An open ended equity scheme predominantly investing in small cap stocks.

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.

For the purpose of identification of small 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, small cap companies are defined as 250th company onwards in terms of full market capitalization.

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

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

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

Continuous offer for units at NAV based prices. Face value of units of the Scheme is Rs. 10/- per unit.
KEY SCHEME FEATURES OF ICICI PRUDENTIAL SMALLCAP FUND

INVESTMENT STRATEGY (contd.) In addition to the above, the AMC in selecting scrips will also 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. For investments in small 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 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 levels 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.

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. 10 for Risk Mitigation Factors

PLANS AND OPTIONS Plans: (1) ICICI Prudential Smallcap Fund; (2) ICICI Prudential Smallcap 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

The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans.

Default Plan & Option Default Plan: ICICI Prudential Smallcap Fund - Direct Plan (Application without distributor code), ICICI Prudential Smallcap Fund (Application with distributor code) • Default Option: Growth option • Sub-option: Reinvestment of Income Distribution cum capital withdrawal (IDCW Reinvestment) sub-option

Systematic Investment Plan Daily, Weekly, Fortnightly & Monthly: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of instalments - 6)
Quarterly: Minimum Rs. 5000/- in multiples of Re. 1 (Minimum number of instalments - 4)
This scheme is also Eligible for Freedom SIP

Systematic Withdrawal Plan Any Amount, Please refer to note 6 for further details.

Minimum amount applicability is at the time of registration

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 facilaties.

APPLICABLE NAV 000

MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS

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

IN CASE OF SWITCH-INS

Minimum application amount for switch ins – Rs. 5,000 and any amount thereafter
Minimum additional application amount for 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 at the authorised centre for accepting such request.

BENCHMARK INDEX Nifty Smallcap 250 TRI

IDCW POLICY The Trustee may approve the distribution of IDCWs 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) Mr. Harish Bihani (Managing this fund for 3 years and 11 months since November 2018). In addition to the Fund Managers managing this Fund, Ms. Priyanka Khandelwal is the dedicated fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.

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

FOLIOS: 2,80,009
AUM: Rs. 4,238.94 crores

SCHEME PERFORMANCE Please refer to page 9 for performance

EXPENSES OF THE SCHEME

a) Load Structure: Entry Load Not Applicable. In terms of SEBI circular no. SEBI/IMD/CIR No.4/16/230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units **$$

<table>
<thead>
<tr>
<th></th>
<th>ICICI Prudential Smallcap Fund</th>
<th>ICICI Prudential Smallcap Fund - Direct Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2.21%</td>
<td>0.64%</td>
</tr>
</tbody>
</table>

(Actual Recurring Expenses Excludes GST on Management Fees)

b) Actual Recurring Expenses for the previous financial year ended March 31, 2022 (% of NAV)

[Note: The actual recurring expenses are based on the average net assets under management for the financial year ending March 31, 2022.]

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-option
SIP Pause is a facility that allows investors to pause their investments. In case of switch from one scheme to another scheme received before the cut-off time, closing NAV of the day shall be applicable. For Switch-ins of any amount:

1. For purchase of any amount:
   - In respect of valid applications received after the cut-off time of the next business day - the closing NAV of the day shall be applicable.
   - Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

For Switch-ins of any amount:

- "Switch Out" shall be treated as redemption application and accordingly, closing NAV of the day shall be applicable based on the cut-off time for redemption followed for various type of schemes.
- "Switch In" shall be treated as purchase application and accordingly for unit allotment, closing NAV of the day will be applicable on which the funds are available for utilization.

**APPPLICABLE NAV FOR PURCHASE, INCLUDING SWITCH IN:**

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

For Purchase of any amount:

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

For Switch-ins of any amount:

- Switch Out shall be treated as redemption application and accordingly, closing NAV of the day will be applicable based on the cut-off time for redemption followed for various type of schemes.
- Switch In shall be treated as purchase application and accordingly for unit allotment, closing NAV of the day will be applicable on which the funds are available for utilization.

**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. 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, entered through the official web portal of the AMC viz. www.iciciguide.com, your cut-off timings for arriving at applicable Net Asset Value (NAV) shall be:
   - The time at which, the transaction is confirmed at the webserver of AMC, such time shall be considered as final and binding for determining the cut-off time.
   - There can be no assurance that the investment objective of the Scheme will be realized.
3. 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 or till further notice.
4. 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 said request(s). Any existing registration will continue to remain in force until the instructions as applicable are confirmed to have been effected.
5. Submission of separate forms/transaction slips for Trigger Option/Systematic Withdrawal Plan (SWP) facility:
   - Investors who wish to opt for Trigger Option/Systematic Withdrawal Plan/Systematic Transfer Plan facility have to submit their request(s) in a separate designated forms/transaction slips. In case, if AMC do not receive such request in separate designated forms/transaction slips, it reserves the right to reject such request(s).
6. Processing of Transaction-cum-Redemption request(s): If an investor submits redemption/switch-out request(s) for transmission cases it will be processed after the under mentioned time and date format,
   - The time of registration only.

7. The Trustee reserves the right to change/modify the exit load at later date for the Scheme(s).
8. As per the Regulations, the Fund shall dispatch redemption proceeds within 28 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.
9. The AMC will endeavour to have the cancellation of registered SIP mandate within 30 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. The investor(s) may request for a physical account statement by writing to the Scheme Information Document (CID) Prudential AMC had entered into an arrangement with certain banks for direct credit of redemption and IDCWproceeds if the investors have a bank mandate in any of the specified banks. However, the Fund reserves the right to issue a payment instrument in place of this electronic payment facility, and will not be responsible for any delay on the part of the bank for executing the direct credit.
11. The AMC will endeavour to have the cancellation of registered SIP mandate within 30 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.

For monthly periodic holdings:


**Waiver of Load for Direct Applications:** Not applicable. (Refer note 13 on page 3)

**Daily Net Asset Value (NAV):** Publicatie: Refer to page 12

**For Investor please contact:** Refer to page 12

**Unitholders’ Information:** Refer to page 12

**Scheme’s Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors):** (Refer to page 9)


**Scheme’s Portfolio Turnover Ratio as on September 30, 2022:** 0.36 times
Mutual Funds are required to adopt list of stocks prepared by AMFI in this regard.

Instruments including Debt & Money market instruments

SEBI / RBI as required.

For the purpose of identification of large 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.

@ Excluding subscription money in transit before deployment / payout.

* Securitised Debt up to 15% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower.

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. Mutual Funds are required to adopt list of stocks prepared by AMFI in this regard.

To generate long-term 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.

To generate long-term capital appreciation by investing in a well-diversified portfolio of value stocks.

As a result of the above considerations, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

There can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

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.

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, 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 constrains 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. 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.

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

d) When redemption on imposition is followed, 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, AMC 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.

Comparison of existing schemes with ICICI Prudential Smallcap Fund
<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 and Financial Services Sector</td>
<td>An open ended equity scheme investing in Bank and Financial Services Sector</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID (in %)</strong></td>
<td>Equity &amp; Equity related securities of companies engaged in Banking and Financial Services Sector</td>
<td>Equity &amp; Equity related securities of companies engaged in Banking and Financial Services Sector</td>
</tr>
<tr>
<td></td>
<td>Debt &amp; Money market instruments</td>
<td>Debt &amp; Money market instruments</td>
</tr>
<tr>
<td><strong>Investment Objective</strong></td>
<td>To generate long-term capital appreciation to unit holders by investing 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><strong>Assets under Management (as on September 30, 2022)</strong></td>
<td>Rs. 5,407.68 crores</td>
<td>Rs. 1,110.15 crores</td>
</tr>
<tr>
<td><strong>No. of folios as on September 30, 2022</strong></td>
<td>2,27,018</td>
<td>40,114</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><strong>Asset Allocation as per SID (in %)</strong></td>
<td>Equity &amp; Equity related securities of companies engaged in Exports &amp; Services sector</td>
<td>Equity &amp; Equity related securities of companies engaged in Banking and Financial Services Sector</td>
</tr>
<tr>
<td></td>
<td>Debt &amp; Money market instruments</td>
<td>Debt &amp; Money market instruments</td>
</tr>
<tr>
<td><strong>Investment Objective</strong></td>
<td>To generate capital appreciation and income distribution to unit holders by investing predominantly in equity/equity related securities of the companies belonging to Exports &amp; Services industry. 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 through investments made primarily in equity &amp; equity related securities forming part of the companies other than those engaged in Exports &amp; Services sector.</td>
</tr>
<tr>
<td><strong>Assets under Management (as on September 30, 2022)</strong></td>
<td>Rs. 1,043.62 crores</td>
<td>Rs. 892.79 crores</td>
</tr>
<tr>
<td><strong>No. of folios as on September 30, 2022</strong></td>
<td>41,886</td>
<td>41,869</td>
</tr>
</tbody>
</table>

