



## SCHEME INFORMATION DOCUMENT

### ICICI PRUDENTIAL GOLD ETF

(An open ended exchange traded fund replicating domestic prices of gold)

<b>This Product is suitable for investors who are seeking*:</b>	<b>Scheme Riskometer #</b>
<ul style="list-style-type: none"> <li>Long term wealth creation solution</li> <li>A Gold exchange traded fund that seeks to provide investment returns that closely track domestic prices of Gold, subject to tracking error.</li> </ul>	
<p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	

<b>SCRIP CODES:</b>	
<b>BSE : 533244</b>	<b>NSE : ICICIGOLD</b>

<b>Benchmark of the Scheme</b>	<b>LBMA AM Fixing Prices</b>
<b>Benchmark Riskometer as on September 30, 2022</b>	

**Continuous offer for units at NAV based prices in Creation Unit Size.  
Face value of units of the Scheme is Re. 1 per unit.**

#It may be noted that risk-o-meter specified above for the Scheme is based on the scheme's monthly portfolio as on September 30, 2022. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis.

**The units of the Scheme are listed on BSE Limited and National Stock Exchange of India Limited.**

Name of Mutual Fund : **ICICI Prudential Mutual Fund**

Name of Asset Management Company : **ICICI Prudential Asset Management Company Limited**

**INVESTMENT MANAGER**  
**ICICI Prudential Asset Management Company Limited**  
**Corporate Identity Number: U99999DL1993PLC054135**

<b>Registered Office:</b> 12 <sup>th</sup> Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001 <a href="http://www.icicipruamc.com">www.icicipruamc.com</a>	<b>Corporate Office:</b> One BKC, 13 <sup>th</sup> Floor, Bandra Kurla Complex, Mumbai – 400051.	<b>Central Service Office:</b> 2 <sup>nd</sup> Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400 063 website: <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> , email id: <a href="mailto:enquiry@icicipruamc.com">enquiry@icicipruamc.com</a>
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**Name of Trustee Company  
ICICI Prudential Trust Limited**

**Corporate Identity Number: U74899DL1993PLC054134**

**Registered Office: 12<sup>th</sup> Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001**

The particulars of ICICI Prudential Gold ETF (the Scheme) have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (SID).

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of ICICI Prudential Mutual Fund, Tax and Legal issues and general information on [www.icicipruamc.com](http://www.icicipruamc.com)

**SAI is incorporated by reference (is legally a part of the SID). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website viz. [www.icicipruamc.com](http://www.icicipruamc.com).**

The SID should be read in conjunction with the SAI and not in isolation.

**This Scheme Information Document is dated October 25, 2022.**

**Disclaimer by National Stock Exchange of India Limited:**

“As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/118273-D dated September 11, 2009 permission to the Mutual Fund to use the Exchange’s name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund’s units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund’s units will be listed or will continue to be listed on

the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.”

**Disclaimer by BSE Limited:**

“BSE Ltd. (‘the Exchange’) has given vide its letter dated April 29, 2010 permission to ICICI Prudential Mutual Fund to use the Exchange’s name in this SID as one of the Stock Exchanges on which this Mutual Fund’s Unit are listed. The Exchange has scrutinised this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to ICICI Prudential Mutual Fund. The Exchange does not in any manner: -

- i) warrant certify or endorse the correctness or completeness of any of the contents of this SID; or
- ii) warrant that this scheme’s unit will be listed or will continue to be listed on the Exchange; or
- iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of ICICI Prudential Gold ETF (an open ended exchange traded fund) may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever”.

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## ABBREVIATIONS

Abbreviations	Particulars
AMC	Asset Management Company or Investment Manager
AMFI	Association of Mutual Funds in India
AP	Authorised Participant (s)
AML	Anti-Money Laundering
CAMS	Computer Age Management Services Limited
CDSL	Central Depository Services (India) Limited
DP	Depository Participant
LBMA	London Bullion Market Association
NAV	Net Asset Value
NRI	Non-Resident Indian
SID	Scheme Information Document
RBI	Reserve Bank of India
SEBI or the Board	Securities and Exchange Board of India
The Fund or The Mutual Fund	ICICI Prudential Mutual Fund
FPI	Foreign Portfolio Investor
The Trustee	ICICI Prudential Trust Limited
ICICI Bank	ICICI Bank Limited
IMA	Investment Management Agreement
The Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
The Scheme	ICICI Prudential Gold ETF
TRI	Total return variant of index
TREPS	Tri party repos
IDCW	Income Distribution cum capital withdrawal option
IDCW Payout	Payout of Income Distribution cum capital withdrawal option
IDCW Reinvestment	Reinvestment of Income Distribution cum capital withdrawal Option
IDCW Transfer	Transfer of Income Distribution cum capital withdrawal plan
MM	Market Maker

## INTERPRETATION

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- The terms included in this SID include the plural as well as singular
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- All references to "US\$" refer to United States Dollars and "Rs./INR/₹" refer to Indian Rupees. A "Crore" means "ten million" and a "Lakh" means a "hundred thousand".
- Words not defined here has the same meaning as defined in " The Regulations"

## HIGHLIGHTS/ SUMMARY OF THE SCHEME

### INVESTMENT OBJECTIVE

The objective of the Scheme is to seek to provide investment returns that, before expenses, closely track the performance of domestic prices of Gold derived from the LBMA AM fixing prices. However, the performance of the Scheme may differ from that of the underlying gold due to tracking error. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

The Scheme is not actively managed. The Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying.

### CATEGORY OF SCHEME:

Other Schemes – Gold ETF

### SCHEME CODE:

ICIC/O/O/GET/10/04/0038

### LIQUIDITY

An investor can buy/sell units of the Scheme on a continuous basis on National Stock Exchange of India Limited (NSE), BSE Limited (BSE) and other recognised stock exchanges where the units of the Scheme are listed and traded like any other publicly traded securities at market prices which may be at a premium or discount, depending on availability of units of the Scheme on the exchange, to the actual NAV of the Scheme. There is no minimum investment. The trading lot is one unit of the Scheme.

All direct transactions in units of the Scheme by APs/MMs or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio.

Any order placed for redemption or subscription by investor directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed.

The AMC shall appoint Authorized Participant (AP)/ Market Maker who will provide a two-way quote in the secondary market in order to provide liquidity in the market.

**The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from November 1, 2022. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.**

### BENCHMARK

ICICI Prudential Gold ETF will be benchmarked against the domestic price of gold as derived from the LBMA AM fixing prices.

### TRANSPARENCY/ NAV DISCLOSURE

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

- Prominently disclosed by the AMC under a separate head on the AMC's website ([www.icicipruamc.com](http://www.icicipruamc.com)) by 09.00 a.m. on the next calendar day,
- On the website of Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 09.00 a.m. on the next calendar day, and
- Shall be made available at all Customer Service Centres of the AMC.

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

iNAV's shall be disclosed on a continuous basis on Stock Exchange (s), where the units of the Scheme are listed and traded and shall be updated based on the latest available data for Gold. Accordingly, iNAV disclosed for Gold ETF may either be static or dynamic depending upon the availability of the underlying price

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

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

In accordance with the SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197, dated October 05, 2020 Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.

The AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively. Mutual Funds/AMCs shall send the details of the scheme portfolio while communicating the monthly and half-yearly statement of scheme portfolio via email or any other mode as may be communicated by SEBI/AMFI from time to time. The AMC shall provide a feature wherein a link is provided to the investors to their registered email address to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. 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, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the scheme's portfolio on the AMC's website and on the website of AMFI.

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



**LOADS:**

**Entry Load:** Not Applicable.

In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 it has been notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund.

**Exit Load:** Nil

There will be no exit load on units bought or sold through NSE and BSE. Investors are requested to note that the brokerage for purchase or sale of units of the Scheme on the exchange is to be borne by the investors themselves.

**MINIMUM APPLICATION AMOUNT:**

The units will be created in a minimum size of 1,10,000 units through Authorised Participants/ Market Maker and Large Investors. The investors can directly subscribe to the units on a continuous basis on NSE/ BSE/ or any other stock exchange where the Scheme is listed. Additionally, the Authorized Participant/Market Maker, can directly buy/redeem the units in Creation unit size of 1,10,000 units from the Scheme directly.

All direct transactions in units of the Scheme by MMs/APs or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio.

Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed.

**The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from November 1, 2022. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.**

**FUND MANAGER(S) OF THE SCHEME:**

Mr. Gaurav Chikane.

**PLANS AND OPTIONS:**

At present no plans/options/sub-options are available under the Scheme.

The Trustee reserves the right to introduce any plan(s)/option(s)/sub-option(s) under the Scheme at a later date, by providing a notice to the investors on the AMC's website and by issuing a press release, prior to introduction of such plan(s)/option(s)/ sub-option(s).

