor (we hereby request you for the facility of OTM/Debt Mandate and carrying out of additional purchase/redeemption/switch in/your folio through Call Centre and/or also authorize the distributor(s) to initiate the above transactions on/your behalf. In this regard we also authorize the AMC, on behalf of ICICI Prudential Mutual Fund (Mutual Fund) to call/email at/our/our 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 phone number is not available on delayed or non-receipt 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 and AMC/ICICI Prudential responsible in this regard. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which result in a delay in application of NAV.
I/we hereby agree and confirm to inform AMC promptly in case of any changes. I/we agree and request for the demand draft.

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 above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form as stated below:
(1) Determining the identity of the Investor and the person making the payment
(2) Obtaining necessary declaration from the Investor/undethor and the person making the payment.
(3) Verifying the source of funds to ensure that funds have come from the drawer’s account only.

The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form as stated below:
(1) Payment made by a Corporate to its Agents/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.
(2) Payment made by a Corporate to its Agents/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.

Any such pre-funded instrument issued by the Bank against cash, shall be debited to the pre-registered payee account credit to the registered payee account of the first named unit holder. In case the top-up facility is not opted by ticking the appropriate box and/or frequency is not selected, the top-up feature may not be applicable. In a scenario where investor selects multiple % option under variable SIP Top-up, higher percentage will be considered.

The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form as stated below:
(1) Payment made by a Corporate to its Agents/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.
(2) Payment made by a Corporate to its Agents/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.

5) Payment made by a Corporate to its Agents/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.
ii. A first time investor may be charged Rs.150/- as transaction charge per subscription of
Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 transaction charge
be submitted to their Depository Participant(s). Units held in demat form will be freely transferable,
to demat mode or vice versa at a later date, such request along with the necessary form should
CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode
request that Units held in dematerialized form are freely transferable except units held in
direct credit facility arrangements from time to time / withdraw direct credit facility from the banks, based on its experience
the problem of misselling even if the employee/relationship manager/sales person leave the
XIII. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN) : Investors procuring advisory
amounts, as applicable.
when signed by the Units holder's Guardian. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special
executive廣gate, based on his assessment of various factors including the service rendered by
The AMC / Trustee reserve the right to send any communication in physical mode. 
the AMC or at the change notified in the electronic mode of the main distributor or sub broker). Further,
EUIN will not be applicable for overseas distributors who comply with the requirements as per
the identification number issued by the AMC, which will be included in the account opening
the AMC / Registrar must be notified within 7 days.
the Scheme'. Accordingly, the transaction charges would be deducted from the subscription
they follow the scheme of a particular fund or a series of schemes of a fund. The Units holder is notified
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:
X. KNOW YOUR CUSTOMER (KYC) NORMS: With effect from 1st January, 2011, KYC (Know Your Customer) norms have to be All investors / nominees investing in the AMC's scheme will be charged 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. However, a nominee or mandatorily undergoes KYC verification (KYC or PDS) requirement 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
XI. DEMAT/NON-DEMAT MODE: Investors have an option to hold the Units in dematized 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 details of the investor, the application shall be rejected. The AMC / Registrar reserves the right to demand signatures, as applicable
SIGNATURES: 
While processing the redemption / switch out request in case the AMC/
Arbitration. The AMC / Trustee reserve the right to change any of the above details, as may be necessary.
XII. TRANSACTION CHARGES

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 amount in 4 equal installments.

In case of new investment made through Systematic Investment Plan (SIP), 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/platform viz. NSE Mutual Fund Platform (“NMF-IT”) 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 credited to the investor's demat account in the case of the main distributor or sub broker. However, upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by such distributor.
Transaction Charges shall not be deducted if:
- Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).
- Purchase/subscription made in demat mode through stock Exchange, irrespective of investment amount.
CAS/ Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment.
XIII. DATA SECURITY NORMS: Investors are requested to note that EUIN is applicable for transactions such as
- Purchases, Switches, Registrations of SIP/STP/Trigger/Transfer of Income Distribution cum Capital Withdrawal Plan and EUIN is not applicable for transactions such as Installments under SIP/Trigger/Transfer of Income Distribution cum Capital Withdrawal option Reinvestment, Redemption, SWP Registration, Zero Balance Facio creation and installments under Income Distribution cum Capital Withdrawal option Transfer Plans.
Investors are requested to note that EUIN is largely applicable to sales/income cases of non individual investors / nominees operating in the capacity of the main distributor or sub broker. Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per
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 authorization the POA holder to sign the relevant documents, as applicable.

In the case of application under POA or by a Non-Individual (i.e. Company, Trust, society, partnership firm etc.) and the POA holder has been authorized for making payments on behalf of another individual or a Non-Individual, a POA should be provided separately. The POA should contain the signature of the investor (POA Donor) and the POA holder. The AMC / Registrar reserves the right to reject the application if the POA is not properly executed and/or not accompanied by necessary documents or information. The POA holder should be an individual or a Non-Individual who is authorized for making payments on behalf of another individual or a Non-Individual.

In case of corporate or any non-individual investors, a list of authorized 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.) and the POA holder has been authorized for making payments on behalf of another individual or a Non-Individual, a POA should be provided separately. The POA should contain the signature of the investor (POA Donor) and the POA holder. The AMC / Registrar reserves the right to reject the application if the POA is not properly executed and/or not accompanied by necessary documents or information. The POA holder should be an individual or a Non-Individual who is authorized for making payments on behalf of another individual or a Non-Individual.

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