<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 predominately 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 companies engaged in Infrastructure theme</td>
</tr>
<tr>
<td></td>
<td>Debt &amp; Money market instruments</td>
<td>Debt &amp; Money market instruments</td>
</tr>
<tr>
<td><strong>Investment Objective</strong></td>
<td>The primary objective of the Scheme is to seek to generate capital appreciation by predominantly investing in equity and equity related securities of small cap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</td>
<td>To generate capital appreciation and income distribution to unit holders by investing predominantly in equity/equity related securities of the companies belonging to the infrastructure theme. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</td>
</tr>
<tr>
<td><strong>Assets under Management (as on September 30, 2022)</strong></td>
<td>Rs. 4,238.94 crores</td>
<td>Rs. 2,025.80 crores</td>
</tr>
<tr>
<td><strong>No. of folios as on September 30, 2022</strong></td>
<td>2,80,009</td>
<td>1,27,702</td>
</tr>
</tbody>
</table>

<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 predominately investing in mid cap stocks.</td>
<td>An open ended equity scheme investing across large cap, mid cap, small cap stocks.</td>
</tr>
</tbody>
</table>
### ICICI Prudential Midcap Fund

<table>
<thead>
<tr>
<th>Asset Allocation as per SID (in %)</th>
<th>ICICI Prudential Midcap Fund</th>
<th>ICICI Prudential Multicap Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity &amp; Equity related securities of mid cap companies</td>
<td>65-100 0-35</td>
<td>Equity &amp; Equity related securities of large cap companies 75 – 100</td>
</tr>
<tr>
<td>Equity &amp; Equity related securities of other than mid cap companies</td>
<td>0-35</td>
<td>Debt &amp; Money market instruments 0 – 25</td>
</tr>
</tbody>
</table>

For the purpose of identification of 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, mid cap companies are defined as 101st – 250th company in terms of full market capitalization. Mutual Funds are required to adopt list of stocks prepared by AMFI in this regard.

### Investment Objective

The primary objective of the Scheme is to seek to generate capital appreciation through investments 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

- **(as on September 30, 2022)**
  - Rs. 3,571.67 crores

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

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### ICICI Prudential Technology Fund

<table>
<thead>
<tr>
<th>Asset Allocation as per SID (in %)</th>
<th>ICICI Prudential Technology Fund</th>
<th>ICICI Prudential US Bluechip Equity Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity &amp; Equity related securities of companies engaged in Technology and Technology dependent sectors</td>
<td>80-100 0-20</td>
<td>Equity &amp; Equity related securities 80 – 100</td>
</tr>
<tr>
<td>Equity &amp; Equity related securities of companies other than engaged in Technology and Technology dependent companies</td>
<td>0-20</td>
<td>Debt &amp; Money market instruments 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.

### Assets under Management

- **(as on September 30, 2022)**
  - Rs. 8,705.49 crores

- **No. of folios as on September 30, 2022**
  - 16,34,880

---

### ICICI Prudential Long Term Equity Fund (Tax Saving)

<table>
<thead>
<tr>
<th>Asset Allocation as per SID (in %)</th>
<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>Equities &amp; Equity related securities</td>
<td>90 – 100 0 – 10</td>
<td>Equity &amp; Equity related instruments of Pharma, Healthcare, diagnostics, wellness and allied companies 80 – 100</td>
</tr>
<tr>
<td>Debt securities &amp; Money Market instruments &amp; Cash</td>
<td>0 – 20</td>
<td>Debt &amp; Equity related instruments of other than Pharma, healthcare, diagnostics, wellness and allied companies 0 – 20</td>
</tr>
</tbody>
</table>

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.

### 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.

### Assets under Management

- **(as on September 30, 2022)**
  - Rs. 9,929.49 crores

- **No. of folios as on September 30, 2022**
  - 7,40,548
<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<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>An open ended equity scheme following manufacturing theme.</td>
<td>An open ended equity scheme following special situations theme.</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID (in %)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity &amp; Equity related securities of manufacturing companies</td>
<td>Other Equity &amp; Equity related securities</td>
<td>Debt and Money Market Instruments, including Units of Debt oriented mutual fund schemes@$</td>
</tr>
<tr>
<td>80 – 100</td>
<td>0 – 20</td>
<td>0 – 20</td>
</tr>
<tr>
<td>0 - 20</td>
<td>0 – 20</td>
<td>0 – 20</td>
</tr>
<tr>
<td>Investment Objective</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>
<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>
</tbody>
</table>

| Assets under Management (as on September 30, 2022) | Rs. 616.03 crores | Rs. 6,024.56 crores |
| No. of folios as on September 30, 2022 | 35,588 | 2,89,552 |

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<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>An Open Ended Equity Scheme following Consumption theme.</td>
<td>An open ended equity scheme following MNC theme.</td>
</tr>
<tr>
<td><strong>Asset Allocation as per SID (in %)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity and Equity Related instruments of companies engaged in consumption and consumption related activities or allied sectors*</td>
<td>Other equity and equity related securities</td>
<td>Debt, units of debt Mutual fund schemes and Money market instruments</td>
</tr>
<tr>
<td>80-100</td>
<td>0-20</td>
<td>0-20</td>
</tr>
<tr>
<td>0-20</td>
<td>0-20</td>
<td>0-20</td>
</tr>
</tbody>
</table>

*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.

The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities within MNC space. 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. 1,887.60 crores | Rs. 1,328.46 crores |
| No. of folios as on September 30, 2022 | 60,740 | 82,273 |

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<th>ICICI Prudential Commodities Fund</th>
<th>ICICI Prudential ESG Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Scheme</strong></td>
<td>An open ended equity scheme investing primarily in commodities and commodity related sectors.</td>
<td>An open ended equity scheme investing in companies identified based on the Environmental, Social and Governance (ESG) theme.</td>
</tr>
<tr>
<td>Features of the Scheme</td>
<td>ICICI Prudential Commodities Fund</td>
<td>ICICI Prudential ESG Fund</td>
</tr>
<tr>
<td>------------------------</td>
<td>----------------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td><strong>Investment Objective</strong></td>
<td>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.</td>
<td>To generate long-term capital appreciation by investing in a diversified basket of companies identified based on the Environmental, Social and Governance (ESG) criteria. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</td>
</tr>
<tr>
<td><strong>Assets under Management (as on September 30, 2022)</strong></td>
<td>Rs. 715.29 crores</td>
<td>Rs. 1,372.06 crores</td>
</tr>
<tr>
<td><strong>No. of folios as on September 30, 2022</strong></td>
<td>73,721</td>
<td>62,682</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<th>ICICI Prudential Quant Fund</th>
<th>ICICI Prudential Business Cycle Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Investment Objective</strong></td>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Assets under Management (as on September 30, 2022)</strong></td>
<td>Rs. 62.82 crores</td>
<td>Rs. 4,856.03 crores</td>
</tr>
<tr>
<td><strong>No. of folios as on September 30, 2022</strong></td>
<td>6,977</td>
<td>1,63,990</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Features of the Scheme</th>
<th>ICICI Prudential Flexicap Fund</th>
<th>ICICI Prudential Housing Opportunities Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Investment Objective</strong></td>
<td>To generate long-term capital appreciation by investing predominantly in equity &amp; equity related instruments across market capitalization. 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 by investing in equity and equity related instruments 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.</td>
</tr>
<tr>
<td><strong>Assets under Management (as on September 30, 2022)</strong></td>
<td>Rs. 11,702.98 crores</td>
<td>Rs. 2,781.84 crores</td>
</tr>
<tr>
<td><strong>No. of folios as on September 30, 2022</strong></td>
<td>5,08,463</td>
<td>1,03,308</td>
</tr>
<tr>
<td>Features of the Scheme</td>
<td>ICICI Prudential Transportation &amp; Logistics Fund</td>
<td>ICICI Prudential PSU Equity Fund</td>
</tr>
<tr>
<td>------------------------</td>
<td>------------------------------------------------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td>Type of Scheme</td>
<td>An open ended equity scheme following transportation and logistics theme.</td>
<td>An open-ended equity scheme following the PSU theme.</td>
</tr>
<tr>
<td>Asset Allocation as per SID (in %)</td>
<td>80 100</td>
<td>Equity &amp; Equity related instruments of Public Sector Undertakings 80 100</td>
</tr>
<tr>
<td></td>
<td>0 20</td>
<td>Other Equity &amp; Equity related instruments 0 20</td>
</tr>
<tr>
<td></td>
<td>0 20</td>
<td>Debt instruments, Units of Debt Mutual Fund schemes* and Money market instruments @ and Preference Shares 0 20</td>
</tr>
<tr>
<td></td>
<td>0 10</td>
<td>Units issued by REITs and INVITs 0 10</td>
</tr>
<tr>
<td>Investment Objective</td>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td>Assets under Management (as on September 30, 2022)</td>
<td>Since the Scheme is a new scheme, these details are not available. Rs. 1,224.11 crores</td>
<td></td>
</tr>
<tr>
<td>No. of folios as on September 30, 2022</td>
<td>Since the Scheme is a new scheme, these details are not available. 56,019</td>
<td></td>
</tr>
</tbody>
</table>