## I. INTRODUCTION

### A. RISK FACTORS

#### Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- Mutual Fund and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- As with any securities investment, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets.
- As the price/value/interest rates of the securities/assets in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- Past performance of the Sponsor/AMC/Mutual Fund and their associates is not indicative of the performance of the Scheme.
- ICICI Prudential Gold ETF does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- ICICI Prudential Gold ETF is an Exchange Traded Fund (ETF). There can be no assurance that an active secondary market will develop or be maintained.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 22.2 lakh collectively made by them towards setting up the Fund and such other accretions and additions to the corpus set up by the Sponsors.
- The present Scheme is not a guaranteed or assured return scheme.
- ICICI Prudential Gold ETF is an Exchange Traded Fund (ETF). There can be no assurance that an active secondary market will develop or be maintained.
- The NAVs of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures.
- In the event of receipt of inordinately large number of redemption requests or of a restructuring of any of the Scheme's portfolio, there may be delays in the redemption of Units.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme.
- Investors in the Scheme are not being offered any guaranteed/indicated returns.
- The Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.
- Mutual funds being vehicles of securities/ assets investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Schemes. The various factors which impact the value of the Scheme's investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws in various countries, liquidity of the underlying instruments, settlement periods, trading volumes overseas etc.

- Investment decisions made by the AMC may not always be profitable.
- Different types of securities/ assets in which the Scheme would invest as given in the SID carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities.
- Two-Factor Authentication and Third – Party Payments will be carried out in line with SEBI Circulars dated October 4, 2021, March 15, 2022 and any further clarifications received by AMFI and SEBI in this regard. In case of unsuccessful Two-Factor Authentication the redemption request might get rejected.
- **Infectious Illness Risk:** An outbreak of an infectious respiratory illness, COVID 19, caused by a novel coronavirus has resulted in travel restrictions, disruption of healthcare systems, prolonged quarantines, cancellations, supply chain disruptions, lower consumer demand, layoffs, ratings downgrades, defaults and other significant economic impacts. Certain markets have experienced temporary closures, extreme volatility, severe losses, reduced liquidity and increased trading costs. Such events can have an impact on the underlying Schemes and could impact their ability to purchase or sell securities or cause elevated tracking error and increased premiums or discounts to the NAV. Other infectious illness outbreaks in the future may result in similar impacts.

### **Scheme Specific Risk Factors**

1. The Scheme would invest in Gold and Gold-linked instrument(s). Accordingly, the NAV of the Scheme will react to Gold price movements. Units of the fund are listed on a stock exchange; hence the market prices of the units would also react to general stock market fluctuations.
2. Although units are listed on an exchange, there can be no assurance that an active secondary market will develop or be maintained. Prices of units, which are listed and traded, could be impacted by thin liquidity in the secondary market as these funds may not be actively traded.
3. **Risk of passive investment:** The Scheme is not actively managed. The Scheme may be affected by a general price decline in the gold prices. The Scheme ultimately invests in gold as an asset class regardless of such investment merit. The AMC does not attempt to take defensive positions in declining markets.
4. Trading in units on the exchange may be halted because of market conditions or for reasons that in view of exchange authorities or SEBI, trading in units of the Scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of exchange necessary to maintain the listing of the units will continue to be met or will remain unchanged.
5. The units may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that units can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.
6. Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/ discount to NAV.
7. The returns from physical gold in which the Scheme invests may under perform returns from the various general securities markets or different asset classes other than gold. Different types of securities tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.

8. Gold Exchange Traded Funds are relatively new product and their value could decrease if unanticipated operational or trading problems arise.
9. There is no Exchange for physical gold in India. The Scheme may have to buy or sell gold from the open market, which may lead to counter party risks for the Scheme for trading and settlement.
10. An investment in the Scheme may be adversely affected by competition from other methods of investing in gold.
11. The Trustee, in the general interest of the unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.
12. For the valuation of units, indirect taxes like customs duty, VAT etc. would also be considered. Hence, any change in the rates of indirect taxation would affect the valuation of units of the Scheme.
13. The Scheme may also invest in gold related instruments, money market instruments, bonds & other debt securities as permitted under the Regulations which are subject to price, credit and interest rate risk. Trading volumes and settlement periods and transfer procedures may restrict liquidity in debt investments.

Physical gold: There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the Scheme and consequently on investment redemption in Units.

**A. Market risk due to volatility in Gold prices:** The value of the Units relates directly to the value of the Gold held by the Scheme and therefore, fluctuations in the price of Gold could adversely affect investment value of the Units. The factors that may affect the price of Gold, inter alia, include demand & supply, economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, restrictions on movement/trade of Gold that may be imposed by the Reserve Bank of India (RBI), and restrictions on import/export of Gold or Gold jewellery, etc. Hence, the investor may also lose money due to fluctuation in the prices of the Gold. Value of Gold ETFs may decrease if unanticipated operational or trading problems arise.

- There is no Exchange for physical Gold in India. The Scheme may have to buy or sell Gold from the open market, which may lead to counter party risks for the Scheme for trading and settlement.
- An investment in the Scheme may be adversely affected by competition from other modes and methods of investing in Gold.
- For the valuation of units, indirect taxes would also be considered. Hence, any change in the rates or norms of indirect taxation would affect the valuation of units of the Scheme.
- The Scheme may invest in Gold and Gold related instruments, debt and money market instruments including units of debt oriented mutual funds as permitted under the Regulations which are subject to price, credit and interest rate risk. Trading volumes and settlement periods and transfer procedures may restrict liquidity in debt and money market investments.

**B. Liquidity risks in physical or derivative markets impairing the ability of the fund to buy and sell Gold:** Due to various regulatory, economic and market conditions, the ability of the Scheme to buy and/or sell Gold in physical or trade in ETCD with Gold as an underlying, could be impacted.

**C. Risks associated with handling, storing and safekeeping of physical Gold:** There is a risk that part or all of the Scheme's Gold could be lost, damaged or stolen. Access to the Scheme's Gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units.

**Several factors that may affect the price of gold are as follows:**

- a) Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, and productions and cost levels in major gold producing countries such as the South Africa, the United States and Australia.
- b) Investors' expectations with respect to the rate of inflation;
- c) Currency exchange rates;
- d) Interest rates;
- e) Investment and trading activities of hedge funds and commodity funds; and
- f) Global or regional political, economic or financial events and situations.
- g) In addition, investors should be aware that there is no assurance that gold will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold declines, the value of investment in units is expected to decline proportionately.
- h) Changes in indirect taxes like custom duties for import, sales tax, VAT or any other levies will have an impact on the valuation of gold and consequently the NAV of the Scheme.

- **Portfolio Concentration Risk**

To the extent that the Scheme may concentrate its investments in Gold and Gold-related instrument(s), the Scheme will therefore be subject to the risks associated with such concentration.

- **Risks associated with investment in ADR/GDR and foreign securities**

The Scheme will not have any exposure in ADR/GDR and foreign securities.

- **Risks associated with Investing in Derivatives –**

The Scheme would not be investing in derivatives.

- **Risks associated with Investing in securitized debt–**

A securitization transaction involves sale of receivables by the originator (a bank, non-banking finance company, housing finance company, microfinance companies or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by selling his loan receivables to an SPV, receives consideration from investors much before the maturity of the underlying loans. Investors are paid from the collections of the underlying loans from borrowers. Typically, the transaction is provided with a limited amount of credit enhancement (as stipulated by the rating agency for a target rating), which provides protection to investors against defaults by the underlying borrowers. Generally available asset classes for securitization in India are:

- Commercial vehicles
- Auto and two wheeler pools
- Mortgage pools (residential housing loans)
- Personal loan, credit card and other retail loans
- Corporate loans/receivables
- Microfinance receivables

In pursuance to SEBI communication dated: August 25, 2010, given below are the requisite details relating to investments in Securitized debt.

- Risk profile of securitized debt vis-à-vis risk appetite of the scheme:

Investment in these instruments will help the fund in aiming at reasonable returns. These returns come with a certain degree of risks which are covered separately in the Scheme Information Document. Accordingly, the medium risk profile of the securitised debt instruments matches that of the prospective investors of these funds.

- Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc.
- Risk mitigation strategies for investments with each kind of originator

For a complete understanding of the policy relating to selection of originators, we have first analyzed below risks attached to a securitization transaction.

In terms of specific risks attached to securitization, each asset class would have different underlying risks, however, residential mortgages are supposed to be having lower default rates as an asset class. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans/receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher, which helps in making their overall risks comparable to other AAA/AA rated asset classes.

The Scheme may invest in securitized debt assets. These assets would be in the nature of Asset Backed securities (ABS) and Mortgage Backed securities (MBS) with underlying pool of assets and receivables like housing loans, auto loans and single corporate loan originators. The Scheme intends to invest in securitized instruments rated AAA/AA by a SEBI recognized credit rating agency.