**SCHEME’S PORTFOLIO HOLDINGS:**

*a) Top 10 Holdings as on September 30, 2022*

<table>
<thead>
<tr>
<th>Company</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>CCIL</td>
<td>9.94%</td>
</tr>
<tr>
<td>Rolex Rings Ltd.</td>
<td>4.27%</td>
</tr>
<tr>
<td>Inox Leisure Ltd.</td>
<td>3.59%</td>
</tr>
<tr>
<td>CCL Products (India) Ltd.</td>
<td>3.38%</td>
</tr>
<tr>
<td>Krishna Institute of Medical Sciences</td>
<td>3.23%</td>
</tr>
<tr>
<td>KEI Industries Ltd.</td>
<td>3.15%</td>
</tr>
<tr>
<td>V-Mart Retail Ltd.</td>
<td>2.99%</td>
</tr>
<tr>
<td>Arvind Fashions Ltd.</td>
<td>2.89%</td>
</tr>
<tr>
<td>Mahindra Lifespace Developers Ltd.</td>
<td>2.79%</td>
</tr>
<tr>
<td>Cyient Ltd.</td>
<td>2.74%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>38.97%</strong></td>
</tr>
</tbody>
</table>

Term Deposits have been excluded in calculating Top 10 holdings’ exposure.

*b) Sector wise holdings as on September 30, 2022*

<table>
<thead>
<tr>
<th>Sector</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare</td>
<td>12.66%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>11.07%</td>
</tr>
<tr>
<td>Cash, Cash Equivalents and Net Current Assets</td>
<td>9.87%</td>
</tr>
<tr>
<td>Automobile And Auto Components</td>
<td>9.57%</td>
</tr>
<tr>
<td>Financial Services</td>
<td>8.84%</td>
</tr>
<tr>
<td>Capital Goods</td>
<td>7.65%</td>
</tr>
<tr>
<td>Services</td>
<td>6.67%</td>
</tr>
<tr>
<td>Information Technology</td>
<td>5.77%</td>
</tr>
<tr>
<td>Consumer Durables</td>
<td>5.33%</td>
</tr>
<tr>
<td>Fast Moving Consumer Goods</td>
<td>4.91%</td>
</tr>
<tr>
<td>Reality</td>
<td>4.48%</td>
</tr>
<tr>
<td>Chemicals</td>
<td>3.84%</td>
</tr>
<tr>
<td>Media Entertainment &amp; Publication</td>
<td>3.59%</td>
</tr>
<tr>
<td>Construction</td>
<td>2.40%</td>
</tr>
<tr>
<td>Construction Materials</td>
<td>1.51%</td>
</tr>
<tr>
<td>Metals &amp; Mining</td>
<td>0.93%</td>
</tr>
<tr>
<td>Textiles</td>
<td>0.62%</td>
</tr>
<tr>
<td>Industrial Manufacturing</td>
<td>0.29%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

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

**RISK PROFILE OF THE SCHEME:**

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

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

**Investing in Equities**

- Investors may note that AMC/Fund Manager’s investment decisions may not always be profitable, as actual market movements may be at variance with anticipated trends. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Schemes to make intended securities purchases due to settlement problems could cause the Schemes to miss certain investment opportunities.
- The value of the Schemes’ investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down.
- Investors may note that IDCWs due only when declared and there is no assurance that a company (even though it may have a track record of payment of IDCWs in the past) may continue paying IDCW in the future. As such, the schemes are vulnerable to instances where investments in securities may not earn IDCW or where lesser IDCWs declared by a company in subsequent years in which investments are made by schemes. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay IDCW, the performance of the schemes may be adversely affected due to such factors.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of the Schemes’ investments is inherently restricted by trading volumes in the securities in which it invests.
- Fund manager endeavors to generate returns based on certain past statistical trend. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
- In case of abnormal circumstances it will be difficult to complete the square off transaction due to liquidity being poor in stock futures/spot market. However fund will aim at taking exposure only into liquid stocks where there will be minimal risk to square off the transaction. The Schemes investing in foreign securities will be exposed to settlement risk, as different countries have different settlement periods.
- The schemes are also vulnerable to movements in the prices of securities invested by the schemes which again could have a material bearing on the overall returns from the schemes. These stocks, at times, may be relatively less liquid as compared to growth stocks.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Schemes or business prospects of the Company in any particular sector.

**Risks associated with investment in ADR/GDR/Foreign Securities / Overseas ETFs**

It is AMC’s belief that the investment in ADRs/GDRs/overseas securities / Overseas ETFs offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the schemes. Since the Schemes would invest only partially in ADRs/ GDRs/overseas securities / Overseas ETFs, there may not be readily available and widely accepted benchmarks to measure performance of the Schemes. To manage

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*Investors can also obtain Scheme’s latest monthly portfolio holding from the website of AMC i.e. http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx*
Risks associated with foreign currency and interest rate exposure, the Scheme may use derivatives for efficient portfolio management including hedging and in accordance with conditions prescribed by or SEBI/RBI from time to time. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currency relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of the other restrictions on investments.

Offshore investments will be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Scheme in excess of the ceiling on expenses prescribed by and consistent with costs relative to the Indian Rupee. The replication of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of the other restrictions on investments.

The Scheme may use derivatives instruments like Stock/Index Futures or other derivative instruments for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines. Usage of derivatives will expose the mutual fund to certain risks inherent to such derivatives. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify such opportunities. 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 risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments.

The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:
- Lack of opportunity to be sold in the market.
- The risk of mis-pricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.
- Basis Risk: This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset being hedged.
- Exchanges could raise the initial margin, variation margin or other forms of margin in derivative contracts, impose one sided margins or insist that margins be placed in cash. All of these might force positions to be unwound at a loss, and might materially impact returns.
- Risks associated with investing in Tri-Party Repo through CCIL (TREPS): The mutual fund is a member of securities segment and Tri-Party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-Party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transaction settlements.

CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to meet the losses. The sequence in which the above resources are used is known as the “Default waterfall”. As per the waterfall mechanism, after the defaulters margins and the defaulters collateral in 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.

The scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). However, the Scheme may at such time have the right to submit a resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of the Scheme towards replenishment of the fund in the 7 days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower.

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

Apart from the risk factors mentioned above, ICICI Prudential Smallcap Fund scheme is exposed to certain specific risk, which are as mentioned below –

While small/mid cap stocks give an opportunity to go beyond the usual large blue chip stocks and present possible higher capital appreciation, it is important to note that small/mid cap stocks can be riskier and more volatile on a relative basis. Therefore, the Scheme may use derivatives to limit this risk. An equity scheme. The Schemes may use derivatives to limit this risk. 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 invest in derivative instruments that require investment in foreign currencies relative to the INR.

The Scheme may invest in derivatives as permitted under the Regulations. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. No OTC contracts will be entered into.

As such the liquidity of stocks that the Scheme 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.

Currency Risk: The Scheme will invest in foreign securities as permitted by or SEBI/RBI including but not restricted to derivative contracts, forward currency exchange contracts, currency futures, written call options and purchased put options (currency swap contracts), to manage foreign exchange movements arising out of investments made in foreign currency.

All currency derivatives trade, any will be done only through the stock exchange platform.
<table>
<thead>
<tr>
<th>Risks associated with Debt investment</th>
<th>Risk mitigation strategy</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Market Risk/ Interest Rate Risk:</strong> As with all debt securities, changes in interest rates may affect the Scheme’s Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.</td>
<td>In a rising interest rates scenario the scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent.</td>
</tr>
<tr>
<td><strong>Liquidity or Marketability Risk:</strong> This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).</td>
<td>The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. The Schemes will however, endeavor to minimize liquidity risk by investing in securities having a relatively liquid market.</td>
</tr>
<tr>
<td><strong>Credit Risk:</strong> 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).</td>
<td>Management analysis will be used for identifying company specific risks. Management’s past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer’s financial statements will be undertaken.</td>
</tr>
<tr>
<td><strong>Reinvestment Risk:</strong> 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>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.</td>
</tr>
<tr>
<td><strong>Currency Risk:</strong> 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>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.</td>
</tr>
<tr>
<td><strong>Derivatives Risk:</strong> 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>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.</td>
</tr>
</tbody>
</table>
The AMC shall provide a feature wherein a link is provided to the investors to their registered email address to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. Further, from October 1, 2021 the portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

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

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

Half Yearly Results:
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 atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

SEEDING OF AADHAAR NUMBER
Investors are advised to refer to Statement of Additional Information (SAI) available on the website of AMC viz; www.icicipruamc.com.

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

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

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

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

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

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

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

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

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

However, the option to charge “transaction charges” is at the discretion of the distributors. The distributors may waive the charges based on “type of the Scheme”. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

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

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

Transaction Charges shall not be deducted if:

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

EXPENSES UNDER THE SCHEME:
Load Structure:

The AMC is not applicable. In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the Schemes of the Mutual Fund.

Mr. Rajen Kotak - Investor Relations Officer, Computer Age Management Services Limited (CAMS), 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon, Mumbai - 400 063
Tel: 022 26862000, Fax No.: 022-2686 8313
e-mail: enquiry@icicipruamc.com
Exit Load:
- 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out within 1 Year from the date of allotment.
- NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 Year from the date of allotment.

Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under specified SEBI Circular No. SEBI/IMD/CIR No. 10/22701/03 dated 12th December 2003, such redemption / switch will not be subject to exit load.

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

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

Units issued on reinvestment of IDCWs shall not be subject to exit load. Any imposition or enhancement in the load shall be applicable on prospective investments only.

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

i. The addendum detailing the changes will be attached to Scheme Information Documents and key information memorandum. The amendment/s will be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memorandum 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 direct sales brokers.

iii. The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the approval of change in such event.

iv. A public notice shall be provided on the website of the AMC in respect of such changes.

The investor is requested to check the prevailing load structure of the Scheme before investing.

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 shown in the table below:

<table>
<thead>
<tr>
<th>First Rs. 500 crore</th>
<th>Next Rs. 250 crore</th>
<th>Next Rs. 1,250 crore</th>
<th>Next Rs. 3,000 crore</th>
<th>Next Rs. 5,000 crore</th>
<th>Next Rs. 40,000 crores</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) 5 bps under the Regulation 52(6A)(c), ii) 30 bps for gross new inflows from retail investors from B30 cities and iii) Goods and Services tax on investment management and advisory fees. The same is more specifically elaborated below.

Providing to SEBI circular no. CIR/IMD/DF/21/2013 dated September 13, 2012, SEBI/IO/IMD/DF/CIR/P/2018/16 dated February 02, 2018, SEBI/IO/IMD/DF/CIR/P/2018/137 dated October 22, 2018 and SEBI (Mutual Funds) Second Amendment Regulations, 2012 and and SEBI ( Mutual Funds) Fourth Amendment Regulations, 2018, following additional costs or expenses may be charged to the scheme, namely;

(i) The AMC may charge Goods and Services tax on investment and advisory fees to the scheme in the fund in addition to the maximum limit of total expenses rate 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 defined 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 the daily net assets of the Scheme. However, any amount of expenses shall not be charged if exit load is not levied or not applicable to the Scheme.

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

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

Expenses over and above the prescribed limit shall be charged / borne in accordance with the Regulations prevailing from time to time.

STAMP DUTY:

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

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, warrants for withdrawal of IDCWs to the 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 to redeem/reinvest IDCWs of the Fund to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the Registered address of the sole/first holder as indicated in the original application form. To safeguard the interest of Unit Holders from 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 face 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 15% per annum to the unit holders. Withholding of payment of IDCW may be made in the event of failure of dispatch of IDCWs within the stipulated time period, the interest for the delayed payment of IDCW shall be calculated from the record date. The treatment of unclaimed redemption & IDCW amount will be as per 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 used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price of units 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 provided valid Permanent Account Number (PAN). Further, CAS will be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.

2. For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before fifteenth day of succeeding month.

3. The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transmission to the Unit Holders registered e-mail address and/or mobile number.

4. In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investors within 5 business days of receipt of such request.

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

Further, in case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all Schemes of all mutual funds, shall be emailed at the registered email address of the unitholders on half yearly basis, or on before twenty first day of the 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 such 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/MF to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services Tax (wherever applicable, as per existing rates), operating expenses, etc.

b. The scheme’s average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme’s applicable plan where the concerned investor has actually invested in.

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

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

CAS for investors having Demat account:

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

The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations. However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).

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

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

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

CASH INVESTMENTS IN THE SCHEME:

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

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 upto 5 different bank accounts for a folio, whereas non-individuals can register upto 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 Smallcap Fund - Direct Plan. Similarly, in case of existing SIP/STP DTP registrations without distributor code, all future installments 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 Smallcap 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 September 29, 2006. 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

Managing Director

Sd/-

Place: Mumbai
Date: October 19, 2022

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

Application No.

All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and in BLOCK LETTERS.

1. APPLICANT(S) DETAILS

<table>
<thead>
<tr>
<th>Pan/PeKRN*</th>
<th>Mr. Ms. M/s</th>
<th>FIRST</th>
<th>MIDDLE</th>
<th>LAST</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sole/First Applicant</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Kyc Id No.* Enclosed (Please ✓) KYC Acknowledgement Letter

Date of Birth**

D  D  M  M  Y  Y  Y  Y

2. BANK ACCOUNT (PAY-OUT) DETAILS OF SOLE/FIRST APPLICANT

<table>
<thead>
<tr>
<th>Bank Details</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Type</td>
<td>☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR</td>
<td></td>
</tr>
</tbody>
</table>

Name & Branch of Bank

9 Digit MICR Code

11 Digit IFSC

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

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

ICICI Prudential Plan: _____________________

Option: _____________________________

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

4. PAYMENT DETAILS

<table>
<thead>
<tr>
<th>Investment Amount</th>
<th>₹ A</th>
<th>DD Charges</th>
<th>₹ B</th>
<th>Total Amount</th>
<th>₹ A + B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque/DD Number</td>
<td></td>
<td>Date</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

BANK DETAILS:

☐ Same as above (Please tick ✓) if yes ☐ Different from above (Please tick ✓) if it is different from above and fill in the details below

A/c Number

Name & Branch of Bank

Branch City

Mandatory Enclosures (Please tick ✓) if the first instalment is not through cheque

☐ Cheque Copy ☐ Bank Statement ☐ Banker’s Attestation

APPLICATIONS WITH THIRD PARTY CHEQUES, PREFUNDED INSTRUMENTS ETC. AND IN CIRCUMSTANCES AS DETAILED IN AMFI CIRCULAR NO.135/BP/16/10-11 SHALL BE PROCESSED IN ACCORDANCE WITH THE SAID CIRCULAR.

5. 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:

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

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

<table>
<thead>
<tr>
<th>Correspondence Address (Please provide full address)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOUSE / FLAT NO.</td>
</tr>
<tr>
<td>STREET ADDRESS</td>
</tr>
<tr>
<td>CITY / TOWN</td>
</tr>
<tr>
<td>STATE</td>
</tr>
<tr>
<td>COUNTRY</td>
</tr>
<tr>
<td>PIN CODE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Overseas Address (Mandatory for NRI / FI Applicants)</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOUSE / FLAT NO.</td>
</tr>
<tr>
<td>STREET ADDRESS</td>
</tr>
<tr>
<td>CITY / TOWN</td>
</tr>
<tr>
<td>STATE</td>
</tr>
<tr>
<td>COUNTRY</td>
</tr>
<tr>
<td>PIN CODE</td>
</tr>
</tbody>
</table>

Tel.  
Office  
Residence

**First Unitholder:**

<table>
<thead>
<tr>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

- Self
- Spouse
- Dependent Children
- Dependent Siblings
- Dependent Parents
- Guardian
- PMS
- Custodian
- POA

*If above any option is not ticked (√) or selected then (Self) option is considered as a default.