Before entering into any securitization transaction, the risk is assessed based on the information generated from the following sources:

- (1) Rating provided by the rating agency
- (2) Assessment by the AMC

**(1) Assessment by a Rating Agency**

In its endeavor to assess the fundamental uncertainties in any securitization transaction, a credit rating agency normally takes into consideration following factors:

### **Credit Risk:**

Credit risk forms a vital element in the analysis of securitization transaction. Adequate credit enhancements to cover defaults, even under stress scenarios, mitigate this risk. This is done by evaluating following risks:

- Asset risk
- Originator risk
- Portfolio risk
- Pool risks

The quality of the pool is a crucial element in assessing credit risk. In the Indian context, generally, pools are 'cherry-picked' using positive selection criteria. To protect the investor from adverse selection of pool contracts, the rating agencies normally take into consideration pool characteristics such as pool seasoning (seasoning represents the number of installments paid by borrower till date: higher seasoning represents better quality), over dues at the time of selection and Loan to Value (LTV). To assess its risk profile vis-à-vis the overall portfolio, the pool is analyzed with regard to geographical location, borrower profile, LTV, and tenure.

### **Counterparty Risk:**

There are several counterparties in a securitization transaction, and their performance is crucial. Unlike in the case of credit risks, where the risks emanate from a diversified pool of retail assets, counterparty risks result in either performance or non-performance. The rating agencies generally mitigate such risks through the usage of stringent counterparty selection and replacement criteria to reduce the risk of failure. The risks assessed under this category include:

- Servicer risk
- Commingling risk
- Miscellaneous other counterparty risks

### **Legal Risks:**

The rating agency normally conducts a detailed study of the legal documents to ensure that the investors' interest is not compromised and relevant protection and safeguards are built into the transaction.

### **Market Risks:**

Market risks represent risks not directly related to the transaction, but other market related factors, stated below, which could have an impact on transaction performance, or the value of the investments to the investors.

- Macro-economic risks
- Prepayment risks
- Interest rate risks

## Other Risks associated with investment in securitized debt and mitigation measures

### **Limited Liquidity and Price Risk:**

There is no assurance that a deep secondary market will develop for the Certificates. This could limit the ability of the investor to resell them.

Risk Mitigation: Securitized debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity. The liquidity risk and HTM nature is taken into consideration at the time of analyzing the appropriateness of the securitization.

### **Limited Recourse, Delinquency and Credit Risk:**

The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any associate of the Seller, Issuer and Originator. No financial recourse is available to the Certificate Holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts to the Certificate Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Asset. However many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realise the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

Risk Mitigation: In addition to careful scrutiny of credit profile of borrower/pool additional security in the form of adequate cash collaterals and other securities may be obtained to ensure that they all qualify for similar rating.

### **Risks due to possible prepayments: Weighted Tenor / Yield**

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments Full prepayment of underlying loan contract may arise under any of the following circumstances;

- Obligor pays the Receivable due from him at any time prior to the scheduled maturity date of that Receivable; or
- Receivable is required to be repurchased by the Seller consequent to its inability to rectify a material misrepresentation with respect to that Receivable; or
- The Servicer recognizing a contract as a defaulted contract and hence repossessing the underlying Asset and selling the same
- In the event of prepayments, investors may be exposed to changes in tenor and yield.

Risk Mitigation: A certain amount of prepayments is assumed in the calculations at the time of purchase based on historical trends and estimates. Further a stress case estimate is calculated and additional margins are built in.



### **Bankruptcy of the Originator or Seller:**

If originator becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from originator to Trust was not a sale, then an Investor could experience losses or delays in the payments due. All possible care is generally taken in structuring the transaction so as to minimize the risk of the sale to Trust not being construed as a "True Sale". Legal opinion is normally obtained to the effect that the assignment of Receivables to Trust in trust for and for the benefit of the Investors, as envisaged herein, would constitute a true sale.

**Risk Mitigation:** Normally, specific care is taken in structuring the securitization transaction so as to minimize the risk of the sale to the trust not being construed as a 'true sale'. It is also in the interest of the originator to demonstrate the transaction as a true sell to get the necessary revenue recognition and tax benefits.

### **Bankruptcy of the Investor's Agent:**

If Investor's agent becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of Investor's Agent to the assets/receivables is not in its capacity as agent/Trustee but in its personal capacity, then an Investor could experience losses or delays in the payments due under the swap agreement. All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets/receivables if and when held by Investor's Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor's Agent. Legal opinion is normally obtained to the effect that the Investors Agent's recourse to assets/receivables is restricted in its capacity as agent and trustee and not in its personal capacity.

**Risk Mitigation:** All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets/receivables if and when held by Investor's Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor's Agent.

### **Credit Rating of the Transaction / Certificate:**

The credit rating is not a recommendation to purchase, hold or sell the Certificate in as much as the ratings do not comment on the market price of the Certificate or its suitability to a particular investor. There is no assurance by the rating agency either that the rating will remain at the same level for any given period of time or that the rating will not be lowered or withdrawn entirely by the rating agency.

### **Risk of Co-mingling:**

With respect to the Certificates, the Servicer will deposit all payments received from the Obligors into the Collection Account. However, there could be a time gap between collection by a Servicer and depositing the same into the Collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the Loan Agreements may not be segregated from other funds of originator. If originator in its capacity as Servicer fails to remit such funds due to Investors, the Investors may be exposed to a potential loss.

### **(2) Assessment by the AMC**

#### **Mapping of structures based on underlying assets and perceived risk profile**

The scheme will invest in securitized debt originated by Banks, NBFCs and other issuers of investment grade credit quality and established track record. The AMC will evaluate following factors, while investing in securitized debt:

**Originator:**

Acceptance Evaluation Parameters (For Pool Loan and Single Loan Securitization Transactions)

**Track record:**

The AMC ensures that there is adequate past track record of the Originator before selection of the pool including a detailed look at the number of issuances in past, track record of issuances, experience of issuance team, etc.

**Willingness to pay:**

As the securitized structure has underlying collateral structure, depending on the asset class, historical NPA trend and other pool / loan characteristics, a credit enhancement in the form of cash collateral, such as fixed deposit, bank, guarantee etc. is obtained, as a risk mitigation measure.

**Ability to pay:**

This assessment is based on a strategic framework for credit analysis, which entails a detailed financial risk assessment.

Management analysis is used for identifying company specific financial risks. One of the most important factors for assessment is the quality of management based on its past track record and feedback from market participants. In order to assess financial risk a broad assessment of the issuer's financial statements is undertaken to review its ability to undergo stress on cash flows and asset quality. Business risk assessment, wherein following factors are considered:

- Outlook for the economy (domestic and global)
- Outlook for the industry
- Company specific factors

In addition, a detailed review and assessment of rating rationale is done including interactions with the company as well as agency

Critical Evaluation Parameters (For Pool Loan and Single Loan Securitization Transactions)

Typically, the AMC would avoid investing in securitization transaction (without specific risk mitigant strategies / additional cash/security collaterals/ guarantees) if there are concerns on the following issues regarding the originator / underlying issuer:

- High default track record/ frequent alteration of redemption conditions / covenants
- High leverage ratios – both on a standalone basis as well on a consolidated level/ group level
- Higher proportion of reschedulement of underlying assets of the pool or loan, as

- the case may be
- Higher proportion of overdue assets of the pool or the underlying loan, as the case may be
- Poor reputation in market
- Insufficient track record of servicing of the pool or the loan, as the case may be.

#### **Advantages of Investments in Single Loan Securitized Debt**

- **Wider Coverage:** A Single Loan Securitized Debt market offers a more diverse range of issues / exposures as the Banks / NBFCs lend to larger base of borrowers.
- **Credit Assessment:** Better credit assessment of the underlying exposure as the Banks / NBFCs ideally co-invest in the same structure or take some other exposure on the same borrower in some other form.
- **Better Structuring:** Single Loan Securitized Debt investments facilitates better structuring than investments in plain vanilla debt instruments as it is governed by Securitization guidelines issued by RBI.
- **Better Legal documentation:** Single Loan Securitized Debt structures involve better legal documentation than Non-Convertible Debenture (NCD) investments.
- **End use of funds:** Securitized debt has better standards of disclosures as well as limitation on end use of funds as compared to NCD investments wherein the end use is general corporate purpose.
- **Yield enhancer:** Single Loan Securitized Debt investments give higher returns as compared to NCD investments in same corporate exposure.
- **Regulator supervision:** Macro level supervision from RBI in Securitization Investments as compared to NCD investments.
- **Tighter covenants:** Single Loan Securitized Debt structures involve tighter financial covenants than NCD investments.

#### **Disadvantages of Investments in Single Loan Securitized Debt**

- **Liquidity risk:** Investments in Single Loan Securitized Debts have relatively less liquidity as compared to investments in NCDs.
- **Co-mingling risk:** Servicers in a securitization transaction normally deposit all payments received from the obligors into a collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account. In this interim period, collections from the loan agreements by the servicer may not be segregated from other funds of the servicer. If the servicer fails to remit such funds due to investors, investors in the Scheme may be exposed to a potential loss.