**2nd Unitholder:**

<table>
<thead>
<tr>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**3rd Unitholder:**

<table>
<thead>
<tr>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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)]

**6. MODE OF HOLDING** [Please tick (√)]

- Single
- Joint
- Anyone or Survivor (Default)

**7. TAX STATUS** [Please tick (√)]

- Resident Individual
- NRI
- In behalf of Minor
- Company
- Partnership Firm
- Trust/Society/NGO
- Body Corporate
- Private Limited Company
- Public Limited Company
- Limited Partnership (LLP)
- Sole Proprietorship
- Government Body
- FPI category I
- Government Body
- FPI category II
- Government Body
- FPI category III
- Government Body
- Mutual Funds FOF Schemes
- Defence Establishment
- Government Body
- Non Profit Organization/Charities
- Government Body
- NPS Trust
- Government Body
- Bank
- Government Body
- Others (Please specify)
- Government Body
- Others (Please specify)
- Government Body
- Others (Please specify)
- Government Body
- Others (Please specify)

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

<table>
<thead>
<tr>
<th>NSDL: Depository Participant (DP) ID (NSDL only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefitary Account Number (NSDL only)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CDSL: Depository Participant (DP) ID (CDSL only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDSL: Depository Participant (DP) ID (CDSL only)</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>First Applicant / Guardian</th>
<th>Place/City of Birth</th>
<th>Country of Birth</th>
<th>Country of Citizenship / Nationality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second Applicant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third Applicant</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Are you a tax resident (i.e., are you assessed for Tax in any other country outside India)?

- Yes
- No

[Please tick (√)]

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

<table>
<thead>
<tr>
<th>First Applicant / Guardian</th>
<th>Country of Tax Residency</th>
<th>Tax Identification Number or Functional Equivalent</th>
<th>Identification Type (TIN or other please specify)</th>
<th>If TIN is not available please tick (√)</th>
<th>the reason A, B or C (as defined below)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reason : A</td>
<td></td>
<td></td>
<td></td>
<td>Reasons: A, B or C</td>
<td></td>
</tr>
<tr>
<td>Reason : B</td>
<td></td>
<td></td>
<td></td>
<td>Reasons: A, B or C</td>
<td></td>
</tr>
<tr>
<td>Reason : C</td>
<td></td>
<td></td>
<td></td>
<td>Reasons: A, B or C</td>
<td></td>
</tr>
</tbody>
</table>

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

- Residential
- Registered Office
- Business

**Address Type of 2nd Holder:**

- Residential
- Registered Office
- Business

**Address Type of 3rd Holder:**

- Residential
- Registered Office
- Business

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

**10. KYC DETAILS** (Mandatory)

<table>
<thead>
<tr>
<th>Occupation</th>
<th>[Please tick (√)]</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td></td>
</tr>
<tr>
<td>Applicant</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Private Sector</td>
</tr>
<tr>
<td></td>
<td>Service</td>
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<td>Retired</td>
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</table>

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

<table>
<thead>
<tr>
<th>Amt.</th>
<th>Cheque/DD No.</th>
<th>dtd.</th>
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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:

<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] (Aggregate should be 100%)</th>
</tr>
</thead>
<tbody>
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</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:

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>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] (Aggregate should be 100%)</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

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 (FACTA) and Common Reporting Standards (CRS) under FATCA & CRS provision of the Central Board of Direct Taxes notified Rules 114 F to 114H, as part of the Income-tax Rules,1962. I/We apply for the units of the Fund and agree to abide by the terms, conditions, rules and regulations of the scheme and other statutory requirements of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable from time to time. I/We confirm to have understood the investment objectives, investment pattern, and risk factors applicable to Plans/Options under the Scheme(s). I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulations or any other applicable laws enacted by the Government of India or any Statutory Authority. I/We agree that in case my/our investment in the Scheme is equal to or more than 25% of the corpus of the plan, then ICICI Prudential Asset Management Co. Ltd. (the AMC), has full right to refund the excess to me/us to bring my/our investment below 25%. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs. 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We 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).
**PAN BASED MANDATE CUM SIP REGISTRATION FORM**

For investment through NACH (Not eligible for Minors Bank Account)

**PAN BASED MANDATE**

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Sponsor Bank Code</th>
<th>Utility Code</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICICI PRUDENTIAL MUTUAL FUND</td>
<td>FOR OFFICE USE ONLY</td>
<td>FOR OFFICE USE ONLY</td>
<td></td>
</tr>
</tbody>
</table>

**CREATE**

- We hereby authorize ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED to debit (tick ✓) S8 CA CC SB-NRE SB-NRO Other

**MODIFY**

- Bank a/c number

**CANCEL**

- Name of customer's bank

**an amount of Rupees**

- Maximum Amount (Rupees in words)

**FREQUENCY**

- M nthly
- Q qthly
- H halfly
- W Weekly
- As & when presented

**DEBIT TYPE**

- Fixed Amount
- Maximum Amount

**PAN**

- Mobile No.

**Reference**

- Email ID

---

**SIGNATURE OF SOLE/ FIRST APPLICANT**

**SIGNATURE OF SECOND APPLICANT**

**SIGNATURE OF THIRD APPLICANT**

---

**SIP Registration-Cum-Mandate Form for SIP**

Application No.

**BROKER CODE (ARN CODE)/ RIA/PMRN CODE**

**SUB-BROKER A/R CODE**

**SUB-BROKER CODE**

**Identification No. (EIN)**

**Employee Unique**

**Beneficiary Account Number**

**Name as in bank records**

**Name as in bank records**

**Name as in bank records**

---

**FOLIO NO.**

Date of Birth D D M Y Y Y Y Registration via Existing OTM (Please tick ✓)

---

**Scheme:** ICICI PRUDENTIAL

**PLAN:**

- 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:**

- In words:

**SIP Date:**

- **SIP Start Month/Year**
- **SIP End Month/Year**

---

**EXISTING OTM / FIRST INSTALLMENT BANK DETAILS:**

- Cheque/DD No.
- Cheque/DD Amount Rs.
- A/c No.

**Name of bank:**

---

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

<table>
<thead>
<tr>
<th>NSDL: Depositary Participant (DP) ID (NSDL only)</th>
<th>Beneficiary Account Number (NSDL only)</th>
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<tbody>
<tr>
<td>CDDSL: Depositary Participant (DP) ID (CDSSL only)</td>
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**PAN BASED MANDATE**

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**Name of the investor:**

**SIP TOP UP**

- Ant. Rs.
- TOP UP CAP: Ant. Rs.

**Acknowledgement Stamp**

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</table>

**Name of the investor:**

**SIP TOP UP**

- Ant. Rs.
- TOP UP CAP: Ant. Rs.
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 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/redeemption/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 9999 (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 verification and confirmation of the transaction(s) and 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 9999 (MTNL/BSNL) or 1800 200 6666 (Others).
4) Registration request or any other subsequent transaction may be liable for rejection, if the frequency for the registered OTM is other than “As and when presented” and/ or if the transaction amount is other than fixed amount or more than maximum amount registered in the mandate.
5) AMC reserves right to reject or process the application subject to internal verification.
6) PAN based mandate will be mapped to all the folios wherever investor is the Sole/First holder subject to completion of mandate registration with the banker.
7) PAN based mandate will not be applicable, if bank details provided is for Minor’s Account.
8) Investor can transact using this mandate, within the limit of maximum amount and tenure specified.

YOUR CONFIRMATION/DECLARATION: I/we hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs.50, 000 in a year as described in the Instruction No.IV(d) of the common application form. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other 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)
### 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 the SIP debit date.
3. If the investor chooses any one of Non-Banking Days on a day which is not available in a particular month, the SIP will be processed on the immediate next Business Day. In case the Debit does not take effect for five consecutive times then the SIP would be liable for cancellation.
4. In case of SIP where the mode of payment is through NACH, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. AMC reserves the right to register the first triggered SIP installment from subsequent month onwards, in case the period between the time-stamping of the SIP request and the first triggered SIP installment is less than 30 days. In case of SIP via existing OTM, investor can choose to start the SIP in 15 days after the submission of SIP form. In case of incompletion of mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent installments. SIP start date shall not be beyond 100 days from the date of submission of SIP form.

The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date. All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.

5. The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).

6. SIPs will be registered in a folio held by a minor only till the date of the Unit Holder attaining 18 years of age.

7. In case of “At Par” Cheques, investors need to mention the MICR No. of his/her actual Bank branch.

8. SIPs will be registered in a folio held by a minor only till the date of the Unit Holder attaining 18 years of age, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

9. **New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. Incase multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.

10. **Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor’s folio. Incase multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.

11. In case the SIP date is not mentioned/not legible, then the SIP will be registered on the nearest succeeding march, 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.