Table below illustrates the framework that will be applied while evaluating investment decision relating to a pool securitization transaction:

<b>Characteristics/Type of Pool</b>	<b>Mortgage Loan</b>	<b>Commercial Vehicle and Construction Equipment</b>	<b>CAR</b>	<b>2wheelers</b>	<b>Micro Finance Pools</b>	<b>Personal Loans</b>
Approximate Average maturity (in Months)	36-120 months	12-60 months	12-60 months	15-48 months	15-80 weeks	5 months -3 years
Collateral margin (including cash , guarantees, excess interest spread,	3-10%	4-12%	4-13%	4-15%	5-15%	5-15%

subordinate tranche)							
Average Loan to Value Ratio	75%-95%	80%-98%	75%-95%	70%-95%	Unsecured	Unsecured	
Average seasoning of the Pool	3-5 months	3-6 months	3-6 months	3-5 months	2-7 weeks	1-5 months	
Maximum single exposure range	4-5%	3-4%	NA (Retail Pool)	NA (Retail Pool)	NA (Very Small Retail loan)	NA (Retail Pool)	
Average single exposure range %	0.5%-3%	0.5%-3%	<1% of the Fund size	<1% of The Fund size	<1% of The Fund size	<1% of The Fund size	

**Notes:**

1. Retail pools are the loan pools relating to Car, 2 wheelers, micro finance and personal loans, wherein the average loan size is relatively small and spread over large number of borrowers.
2. Information illustrated in the Tables above, is based on the current scenario relating to Securitised Debt market and is subject to change depending upon the change in the related factors.
3. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments
4. Majority of our securitized debt investments shall be in asset backed pools wherein underlying assets may be Medium and Heavy Commercial Vehicles, Light Commercial Vehicles (LCV), Cars, and Construction Equipment etc. Where we invest in Single Loan Securitization, as the credit is on the underlying issuer, we focus on the credit review of the borrower.

In addition to the framework as per the table above, we also take into account following factors, which are analyzed to ensure diversification of risk and measures identified for less diversified investments:

• **Size of the Loan:**

We generally analyze the size of each loan on a sample basis and analyze a static pool of the originator to ensure the same matches the Static pool characteristics. Also indicates whether there is excessive reliance on very small ticket size, which may result in difficult and costly recoveries. To illustrate, the ticket size of housing loans is generally higher than that of personal loans. Hence in the construction of a housing loan asset pool for say Rs.1,00,00,000/- it may be easier to construct a pool with just 10 housing loans of Rs.10,00,000 each rather than to construct a pool of personal loans as the ticket size of personal loans may rarely exceed Rs.5,00,000/- per individual. Also to amplify this illustration further, if one were to construct a pool of Rs.1,00,00,000/- consisting of personal loans of Rs.1,00,000/- each, the larger number of contracts (100 as against one of 10 housing loans of Rs.10 lakhs each) automatically diversifies the risk profile of the pool as compared to a housing loan based asset pool.

- **Average Original Maturity of the Pool:**

Indicates the original repayment period and whether the loan tenors are in line with industry averages and borrower's repayment capacity. To illustrate, in a car pool consisting of 60-month contracts, the original maturity and the residual maturity of the pool viz. number of remaining installments to be paid gives a better idea of the risk of default of the pool itself. If in a pool of 100 car loans having original maturity of 60 months, if more than 70% of the contracts have paid more than 50% of the installments and if no default has been observed in such contracts, this is a far superior portfolio than a similar car loan pool where 80% of the contracts have not even crossed 5 installments.

- **Default Rate Distribution:**

We generally ensure that all the contracts in the pools are current to ensure zero default rate distribution. Indicates how much % of the pool and overall portfolio of the originator is current, how much is in 0-30 DPD (days past due), 30-60 DPD, 60-90 DPD and so on. The rationale here being, as against 0-30 DPD, the 60-90 DPD is certainly a higher risk category.

- **Geographical Distribution:**

Regional/state/ branch distribution is preferred to avoid concentration of assets in a particular region/state/branch.

- **Loan to Value Ratio:**

Indicates how much % value of the asset is financed by borrower's own equity. The lower LTV, the better it is. This Ratio stems from the principle that where the borrowers own contribution of the asset cost is high, the chances of default are lower. To illustrate for a Truck costing Rs.20 lakhs, if the borrower has himself contributed Rs.10 lakhs and has taken only Rs.10 lakh as a loan, he is going to have lesser propensity to default as he would lose an asset worth Rs.20 lakhs if he defaults in repaying an installment. This is as against a borrower who may meet only Rs.2 lakhs out of his own equity for a truck costing Rs.20 lakh. Between the two scenarios given above, the latter would have higher risk of default than the former.

- **Average seasoning of the pool:**

Indicates whether borrowers have already displayed repayment discipline. To illustrate, in the case of a personal loan, if a pool of assets consists of those who have already repaid 80% of the installments without default, this certainly is a superior asset pool than one where only 10% of installments have been paid. In the former case, the portfolio has already demonstrated that the repayment discipline is far higher.

- **Risk Tranching:**

Typically, we would avoid investing in mezzanine debt or equity of Securitized debt in the form of sub ordinate tranche, without specific risk mitigant strategies / additional cash / security collaterals/ guarantees, etc.

- **The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund**

Investments made by the scheme in any asset are done based on the requirements of the scheme and is in accordance with the investment policy. All Investments are made entirely at an arm's length basis with no consideration of any existing / consequent investments by any party related to the transaction (originator, issuer, borrower etc.). Investments made in Securitized debt are made as per the Investment pattern of the Scheme and are done after detailed analysis of the underlying asset. There might be instances of Originator investing in the same scheme but both the transactions are at arm's length and avoid any conflict of interest. In addition to internal controls in the fixed income investment process, there is regular monitoring by the compliance team, risk management group, and internal review teams. Normally the issuer who is securitizing instrument is in need of money and is unlikely to have long term surplus to invest in mutual fund scheme.

- **In general, the resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt**

The risk assessment process for securitized debt, as detailed in the preceding paragraphs, is same as any other credit. The investments in securitized debt are done after appropriate research by credit analyst. The ratings are monitored for any movement. Monthly Pool Performance MIS is received from the trustee and is analyzed for any variation. The entire securitized portfolio is published in the fact sheet and disclosed in the website with details of underlying exposure and originator.

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

- **Risks associated with Short Selling and Securities Lending**

The Scheme shall not undertake any short selling and stock lending activity.

- **Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCD)**

- An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.
- Liquidity Risk: While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
- Price risk: ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to

ascertain the amount of the arbitrage.

- Settlement risk: ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.
- **Risk associated with investing in fixed income securities:**
  - **Interest Rate risk/Market risk:** The Net Asset Value (NAV) of the Scheme, to the extent invested in fixed income securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme/underlying scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
  - **Credit risk:** Investments in fixed income securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
  - **Liquidity risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.
  - **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
  - **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
  - Fixed Income Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
  - **Settlement risk:** The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Schemes' portfolio due to the extraneous factors that may impact liquidity would

result, at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the Schemes' portfolio.

- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.
- The scheme may invest in units of debt oriented schemes of ICICI Prudential Mutual Fund or other schemes which may also be subject to risks as stated above.

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

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

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

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

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

However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower.

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



## Portfolio Turnover

Portfolio turnover is defined as the aggregate of purchases and sales as a percentage of the corpus of the Scheme during a specified period of time. The portfolio turnover shall be generally on account of purchase and redemptions in the scheme.

- **Risk Mitigation Strategies:**

### **Risk Mitigation measures for portfolio volatility**

The Scheme being passively managed carry lesser risk compared to active management. The Scheme follow the underlying price of gold and therefore the level of portfolio volatility would be same as that of the underlying gold price. The fund manager would also endeavour to keep minimal cash levels to keep performance deviation to minimal.

### **Risk mitigation measures for managing liquidity**

The Scheme invest in physical gold which satisfy the norms of 'Good Delivery' as defined by London Bullion Markets association. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange.

Also the Scheme could have tracking error with respect to price of physical gold which may add to the Schemes tracking error with its benchmark i.e. physical gold due to various factors including but not limited to:

1. Delay in the purchase or sale of gold due to
  - a. Illiquidity of gold,
  - b. Delay in realization of sale proceeds,
  - c. Creating a lot size to buy the required amount of gold

### **Risk Mitigation:**

a. Gold is a fairly liquid asset and hence in normal circumstances would be available for purchase and sale at all points of time.

b. The AMC has a robust process of retrieving speedily the daily collections at various RTA locations. The RTA has been advised to bank cheques as expeditiously as possible. The AMC tracks the daily cash flows and the Fund Managers towards prompt deployment, subject to market conditions.

c. Even if the collections reported on a day are less than the minimum lot size, the AMC canmay procure the required quantity through open market purchases. The AMCs generally appoint Authorised Participants to ensure liquidity in the market place.

2. The Scheme may buy or sell the gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.

### **Risk Mitigation:**

Investment is based on the judgment of the Fund Manager who shall work towards furtherance of the unitholders interest.

3. The potential for trades to fail, which may result in the Scheme not having acquired

gold at a price necessary to track the benchmark price.

**Risk Mitigation:**

Units procured through exchanges have an auction process inbuilt into them, and hence the aforesaid risk is automatically mitigated. Even for lot size purchases, the AMC deals with multiple reputed banks/authorized participants whereby the probability of default in trades are remote.

4. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.

**Risk Mitigation:** The fund manager would endeavour to keep cash to the minimal, subject to the asset allocation table; the fund has also proposed a minimal expenses ratio, thereby reducing the extent of tracking error.

5. Execution of large buy / sell orders, and disinvestments to meet redemptions, recurring expenses, dividend payouts etc.

**Risk Mitigation:** Endeavor shall be carry out these deals at best possible prices available at the time of investments. Distortions, if any could automatically get corrected over periods of time.

6. Transaction cost (including taxes and insurance premium) and recurring expenses

**Risk Mitigation:** The Fund seeks to keep it to the minimal to reduce the impact of the tracking error. The AMC will endeavor to keep the tracking error as low as possible. However, this may vary when the markets are very volatile.

**Risk management strategies:** The Scheme by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in gold. The risk control process involves identifying & measuring the risk through various risk measurement tools. The Scheme has identified following risks of investing in gold and designed risk management strategies, which are embedded in the investment process to manage such risks.

Risk & Description	Risk mitigants / management strategy
<b>Tracking Error:</b> The performance of the Scheme may not be commensurate with the performance of the benchmark index on any given day or over any given period, referred to as tracking error.	The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The investment manager will endeavor to maintain low cash levels to minimize tracking error.
<b>Price risk:</b> Fluctuations in the price of Gold	The fund is passively managed and fluctuations in Gold prices will not increase the tracking error.
<b>Liquidity risk:</b> Inability to buy / sell appropriate quantity of gold	Purchase of gold: All bullion banks have access to the international markets for purchase of gold. Sale of gold: The bullion banks are not allowed to sell the gold back in the international markets. However, sale of gold to meet the expenses of the Scheme would require gold to be sold in very small quantities which would be bought by

	the Bullion Bank.
<b>Event risk/Custody Risk:</b> Risk of loss, damage, theft, impurity etc. of gold	There is a risk that part or all of the physical gold belonging to the Scheme could be lost, damaged or stolen. In order to ensure safety, the said gold will be stored with custodian in its vaults. Gold held by custodian is also insured. The custodian will insure/cover all such risks.

<b>Risk &amp; Description specific to Debt</b>	<b>Risk mitigants / management strategy</b>
<p><b><u>Market Risk</u></b> 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. 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.</p>	<p>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.</p>
<p><b><u>Liquidity or Marketability Risk</u></b> This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).</p>	<p>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.</p>
<p><b><u>Credit Risk</u></b> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.</p>	<p>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.</p> <p>In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets.</p>
<p><b><u>Reinvestment Risk</u></b> 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.</p>	<p>Reinvestment risks will be limited to the extent of coupons received on debt instruments, which may be a very small portion of the portfolio value.</p>

## **B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

In terms of SEBI circular no. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003, guidelines on Minimum Number of Investors in Schemes/Plans of Mutual Funds is not

applicable to Exchange Traded Funds.

### **C. SPECIAL CONSIDERATIONS, IF ANY**

- Investors in the Scheme are not being offered any guaranteed returns.
- The AMC is also engaged in portfolio management services (PMS) since October 2000 under SEBI Registration No. INP000000373. The AMC is also rendering Non-binding Advisory Services for such categories of SEBI registered foreign portfolio investors (FPIs) which are listed in SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2019/155 dated December 16, 2019. The AMC is also providing investment management services to Alternative Investment Funds registered under SEBI (Alternative Investment Funds) Regulations, 2012. Further, the AMC shall also provide investment management services, including dealing services to Offshore funds from India in accordance with Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. The AMC is also registered with United States Securities and Exchange Commission as an Investment Adviser under Investment Adviser Act 1940. The AMC has a common research team. These activities are not in conflict with the activities of the Mutual Fund. In the situations of unavoidable conflicts of interest, the AMC undertakes that it shall satisfy itself that adequate disclosures are made of sources of conflict, potential material risk or damage' to investor interest and develop parameters for the same.
- The Mutual Fund may disclose details of the investor's account and transactions thereunder to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor. Further, the Mutual Fund may disclose details of the investor's account and transactions thereunder to any Regulatory/Statutory entities as per the provisions of law.
- Investors are advised to consult their Legal /Tax and other Professional Advisors in regard to tax/legal implications relating to their investments in the Scheme and before making decision to invest in or redeem the Units.
- In view of the individual nature of the tax consequences, each investor is advised to consult his/ her own professional tax advisor to determine possible legal, tax, financial or other considerations for subscribing and/or redeeming the Units and/or before making a decision to invest/ redeem Units. The tax information contained in SID/SAI alone may not be sufficient and should not be used for the development or implementation of an investment strategy or construed as investment advice. Investors alone shall be fully responsible/ liable for any investment decision taken on the basis of this document.
- Neither the Mutual Fund nor the AMC nor any person connected with it accepts any liability arising from the use of this information. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Schemes are wound up for the reasons and in the manner provided in SAI.
- Redemption by the Unit holder either due to change in the fundamental attributes of the Scheme(s) or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise.
- Investors are advised to rely upon only such information and/or representations as contained in this SID. Any subscription or redemption made by any person on the basis of statements or representations which are not contained in this SID or which are inconsistent with the information contained herein shall be solely at the risk of the Investor. The Investor is required to confirm the credentials of the individual/firm he/she is entrusting his/her application form along with payment instructions for any

transaction in the Scheme(s). The Mutual Fund/ Trustee/AMC shall not be responsible for any acts done by the intermediaries representing or purportedly representing such Investor.

- Mutual funds investments are subject to market risks and the Investors should review/study this SID, the SAI and the addenda thereto issued from time to time carefully in its entirety before investing and should not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation or financial/investment matters. There can be no assurance or guarantee that the Scheme objectives will be achieved and the investment decisions made by the AMC may not always be profitable.
- The AMC may freeze/lock the folio(s) of investor(s)/Unitholder(s) for further transactions or reject any applications for subscription or redemption of units pursuant to receipt of instructions/directions/orders issued by any Governmental, judicial, quasi-judicial or other similar authority (Authority), including orders restricting the investor (s)/Unitholder(s) from dealing in securities or for attachment of units held by the investor(s)/Unitholder(s).
- The Product labeling mandated by SEBI is to provide investors an easy understanding of the risk involved in the kind of product / scheme they are investing to meet their financial goals. The Riskometer categorizes various schemes under different levels of risk based on the investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors. Therefore, the schemes falling under the same level of risk in the Riskometer may not be similar in nature. Investors are advised before investing to evaluate a Scheme not only on the basis of the Product labeling (including the Riskometer) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, strategy, asset allocation, investment objective etc. and shall seek appropriate advise, if they are unsure about the suitability of the Scheme before investing. As per SEBI Guidelines, Riskometers shall be reviewed on a monthly basis based on evaluation of risk level of Scheme's month end portfolios. Notice about changes in Riskometers, if any, shall be issued. Investors may refer to the website for any change in Riskometers.

## D. DEFINITIONS

<b>Asset Management Company or AMC or Investment Manager</b>	ICICI Prudential Asset Management Company Ltd., the Asset Management Company incorporated under the Companies Act, 1956, and regulated by SEBI to act as an Investment Manager for the schemes of ICICI Prudential Mutual Fund
<b>Applicable NAV for transactions directly with the Fund</b>	<p>Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.</p> <p><b>The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from November 1, 2022. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID</b></p>
<b>Authorized Participant (AP) / Market Maker</b>	<p>Authorised participant means any person who is appointed by the AMC through an agreement entered between the AMC and such AP and is eligible to deal in the creation unit size of the Scheme.</p> <p>Market Makers (MM) are members of the Stock Exchanges who work towards providing continuous liquidity on the stock exchange platform for units of ETFs.</p> <p>AP/MM shall transact with AMC only in multiples of creation unit size.</p> <p>List of Authorised Participants/ Market Makers shall inter-alia include: Kotak Securities Limited &amp; Riddhisiddhi Bullion Limited.</p>
<b>Allotment Price</b>	The units of ICICI Prudential Gold ETF, being offered will have a face value of Rs. 1/- each. The allotment price of each unit of Gold ETF may be different from the NAV on the allotment date as allotment price would be a function of the actual purchase price of gold (which may be purchased on various days during the NFO period) while the NAV would be calculated based on the LBMA AM fixing price as on a particular day as governed by the valuation guidelines as contained in the Eighth Schedule of SEBI (MF) Regulations, 1996.
<b>BSE\ BSE Ltd</b>	BSE Limited
<b>Business Day</b>	A day other than (1) Saturday and Sunday or (2) a day on which BSE and/or National Stock Exchange are closed whether or not the Banks in Mumbai are open or (3) a day on which Banks in Mumbai or RBI are closed or (4) a day on which the Sale and Redemption of Units is suspended by the Trustee/AMC.