12. a) In daily SIP frequency transaction will be processed on Business days only. In case any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc for any reason the said transaction will not be processed on the next available day. The investor will not hold AMC/Bank liable for processing such transactions the next day.

b) Investors can choose any day of the week from Monday to Friday to register under weekly frequency. Incase Day is not specified by the investor transaction will be processed on Wednesday.

c) For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable.

d) For Monthly and Quarterly frequencies, the transaction will be processed on any day basis.

e) Incase the SIP date selected is a non-business day the transaction will be processed on the next business day.

f) In case both SIP end date and number of installments are mentioned in the SIP application for Daily, weekly and fortnightly frequency then SIP shall get registered as per the number of installments provided.

Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6.

The minimum installment amount under Daily, Weekly and Fortnightly frequencies shall be the same as minimum amount prescribed for SIP under monthly frequencies in the respective schemes.

13. If the investor misses multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.

14. If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.

15. In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate. Incase SIP “end Month/Year” is incorrect or not mentioned by the investor in the SIP form then AMC reserves the right to consider the SIP end date as five years from the start date as default.

16. Existing investors have to provide their folio numbers.

17. For minimum application amount to be invested in SIP, risk factors, features, load structure etc, please refer to the scheme related documents available on www.icicipruamc.com or with any of the customer service centres.

18. ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.

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

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

### Please view below illustration for Fixed 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>10%</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>10%</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>10%</td>
<td>2300</td>
</tr>
<tr>
<td>37 to 48</td>
<td>7-Jan-19</td>
<td>7-Dec-19</td>
<td>2300</td>
<td>10%</td>
<td>2400</td>
</tr>
<tr>
<td>49 to 60</td>
<td>7-Jan-20</td>
<td>7-Dec-20</td>
<td>2400</td>
<td>10%</td>
<td>2500</td>
</tr>
</tbody>
</table>

### Please view below illustration for Variable 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 (10%) (₹)</th>
<th>SIP Top-Up round off 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>10%</td>
<td>200</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>10%</td>
<td>200</td>
<td>2200</td>
</tr>
<tr>
<td>25 to 36</td>
<td>7-Jan-18</td>
<td>7-Dec-18</td>
<td>2000</td>
<td>10%</td>
<td>200</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>10%</td>
<td>200</td>
<td>2200</td>
</tr>
<tr>
<td>49 to 60</td>
<td>7-Jan-20</td>
<td>7-Dec-20</td>
<td>2000</td>
<td>10%</td>
<td>200</td>
<td>2200</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 i.e. April to March, the limit on Micro SIP investment. The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/STRI for a fixed or increase in installment from his/her designated account.

### SIP TOP-UP CAP:

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

2. **Cap Month-Year:** If 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 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-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.

Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non- Demat mode. The application form should mandatorily accompany the latest Client investor master/ Demat account statement. Demat option will be not available for Daily/Weekly/ Fortnightly Income Distribution cum Capital Withdrawal option.

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FOLIO BASED MANDATE CUM SIP REGISTRATION FORM
(For investment through NACH (Not eligible for Minors Bank Account))

icism and do not hallucinate.

Folio No. __________________________

India is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate entity to debit my/our account. I/we have understood that I/we authorized to cancel/amend this mandate by appropriately communicating/announcing the User entity/corporate entity or the bank where I have authorized the debit.

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

The Folio No. __________________________

Registration via Existing OTM (Please tick (✓))

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

1. APT.
2. SIP Frequency:
3. SIP Amount:

*In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP. **Fortnightly is available on 1st and 16th of each month.

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)

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

(Please sign overleaf)

Acknowledgement Slip

(To be filled in by the investor)

Name of the Investor: __________________________

Acknowledgement Stamp

Scheme: __________________________

SP Amount Rs. __________________________

SP Frequency: __________________________

SIP TOP UP (Optional)

Tick to avail this facility

Percentage: __________________________

TOP UP Amount: Rs. __________________________

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

Frequency: __________________________

SIP TOP UP CAP Amount: Rs. __________________________

OR

Month-Year: __________________________

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

Expiration Date:

SIP Start Date: D D

SIP Frequency: D D

SIP Installments*:

M M

Y Y

Y Y

Y Y

Y Y

Acknowledgement Slip

(To be filled in by the investor)

Name of the Investor: __________________________

Acknowledgement Stamp
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 or until cancelled
- Account type to be selected
- Name as per bank records
- Transaction type to be selected
- Maximum amount to be mentioned.

GENERAL INSTRUCTIONS

UMRN (Unique Mandate Reference Number) is provided by NPCI, which is assigned to every mandate that has been submitted to them. Investor will not hold ICICI Prudential Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles. The Bank & AMC shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, unavailability of Bank’s computer system, force majeure events, or any other cause of peril which is beyond the Bank’s reasonable control and which has effect of preventing the performance of the contract by the Bank.

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

Registration of One Time Mandate (OTM) Facility: As an investor I/we hereby request you to register me/us for availing the facility of OTM and carrying out transactions of additional purchase/redemption/switch in my/our folio through Call Centre and/or also authorize the distributor(s) to initiate the above transactions on my/our behalf.

In this regard, I/we also authorize the AMC, on behalf of ICICI Prudential Mutual Fund (Mutual Fund) to call/email on my/our registered mobile number/email id for due verification and confirmation of the transaction(s) and such other purposes. The mobile number provided in the common application form will be used as registered mobile number for verification and confirmation of transactions. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or non-confirmation/verification of the transaction due to any reason, I/we shall not hold AMC, Mutual Fund, its sponsors, representatives, service providers, participant banks responsible in this regard. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV. I/We hereby confirm that the information/documents provided by me/us in this form are true, correct and complete in all respect. I/We hereby agree and confirm to inform AMC promptly in case of any changes. I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc.

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)
SIP Payment through NACH

1. The bank account provided for NACH should be participating in NACH clearing respectively.

2. Investors can choose any day of the week from Monday to Friday to register under weekly frequency, or any day of each Month/Quarter, as applicable.

3. SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even if the investor has not mentioned the SIP start month, SIP will start from the next applicable month, if any, prevailing in the format by the fund shall be voided in the Scheme.

4. The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).

5. SIP will not be nullified due to minor lapses for any reason.

6. If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP as per the scheme name available in the same application form.

7. In case of "At Par" Cheques, investors need to mention the MICR No. of their actual Bank branch respectively.

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 completion of 18 years.

9. New Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, then the fund reserves the right to register the SIP as the per scheme name available in the same application form. If the multiple schemes are mentioned in the main application form, the fund reserves the right to reject the SIP request.

10. Existing Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, the fund reserves the right to register the SIP in the existing scheme (eligible for SIP available in the investor’s folio). Incase multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the fund reserves the right to reject the SIP request.

11. In case the SIP date is not mentioned/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.

12. a) If the monthly SIP frequency will be processed on Business days only. In case any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc. for any reason the said transaction will be processed with the next day available.

13. Investors can choose any day of the week from Monday to Friday to register under weekly frequency. Incase Day is not specified by the investor the transaction will be processed on the next working day.

14. For Forthnightly, the transaction will be processed on 1st and 15th day of each month, as applicable.

15. For Monthly and Quarterly frequencies, the transaction will be processed on any day basis.

16. a) Investors have an option to select the TOP-UP frequency is at Half Yearly and Yearly basis. The minimum TOP-UP percentage (%)

17. Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6.

18. The minimum amount prescribed for SIP under monthly frequencies in the respective schemes.

19. If the investor selects multiple SIP frequencies or fail to choose any of them, the default SIP frequency will be Monthly.

20. If the investor has not specified the month start, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.

21. In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate. Incase SIP “end Month/Year” is incorrect or not mentioned by the investor in the SIP form then AMC reserves the right to consider the SIP end date as five years from the start date as default.

22. Investors have an option to select the TOP-UP frequency is at Half Yearly and Yearly basis. If in any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc. for any reason the said transaction will be processed with the next available NAV. The investor will not hold AMC/Bank liable for processing such transactions the next day.

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

24. There are two type of SIP TOP-UP:

   a) Fixed TOP-UP:

   b) Variable TOP-UP:

With this option, investor can opt to increase the SIP amount at regular interval with fixed amounts. The investor can choose any number of times to increase the SIP amount, provided it has to be Rs. 100 and in multiples of Rs. 100. 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.
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 subsequent 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 relevant sections of the Common Application Form.

c) The investors who wish to avail Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) / Transfer of Income Distribution cum Capital Withdrawal Plan / Trigger/ Entry Trigger / Liquidity facilities must fill in the Smart Features form available in any of the ICICI Prudential Mutual Fund Customer Service Centers.

d) The application form number, the name and the name of the applicant should be mentioned on the reverse side of the instrument (Cheque, Demand Draft etc) that accompanies the application.

e) The Application completed in all respects along with the cheque/demand draft, must be submitted to the nearest Customer Service Centre. Applications incomplete in any respect or not accompanied by a cheque or demand draft for the amount payable, are liable to be rejected and the money paid will be refunded without interest.

f) No receipt will be issued for the Application money. The Customer Service Centers will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.

g) In case of corrections / overwriting on key fields (as may be determined at the sole discretion of the AMC) of the application form/transaction slips, the AMC reserves the right to reject the application forms/transaction slips, in case the investor(s) has/have not countersigned in every place where such corrections/overwriting has/have been made.