	However, the trustees reserve the right to declare any day as a business day or otherwise at any of its locations at its sole-discretion.
<b>Call Option</b>	An agreement that gives an investor the right (but not the obligation) to buy a stock/bond at a specified price within a specific time period. Call Option gives the investor the right to “call in” (buy) an asset. An investor gets profit on a call when the underlying asset increases in price. The <i>seller</i> of the option undertakes to <i>sell</i> the underlying in exchange.
<b>Creation Unit Size</b>	‘Creation Unit’ is a fixed number of units, which is exchanged for Portfolio Deposit which would consist of Gold of defined purity and quantity and Cash Component.  The facility of creating/redeeming units in Creation Unit size will be available to the Authorized Participants/ Market Makers and Large Investors. Each creation unit consists of 1,10,000 units of the Scheme and cash component, if any.
<b>Cash Component</b>	Cash Component represents the difference between the applicable net asset value of Creation Unit and the market value of Gold as determined by LBMA. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian, Depositories, fees payable to exchanges and other incidental expenses for creating / redeeming units. The cash component will vary from time to time and will be decided and announced by the AMC. Cash Component may also include load, if applicable. The load will be declared by the AMC from time to time and will be within the limits specified under the Regulations.
<b>Custodian</b>	HDFC Bank Limited, SBI-SG Global Securities Services Pvt. Ltd., Citibank N. A., Hongkong and Shanghai Banking Corporation Limited (HSBC) and Deutsche Bank A. G. are acting as Custodians for the Scheme. For further details, investors are requested to refer Statement of Additional Information (SAI) available on the website of the AMC.  The Custodian of the Scheme has been approved by the Trustees.
<b>Cash Equivalent</b>	Cash equivalent shall consist of the following securities having residual maturity of less than 91 days:  a) Government Securities; b) T-Bills; and c) Repo on Government Securities.
<b>Cut-off time</b>	The Fund may allow subscription/ redemption/ switches in ‘Creation Unit’ Size and in multiples thereof

	<p>by large investors/ authorised participants/ Market Makers based on the Portfolio Deposit/ equivalent amount of cash and Cash Component as defined by the Fund for that respective Business Day.</p> <p>The Cut-off time for receipt of valid application for subscriptions/ redemptions/ switches is 3.00 p.m. on any business day.</p> <p>In order to enhance liquidity in units of ETFs on stock exchange platform, it has been decided that direct transaction with AMCs shall be facilitated for investors only for transactions above a specified threshold. In this regard, to begin with any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.</p>
<b>Foreign Portfolio Investor</b>	"Foreign portfolio investor" means a person who satisfies the eligibility criteria prescribed under regulation 4 of the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019.
<b>Gold related instruments</b>	Gold related instruments shall mean such instruments having gold as an underlying, including Exchange Traded Commodity Derivatives (ETCDs), as may be specified by the SEBI from time to time.
<b>ICICI Bank</b>	ICICI Bank Limited
<b>Investment Management Agreement</b>	The Agreement dated September 3, 1993 entered into between ICICI Prudential Trust Limited and ICICI Prudential Asset Management Company Limited as amended from time to time.
<b>ICICI Prudential Gold ETF/ the Scheme</b>	ICICI Prudential Gold ETF
<b>Large Investors</b>	Large investors are those who are eligible to deal in the creation unit size of the Scheme.
<b>LBMA</b>	London Bullion Market Association
<b>Money Market Instruments</b>	Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India from time to time.
<b>NAV</b>	Net Asset Value of the Units of the Scheme and the Schemes and Options, if any, thereunder, calculated on every Business Day in the manner provided in this SID or as may be prescribed by Regulations from time to time.
<b>INAV</b>	iNAV's shall be disclosed on a continuous basis on Stock Exchange (s), where the units of the Scheme are listed and traded and shall be updated based on the latest available data for Gold. Accordingly, iNAV disclosed for Gold ETF may either be static or dynamic depending upon the availability of the underlying price



<b>Intraday NAV</b>	Intra-day NAV means the NAV applicable for subscription/redemption transaction by an Authorized Participant/Large Investor directly with the fund, based on the price at which the purchase/sale of basket of securities representing the underlying index was executed for their respective transaction(s) during the day and shall include the Cash Component.
<b>NSE</b>	National Stock Exchange of India Limited
<b>NRI</b>	Non-Resident Indian or a person of Indian origin residing outside India.
<b>Prudential</b>	Prudential plc (formerly known as Prudential Corporation plc), of the U.K. and includes, wherever the context so requires, its wholly owned subsidiary Prudential Corporation Holdings Limited. Neither ICICI Prudential Asset Management Company Limited nor Prudential plc is affiliated with Prudential Financial Inc., a company whose principal place of business is in the United States of America or with the Prudential Assurance Company, a subsidiary of M&G plc, a company incorporated in the United Kingdom.
<b>Portfolio Deposit</b>	The Portfolio Deposit will be Gold and will be for one kg and in multiples of one kg. The value of Portfolio Deposit will change due to changes in the prices during the day.
<b>Premium on units</b>	Premium charged on units is the difference between the allotment price as determined from the actual purchase price of gold and the face value of Rs. 1/-. This is to ensure that the price of 1 unit which is charged from the investor is approximately equal to 1/100 <sup>th</sup> of 1 gram of gold.
<b>Put Option</b>	Put option is a financial contract between two parties, the buyer and the seller of the option. The put allows the buyer the right (but not the obligation) to sell a financial instrument (the underlying instrument) to the seller of the option at a certain time for a certain price (the strike price). The seller assumes the corresponding obligations. The seller of the option undertakes to buy the underlying in exchange.
<b>RBI</b>	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time.
<b>Retail investors (for TER purposes)</b>	In line with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, retail investors would mean individual investors from whom inflows into the Scheme amount upto Rs. 2,00,000/- per transaction.
<b>Risk –o –meter</b>	Risk-o-meter forms part of the Product labeling and depicts Risk level of the scheme. The risk-o-meter of the scheme shall be in accordance with SEBI circular October 5, 2020 and the same shall be evaluated and updated on a monthly basis.
<b>SEBI</b>	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992, as amended from time to time.

<b>Scheme Information Document/ SID</b>	This document issued by ICICI Prudential Mutual Fund, offering Units of ICICI Prudential Gold ETF.
<b>Sponsors</b>	ICICI Bank & Prudential plc (through its wholly owned subsidiary namely Prudential Corporation Holdings Ltd.)
<b>Stock Exchange</b>	National Stock Exchange of India Limited or BSE Limited or any other stock exchange where the units will be listed.
<b>The Fund or The Mutual Fund</b>	ICICI Prudential Mutual Fund a trust set up under the provisions of the Indian Trusts Act, 1882. The Fund is registered with SEBI vide Registration No.MF/003/93/6 dated October 12, 1993 as ICICI Mutual Fund and has obtained approval from SEBI for change in name to ICICI Prudential Mutual Fund vide SEBI's letter dated April 2,2007.
<b>The Trustee</b>	ICICI Prudential Trust Limited a company set up under the Companies Act, 1956, and approved by SEBI to act as the Trustee for the schemes of ICICI Prudential Mutual Fund
<b>The Regulations</b>	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
<b>Trust Deed</b>	The Trust Deed dated August 25, 1993 establishing ICICI Mutual Fund (subsequently renamed ICICI Prudential Mutual Fund), as amended from time to time.
<b>Trust Fund</b>	Amounts settled/contributed by the Sponsors towards the corpus of the ICICI Prudential Mutual Fund and additions/accretions thereto.
<b>Unit of ICICI Prudential Gold ETF</b>	The interest of an investor, which consists of one undivided share in the Net Assets of the Scheme.
<b>Unit holder</b>	A holder of Unit(s) in the Scheme of ICICI Prudential Gold ETF as contained in this SID.

## **E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- (i) the Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) all legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

Place : Mumbai  
Date : October 14, 2022

**Sd/-**  
**Rakesh Shetty**  
**Compliance Officer**

**Note: The Due Diligence Certificate dated October 14, 2022 stated above was submitted to SEBI.**

## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

An open ended exchange traded fund replicating domestic prices of gold.

### B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The objective of the Scheme is to seek to provide investment returns that, before expenses, closely track the performance of domestic prices of Gold derived from the LBMA AM fixing prices. However, the performance of the Scheme may differ from that of the underlying gold due to tracking error. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

The Scheme is not actively managed. The Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying.

### C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Instruments	Indicative allocations (% of total assets)		Risk Profile (High/Medium/Low)
	Maximum	Minimum	
Gold bullion and instruments with Gold as underlying that may be specified by SEBI#	100	95	Very High
Debt & Money Market Instruments including units of Debt oriented Mutual Funds*	5	0	Low to Medium

\*Investments in Securitised debt shall be limited to the maximum exposure allowed to the debt & instruments as per above asset allocation.

#In addition to the above, the Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying to the extent of 50% of net asset value of the scheme. Such investments shall be made in line with the SEBI regulations.

The cumulative gross exposure through Gold (including ETCDs with gold as underlying) and Debt, and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.

Note: Whenever SEBI notifies any instrument in this regard, the scheme may invest in such instruments. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations due to market changes.

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

It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Scheme undergo changes within the permitted band as indicated above or for changes due to defensive positioning of the portfolio with a view to protect the interest of the unitholders on a temporary basis. The investors/unitholders can ascertain details of asset allocation of the Scheme as on the

last date of each month on AMC's website at [www.icicipruamc.com](http://www.icicipruamc.com) that will display the asset allocation of the Scheme as on the given day.

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

**Rebalancing Period:**

In case of change in constituents of the index due to periodic review, the portfolio of the Scheme shall be rebalanced within 7 calendar days (or any other timeline as may be prescribed by SEBI).

Subject to the regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, applicable regulations and political and economic factors or for short durations, part of the corpus may be pending for deployment considering the market conditions, special events, corporate events (like declaration of dividend), etc. In the event that the asset allocation of the Scheme should deviate from the ranges as noted in the asset allocation table, then the portfolio of the Scheme will be rebalanced by the Fund Manager to the position indicated in the asset allocation table above. Such changes in the asset allocation will be for short term and defensive considerations. In case of deviation, if any, from the asset allocation pattern, the AMC shall rebalance the portfolio within a period of 7 calendar days or any such timeline suggested by SEBI from time to time.

**Tracking Error:**

In accordance with SEBI circular dated May 23, 2022 on "Development of Passive Funds", the tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the Scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with suitable corrective actions taken by the AMC. The same shall be disclosed on a daily basis on the websites of AMC and AMFI.

The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective AMCs and AMFI.

**Tracking Difference:**

The annualized difference of daily returns between the index and the NAV of the Scheme. The same shall be disclosed on a monthly basis on the websites of AMC and AMFI.

The Scheme, in general, will hold all of the securities that comprise the Underlying Index in the same proportion as the index. Expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

## **Disclosure norms as per SEBI circular dated May 23, 2022**

A. The following details of the Scheme will be updated on a monthly basis:

- i. Name and exposure to top 7 stocks respectively as a percentage of NAV of the Scheme;
- ii. Name and exposure to top 7 groups as a percentage of NAV of the Scheme;
- iii. Name and exposure to top 4 sectors as a percentage of NAV of the Scheme.

B. Change in constituents of the underlying index, if any, shall be disclosed on the AMC website on the day of change.

### **Change in Investment Pattern**

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for maximum period of 15 days and defensive considerations.

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

### **D. WHERE WILL THE SCHEME INVEST?**

Subject to the Regulations and the disclosures as made under the section "How the Scheme will allocate its Assets", the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. In Gold and Gold-related instrument(s).
2. Securities issued by the Central, State Governments and local governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
3. Securities guaranteed by the Central, State Governments and local governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
4. Debt obligations of domestic government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
5. Corporate debt (of both public and private sector undertakings).
6. Obligations / Term Deposits of banks (both public and private sector) and development financial institutions.
7. Money market instruments permitted by SEBI/RBI, having maturities of up to one year.
8. Certificate of Deposits (CDs).
9. Commercial Paper (CPs).
10. Bank Fixed Deposits as permitted by SEBI.
11. The non-convertible part of convertible securities.
12. Securitised debt
13. Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying
14. Any other domestic fixed income securities.

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through New Fund Offerings (NFOs), secondary market operations, private placement, rights offer or negotiated deals. The Scheme may also enter into repurchase and reverse repurchases obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

#### **E. WHAT ARE THE INVESTMENT STRATEGIES?**

1. The AMC uses a "passive" approach to try and achieve Scheme investment objective. The Scheme invests in gold and gold related securities as an asset regardless of such investment merit.
2. The Scheme will invest at least 95% of its total assets in the Gold or gold related securities. It may hold up to 5% of their total assets in debt or money market securities. Expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.
3. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchmark Index.
4. All the Investment decision will be taken by the designated Fund Manager under the supervision of Chief Investment Officer.
5. Any other strategy notified by the regulators from time to time.

Further, the scheme may participate in Exchange Traded Commodity Derivatives ("ETCDs") with gold as underlying up to 50% of the net asset value of the Scheme.

#### **Exchange Traded Commodity Derivatives (ETCDs):**

The Commodity derivatives are instruments designed to give exposure to the commodity market.

Multi Commodity Exchange provides derivatives for bullion, base metals, energy, agri commodities etc. These contracts have varied maturities. The pricing of a commodity derivative is the function of the underlying commodity.

#### **➤ Numerical illustration on Exchange Traded Commodity Derivatives (ETCDs):**

##### **i. Commodity Futures trade**

Trade date	20-Dec
Expiry	05-Feb
Current market price/ 10gms	39000
Lot size in gms	1000
Lot value / contract value	3900000
Margin	5%
Margin Value	195000
Trade / position	Buy Commodity
Quantity	1 lot
Buy price per 10 gms	39000
Sell trade date	25-Jan

Sell price per 10gms	39500
Gain/Loss per 10gms	500
Gain/ Loss per Lot or contract value	50000

## ii. Commodity Options Trade

Trade date	20-Dec
Contract Expiry	29-Jan
Corresponding futures contract	05-Feb
Current market price/ 10gms	39000
Strike price	39000
Call Options premium per 10gms	410
Trade / position	Buy strike 39000 CE
Quantity	1Kg
Buy price per 10gms	410
Sell trade date	25-Jan
Futures price on 25-Jan	39500
39000 strike CE price on 25-Jan	550
Gain/Loss per 10gms	140
Gain/Loss per contract value / Lot	14000

## Fixed Income securities

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. 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 team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer, the short as well as longer-term financial health of the issuer. Rated debt instruments in which the Schemes invests will be of investment grade as rated by a credit rating agency. The AMC will be guided by the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of Rating agencies, for this purpose. In case a debt instrument is not rated, such investments shall be made by the Board of Trustees and the Board of Asset Management Company or by an internal committee constituted by AMC to approve the investment in un-rated debt securities in terms of the parameters approved by the Board of Trustees and the Board of Asset Management Company.

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.

The Schemes could invest in Fixed Income Securities issued by government, quasi government entities, corporate issuers, structured notes and various other institutions in line with the investment objectives of the Schemes as permitted by SEBI from time to time.



## POSITION OF DEBT MARKET IN INDIA

Indian debt markets, in the early nineties, were characterised by controls on pricing of assets, segmentation of markets and barriers to entry, low levels of liquidity, limited number of players, near lack of transparency, and high transactions cost. Financial reforms have significantly changed the Indian debt markets for the better. Most debt instruments are now priced freely on the markets; trading mechanisms have been altered to provide for higher levels of transparency, higher liquidity, and lower transactions costs; new participants have entered the markets, broad basing the types of players in the markets; methods of security issuance, and innovation in the structure of instruments have taken place; and there has been a significant improvement in the dissemination of market information. There are three main segments in the debt markets in India, viz., Government Securities, Public Sector Units (PSU) bonds, and corporate securities. A bulk of the debt market consists of Government Securities. Other instruments available currently include Corporate Debentures, Bonds issued by Financial Institutions, Commercial Paper, Certificates of Deposits and Securitized Debt. Securities in the Debt market typically vary based on their tenure and rating. Government Securities have tenures from one year to thirty years whereas the maturity period of the Corporate Debt now goes upto sixty years and more (perpetual). Perpetual bonds are now issued by banks as well. Securities may be both listed and unlisted and there is increasing trend of securities of maturities of over one year being listed by issuers.

The yields and liquidity on various securities as on September 30, 2022 are as under:

Issuer	Instrument	Maturity	Yields (%)	Liquidity
GOI	Treasury Bill	91 Days	6.05%	High
GOI	Treasury Bill	364 Days	6.68%	High
GOI	Short Dated	1-3 Years	6.74% - 7.23%	High
GOI	Medium Dated	3-5 Years	7.23% - 7.31%	High
GOI	Long Dated	5-10 Years	7.31% - 7.39%	High
Corporates	Taxable Bonds (AAA)	1-3 Years	7.23% - 7.50%	Medium
Corporates	Taxable Bonds (AAA)	3-5 Years	7.50% - 7.60%	Low to Medium
Corporates	CDs (A1+)	3 months	6.30%	Medium to High
Corporates	CPs (A1+)	3 months	6.65%	Medium to High

### Investment by the AMC

From time to time and subject to the Regulations, the Sponsors, the Mutual Funds and investment companies managed by them, their associate companies, subsidiaries of the Sponsors, and the AMC may invest either directly or indirectly in any or all the Schemes. The funds managed by these, associates, the Sponsors, subsidiaries of the Sponsors and /or the AMC may acquire a substantial portion of the Scheme's Units and collectively constitute a major investor in the Scheme. Accordingly, redemption of Units held by such funds, associates and Sponsors might have an adverse impact on the Units of the Scheme because the timing of such redemption may impact the ability of other Unit holders to redeem their Units. Further, as per the Regulation, in case the AMC invests in any of the Schemes managed by it, it shall not be entitled to charge any fees on such investments.