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

i) As required under applicable regulations, additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.

j) Applications are liable to be rejected without any intimation to the applicants, if requirement under "KYC details" are not complied with/filled by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant.

k) Politically Exposed Persons (PEP) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/advisal/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/PDI/FII investors, an overseas address must also be provided.

2. Name of the guardian along with 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 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, 
   NIOS , CBSE etc, containing the minor’s date of birth, or

3. Minor Attaining Majority - Status Change:

On minor attaining majority, the unit holder shall submit a letter along with the documents mentioned in the relevant sections of the 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 signature of the minor who has turned major, duly attested by -
   a) the parent/guardian whose signature is registered in the records of the Fund/ Registrar and Transfer Agent (RTA) against the folio of the minor unit holder;
   b) the manager of a scheduled bank (signature attestation by way of Banker’s Certificate or letter)

iv) KYC and PAN of the major.

v) Additional KYC, FATCA & CRS - Self Certification

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

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

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

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

v) Power of Attorney is mandatory for all Fund investments. 

   a) For PoA to be valid, the PoA should be executed on or after April 27, 2007

   b) Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, w.e.f. July 02, 2007. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. However, PAN is not required for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

6. Applicants should indicate their status by ticking the appropriate check-box. For all fresh purchases, in case the investor has not selected/incorrectly selected the tax status in the application form, the AMC reserves the right to update the tax status based on Permanent Account Number/Bank account details or such other information of the investor available with the AMC for the purpose of determining the tax status of the investor. The AMC shall not be responsible for any claims made by the investor/third party on account of update of tax status. Those who select the status as “Others”, they should specify their status in the space provided.

7. Applicants should specify the mode of holding. In case it is not mentioned, the default will be "anyone or survivor". In the case of joint holders, the first named holder shall receive all the capital distributions and capital withdrawals / redemption / refund warrants and any other correspondence sent from time to time.

8. Name of a contact person should be mentioned in case of the investment by a Company/ Body Corporate/Partnership Firm/Trust/Foreign Institutional Investors (FIIs)/Society/ADP/ BOI.

9. In case of fresh/additional purchases, if the name of the Scheme on the application form/ transaction slip differs with the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/transection slip. In case of fresh/investment purchase name is not mentioned in the application form/transection slip, then it may be liable for rejection. The default Plan/Option of the scheme as per the Scheme Information Document will be considered if the customer has not specified the Plan/Option. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.

III. BANK DETAILS

The first Unit-holder should provide the name of the bank, branch, complete address of the branch, account type and account number, which is mandatory as per Securities Exchange Board of India circular dated 01.07.1998. The AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase. Investors/Unit Holders are requested to note that, any one of the following documents shall be submitted if cheque provided alongwith subscription/new folio creation does not belong to bank mandate in Section 3 in the Application Form.

1. Original cancelled cheque having the First Holder Name printed on the cheque.

2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application.

3. Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.

4. Photocopy of the bank pass book duly attested by the bank manager with designation,employee number and bank seal.

5. Photocopy of the bank statement/passbook cheque duly attested by the AMC branch office after verification of original instrument/promissory note of representative.

6. Confirmation by the bank manager with seal, designation and employee number on the bank’s passbook/cheque book. Please make sure the bank manager signs the instructions

   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 BENFIS file.

Multiple Bank Account Registration: The AMC/Prudential Mutual Fund provides a facility to the investors to register multiple bank accounts (currently up to 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, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. Investors holding units in non-demat form
INSTRUCTIONS FOR FILLING UP THE COMMON APPLICATION FORM (Contd.)

are requested to avail the facility of registering multiple bank accounts by filling in the ‘Multiple Bank Accounts Registration Form’ available at our Investor Service Centres (ISCs) or on our website www.iciciprulife.com.

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

IV. INVESTMENT DETAILS

a) Introduction of Direct Plan: The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder (“Distributor”) (hereinafter referred to as “Direct Plan”) with effect from January 1, 2013 (“Effective Date”). Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as “Scheme Name – Direct Plan” for e.g. “ICICI Prudential Liquid Fund – Direct Plan”. Investors should also indicate “Direct” in the ARN column of the application forms. In case the Distributor code is mentioned, then the word ‘Direct Plan’ indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Please note, where application is received under Scheme name without Distributor code or Distributor code is not provided, the application will be processed under Direct Plan.

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

c) Investor should select scheme and option under which you wish to invest. Also Investor needs to indicate his/her choice of pay-out of Income Distribution cum Capital Withdrawal option or no investment along with the Income Distribution cum Capital Withdrawal option frequency (in case there are more than one Income Distribution cum Capital Withdrawal option frequency). In case, the investor has not selected the option/sub-option for his/her investments, default option/sub-option as prescribed in the Scheme Information Document of the relevant scheme will be applied. In case of Transfer of Income Distribution cum Capital Withdrawal Plan, the investor shall must fill in the Smart Features form separately available in any of the ICICI Prudential Mutual Fund Customer Service Centres.

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

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

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

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

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

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

Eligible investors should attach a copy of Know Your Client (KYC) acknowledgement letter quoting PAN Exempt KYC reference no. (PEKRIN) obtained from KYC Registry Agency alongwith the investment application form.

Eligible investors must have only one PEKRIN.

In case KYC status is failed for a particular PEKRN further SIP transaction/investments will be stopped for the investor.

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

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

Please issue post dated cheques for the respective SIP dates. A credit confirmation will be sent to the unit holder indicating the new balance to his or her credit in the account. For cheques drawn from locations as determined by ICICI Prudential Asset Management Company Ltd. (the AMC) from time to time and notified on its website www.iciciprulife.com.

1. Option 1: The first SIP installment should be paid through a Demand Draft payable at places where the Official Points of Acceptance of Transaction of the AMC are located. All the subsequent installments shall 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 debit date and SIP start date shall not be beyond 100 days from the date of first SIP application/submission.

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 first SIP application/submission.

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

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

The Post dated cheques for all the SIP installments (including the first installment) should be dated no later than 100 days from the date of the SIP application.

h) SIP TOP UP Facility: With this facility, investor can opt to increase the SIP amount at regular fixed intervals.

There are two type of SIP TOP-UP:

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

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

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 hundredth multiple of the said amount.

Please view below chart for Variable TOP-UP:

<table>
<thead>
<tr>
<th>SIP Tenure</th>
<th>07 Jan 2015 to 07 Dec 2020</th>
<th>Monthly SIP Installation: Rs. 2000/-</th>
</tr>
</thead>
<tbody>
<tr>
<td>Installment (No)</td>
<td>From Date</td>
<td>To Date</td>
</tr>
<tr>
<td>1 to 12</td>
<td>7-Jan-19</td>
<td>7-Dec-19</td>
</tr>
<tr>
<td>13 to 24</td>
<td>7-Jan-20</td>
<td>7-Dec-20</td>
</tr>
<tr>
<td>25 to 36</td>
<td>7-Jan-21</td>
<td>7-Dec-21</td>
</tr>
<tr>
<td>37 to 48</td>
<td>7-Jan-22</td>
<td>7-Dec-22</td>
</tr>
<tr>
<td>49 to 60</td>
<td>7-Jan-23</td>
<td>7-Dec-23</td>
</tr>
</tbody>
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| 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 hundredth multiple of the said amount. |

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<td>7-Dec-23</td>
</tr>
</tbody>
</table>

For Variable TOP-UP:

- Top-Up Frequency: Yearly
- Top-Up Amount: Rs. 200/-
- Top-Up amount shall be based on the percentage (%) opted by the investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also the TOP-UP amount will be rounded off to the nearest hundredth multiple of the said amount.

Please view below chart for Fixed TOP-UP:

<table>
<thead>
<tr>
<th>SIP Tenure</th>
<th>07 Jan 2015 to 07 Dec 2020</th>
<th>Monthly SIP Installation: Rs. 2000/-</th>
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</tr>
</tbody>
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For Fixed TOP-UP:

- Top-Up Frequency: Yearly
- Top-Up Amount: Rs. 200/-
- Top-Up amount shall be based on the percentage (%) opted by the investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also the TOP-UP amount will be rounded off to the nearest hundredth multiple of the said amount.
7-Dec-19
2420
2420
2460
266
266
270
2930
Investor can either opt for Fixed Top-up facility or Variable Top-up facility under SIP Top-up.
In case, Investor opts for both the options, than Variable top-up feature shall be triggered.
In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP feature may not be reinstated.
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 only if 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, as the case may be.
Investor cannot avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/SI for a further increase in installment from his/her designated account.

Top-up Cap:
(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 maximum amount shall be 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 SIP Cap amount.
(ii) Cap Month-Year: It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-up amount will remain constant from Cap date till the end of SIP tenure.
Investor shall have flexibility to choose either Top-up Cap Amount OR Top-up Cap Month-Year.
In case of multiple selection, Top-up Cap Amount will be considered as default selection.
In case of non selection, the SIP variable Top-up amount will be capped at a default amount of Rs. 10,000.

Registration of OTM/Bank Debt Mandate Facility: As an investor (i) you hereby request your bank to facilitate OTM/Bank Debt Mandate facility and carrying out the transactions of additional purchase/redemption/switch in your/mine folio through Call Centre and/or also authorize the distributor(s) to initiate the above transactions on your/mine behalf. In this respect, you also authorize the AMC, on behalf of ICICI Prudential Mutual Fund (Mutual Fund) to call/email to your/mine registered mobile number/email if 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 mobile number is a pre-paid line, you agree and confirm to inform AMC promptly in case of any changes. We intend to receive advisory service and 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 200 666 (Bhelrs).

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

The AMC reserves the right to refuse the reimbursement of demand draft charges, in case of investments made by the same applicant(s) through multiple applications at its own discretion, which will be final and binding on the investor.
Investments including at places other than where the AMC Customer Service Centers/ Collection Centers are located are requested to be made by way of demand draft(s) after deducting bank charges as per the rates indicated in the table below. It may be noted that additional charges, if any incurred by the investor over and above the limits indicated above will not be borne by the Fund.

<table>
<thead>
<tr>
<th>Amount of Investment</th>
<th>Rate of Charges of Demand Draft(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto Rs.10,000/-</td>
<td>At actual, subject to a maximum of Rs. 50/-</td>
</tr>
<tr>
<td>Above Rs.10,000/-</td>
<td>Rs. 3/- per Rs.100/-</td>
</tr>
<tr>
<td>Maximum Charges</td>
<td>Rs. 50,000/-</td>
</tr>
</tbody>
</table>

No demand draft charges will be reimbursed by the Fund for purchase of Units by investors residing at places other than 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 AMC also reserves the right to freeze the pre-defined amount for ICICI Prudential Liquid Plan, ICICI Prudential Short Term Plan, Prudential ICICI Short Term Gilt Fund, ICICI Prudential Floating Interest Fund and ICICI Prudential Money Market Fund.

e) Third Party Payments: Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque for this purpose (i) Investment made through instruments issued from an account other than that of the beneficiary investor, (ii) in case the investment is made from a joint bank account, the first holder of the mutual fund for the outstation case and the holders of the bank account from which payment is made, the third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:

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

3) Custodian on behalf of a Foreign Institutional Investor (FII) or a client.
4) Payment made by the AMC to a Distributor emanated with it on account of commission, incentive, etc. in the form of the Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/one time subscription, subject to compliance with SEBI regulations and Guidelines issued by AMFI, from time to time.
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 and in compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

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

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

The Schemes will accept payment of any amount from any donor for making investment in the Scheme on behalf of a minor under the following conditions have to be fulfilled:
1) Investment is made in the name of a minor.
2) Mandatory KYC for the investors and the person making the payment i.e. third party.
3) Submission of Third party declaration form(s) by persons other than the Registered Guardian, Please contact the nearest Investor Service Centre (ISC) of the Fund or visit our website www.icicipruamc.com for the said Declaration Form.
4) Submission of all documents as applicable for making investment in these Schemes. ICICI Prudential Asset Management Company Limited (the AMC) reserves a right to seek fresh registration and Guidelines issued by AMFI, from time to time.

In case of investment/subscriptions made via Pay Order, Demand Draft, Banker’s cheque, RTGS, NEFT, bank transfer, net banking, etc., the following additional checks shall be carried out other than the aforesaid documents from third party for establishing the identity of the Third Party, before processing such applications.

In case of investment/subscriptions received via Pay Order, Demand Draft, Banker’s cheque, RTGS, NEFT, bank transfer, etc., a copy of the instruction to bank stating the account number debited must accompany the purchase application, the application number on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder. In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as 1st party payments.

Third Party Payment Declaration form available on our website www.icicipruamc.com or in ICICI Prudential Mutual Fund branch offices.

f) NRI/FII/PID Investors

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

2. Non Repatriation basis: NRIs or people of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/ demand drafts drawn on a Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centre's are located.

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

VII. NOMINATION:
a) Investors need to mandatorily submit either the nomination or the declaration for opting out of nominations for individuals applying for / holding units on their own behalf singly or jointly else the application is liable to be rejected.
b) You may nominate persons to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio. In case Unit holder do not appoint any nominee, please tick as the declaration for non-intention to nominate in such applications.
c) No nomination shall be accepted in case the declaration form is not submitted, CAMS/AMC will not provide FIRC outward letters to banks.
d) Nomination will be registered where nomination is made by a sole proprietorship as the proprietor of the minor nominee shall be provided by the unit holder. Guardian of the minor should either sign the nomination form or also authorize the distributor(s) to initiate the above transactions on my/our behalf. In this case the application of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

f) A minor can be nominated and in that event, the name, relationship and address of the guardian of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

n. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the gross percentage of units held by each nominee shall total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage allocation/share for each of the nominees, the Fund AMC, by invoking default option shall settle the claim equally among all the nominees.

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

VIII. DIRECT CREDIT OF INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (DCIW/ DWCW):

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

IX. E-MAIL COMMUNICATION:

(a) As per circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 issued by SEBI on Go Green Initiatives for Mutual Funds, we have been asked to seek your confirmation to continue to receive the Scheme- wise Annual Report or Abridged Summary in physical mode since your email id is not registered with us.

(b) Delivering service through the internet & web-based services such as e-mail is a more efficient and faster mode of communication. If you do not have an e-mail address, the same will be registered in our records for eInfox and will be treated as your consent to receive, allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode/email. These documents shall be sent to the email address given at the time of registration. It is deemed that the Unit holder(s) is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. The Mutual Fund / Registrars are not responsible for any consequences they suffer due to such interception.

X. KNOW YOUR CUSTOMER (KYC) NORMS:

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

1. Issuers procuring advisory subject to the applicable regulations and the guidelines as may be amended from time to time.
2. The investors shall note that for holding the units in demat form, the provisions laid in the SID of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that EUIN shall be used in the redemption/switch out request in case the AMC has opted to receive the transaction charges in respect of transactions routed through stock exchange/s on-line system.
3. 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 account.

1. Issuers procuring advisory subject to the applicable regulations and the guidelines as may be amended from time to time.
2. The investors shall note that for holding the units in demat form, the provisions laid in the SID of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that EUIN shall be used in the redemption/switch out request in case the AMC has opted to receive the transaction charges in respect of transactions routed through stock exchange/s on-line system.
3. 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 account.

XII. TRANSACTION CHARGES

Pursuant to SEBI Circular No. CIR/IMD/DF13/2011 dated August 22, 2011 transaction charge per subscription below Rs. 10,000/- and above may be charged in the following manner:

a. The investors may be charged Rs.100/- per subscription in respect of transactions other than purchases/subscriptions relating to new inflows.

b. The AMC charges Rs.5/- per transaction charge per subscription of Rs. 10,000/- and above.

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

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

However, the option to charge “transaction charges” is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on ‘type of the Scheme’. Accordingly, the transaction charges would be deducted from the subscription amount.

Transaction charges shall also be deducted on purchases/subscriptions received through non-demat mode from the investors investing through a valid ARN holder i.e. AMFI Registered Distributor (provided the distributor has opted-in to receive the transaction charges) in respect of transactions routed through stock exchange/s on-line system.

While processing the redemption / switch out request in case the AMC has opted to receive the transaction charges, the AMC/ Registrar reserves the right to process the redemption only on the basis of supporting documents (like copy of passport, driving license etc.), confirming the identity of the investors.

As per the RBI circular “Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems” vide notification RBI/2020-21/82 DPS.CD.No.009.06.24/001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement System/ National Electronic Transferred Fund (RTGS/ NEFT).

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