### Procedure followed for Investment decisions

Please refer to Statement of Additional Information for information on procedure followed for investment decisions available at [www.icicipruamc.com](http://www.icicipruamc.com)

## F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

### **(i) Type of a Scheme**

Please refer to section on "INFORMATION ABOUT THE SCHEME"

### **(ii) Investment Objective –**

Please refer to section on "INFORMATION ABOUT THE SCHEME"

### **(iii) Investment Pattern**

The tentative portfolio break-up of Equity, Debt, Money Market Instruments, other permitted securities and such other securities as may be permitted by the Board from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations.

Please refer to section on "HOW WILL THE SCHEME ALLOCATE ITS ASSETS?" for more details.

### **(iv) Terms of Issue**

- **Liquidity provisions such as listing, repurchase, redemption:**

Kindly refer 'HIGHLIGHTS/SUMMARY OF THE SCHEME' para.

Listing: The Scheme is listed and traded on BSE and NSE. However, the Trustee reserves the right to list the units of Scheme on any other Stock Exchange without any change in the Fundamental Attribute.

For details on redemption of units, please refer Section 'UNITS AND OFFER' - Redemption of Units in Ongoing Offer details.

- **Aggregate fees and expenses charged to the Scheme:**

The provisions in respect of fees and expenses as indicated in this SID. **Please refer to section "FEES AND EXPENSES".**

- **Any safety net or guarantee provided:** The present Scheme is not a guaranteed or assured return scheme

### **Changes in Fundamental Attributes**

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s)/Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s)/Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- An application has been made with SEBI and views/comments of SEBI are sought on the proposal for fundamental attribute changes;

- An addendum to the existing SID shall be issued and displayed on AMC website immediately;
- SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days from the notice date).;
- A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated, and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

#### G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

ICICI Prudential Gold ETF will be benchmarked against the domestic price of gold as derived from the LBMA AM fixing prices, as there is no publicly available index which tracks the price of gold bullion and instruments with gold as underlying. The benchmark may be changed in future, if a benchmark better suited to the investment objective of the Scheme is available.

#### H. WHO MANAGES THE SCHEME?

Mr. Gaurav Chikane is the Fund Managers of the Scheme. As on September 30, 2022, Mr. Gaurav Chikane has been managing the Scheme for tenure of 1 year 2 months, since August 2021. His qualifications and experience is as under:

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
Mr. Gaurav Chikane/31/ B.E. (IT), MBA (Finance)	<p>Mr. Gaurav Chikane has been appointed as the Manager in the Investments Department of ICICI Prudential Asset Management Company Limited. w.e.f. July 1, 2021. He is currently a dedicated fund manager for managing investment in Exchange Traded Commodity Derivatives in the schemes of the Fund wherein such investment is permissible.</p> <p>Past Experience:            ~ Inditrade Business Consultants Limited – Commodities - November 18, 2016 till June 30, 2021            ~ Edelweiss Commodities Trading Limited – Commodities -</p>	<ul style="list-style-type: none"> <li>• ICICI Prudential Silver ETF</li> <li>• ICICI Prudential Multi-Asset Fund</li> </ul>

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
	February 2, 2015 till November 17, 2016 ~ Accenture Services Private Limited – IT - March 25, 2013 till July 26, 2013	

## I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Pursuant to the Regulations and amendments thereto and subject to the Asset allocation pattern, the following investment restrictions are presently applicable to the Scheme:

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

Further the inter Scheme transfer of investments shall be in accordance with the provisions contained in clause Inter-Scheme transfer of investments, contained in Statement of Additional Information.

2. The Scheme may invest in any other scheme under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund. The AMC shall comply with the guidelines issued by SEBI vide its Circular dated October 8, 2020 and such other guidelines as may be notified from time to time.
3. The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature.
4. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

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

5. No loans for any purpose can be advanced by the Scheme.
6. No mutual fund scheme shall make any investments in;
  - any unlisted security of an associate or group company of the sponsor; or
  - any security issued by way of private placement by an associate or group company of the Sponsor; or

- the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets.
  - Fund of funds scheme.
7. In accordance with SEBI Circular no SEBI/IMD/CIR No. 1/91171/07 dated 16th April 2007 and SEBI/IMD/CIR No. 7 / 12952 /08 June 23, 2008 and SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019, following guidelines shall be followed for parking of fund in short term deposits of Scheduled commercial Banks pending deployment, for a maximum period of 7 working days.
- a. "Short Term" for such parking of fund by mutual fund shall be treated as a period not exceeding 91 days.
  - b. Such short term deposits shall be held in the name of the concerned scheme.
  - c. No mutual fund scheme shall park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial Banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of fund in short term deposits of associate and sponsor scheduled commercial Banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
  - d. No mutual fund scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial Bank including its subsidiaries.
  - e. Trustees/Asset Management Companies (AMCs) shall ensure that no funds of a scheme are parked in short term deposit (STD) of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD do not invest in the said scheme until the scheme has STD with such bank.

Above conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.

- a. Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
8. The Mutual Fund having an aggregate of securities which are worth Rs.10 crores or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by the Board, settle their transactions entered on or after January 15, 1998 only through dematerialised securities. Further all transactions in government securities shall be in dematerialised form.
9. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest or IDCW to the Unitholders. Such borrowings shall not exceed 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.
10. Participation in ETCDs shall be subject to the following investment limits:
- a. In case of Gold ETFs, the cumulative exposure to gold related instruments i.e. Gold Deposit Scheme (GDS) of banks, Gold Monetization Scheme (GMS) and ETCD having gold as the underlying shall not exceed 50% of net asset value of the scheme.
  - b. However, within the 50% limit, the investment limit for GDS and GMS as part of gold related instrument shall not exceed 20% of net asset value of the scheme.

The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying.

- c. The cumulative gross exposure through equity, debt and derivative positions (including commodity derivatives) shall not exceed 100% of net asset value of the scheme.
- d. No mutual fund scheme shall have net short positions in ETCDs on any particular good, considering its positions in physical goods as well as ETCDs, at any point of time.

These investment limitations/parameters as expressed (linked to the Net Asset/Net Asset Value/capital) shall apply at the time of investment.

The Trustee /AMC may alter the above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make their investments in the full spectrum of permitted investments in order to achieve their investment objective.

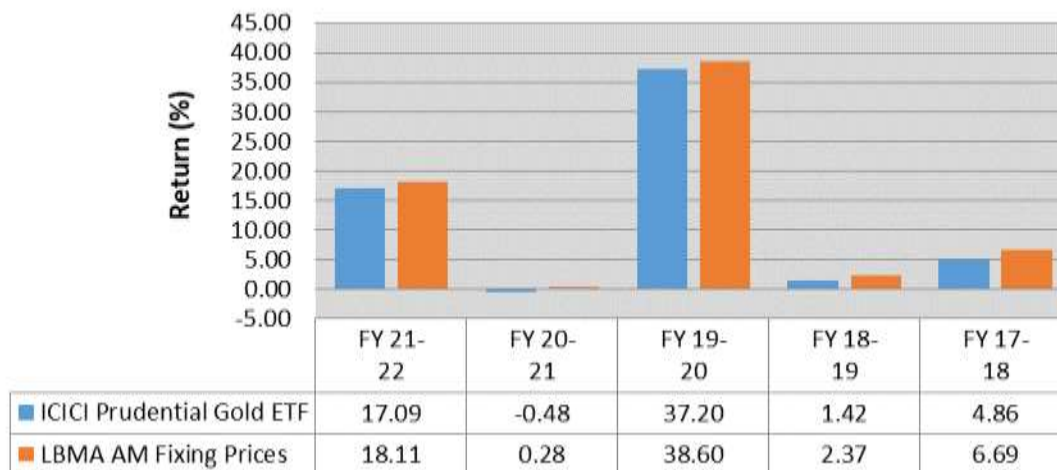
## **J. HOW HAS THE SCHEME PERFORMED?**

Performance of ICICI Prudential Gold ETF (As on September 30, 2022)

<b>Compounded Annualised Returns as on September 30, 2022</b>	<b>ICICI Prudential Gold ETF</b>	<b>Benchmark Returns % (Price of Gold as derived from the LBMA AM fixing price)</b>
Last 1 year	9.03	9.77
Last 3 year	8.74	9.63
Last 5 year	10.02	10.96
Since Inception	7.32	8.41

For computation of since inception returns the allotment NAV has been taken as Rs.1892.46/-. Wherever applicable, for calculating returns, NAV of ICICI Prudential Gold ETF has been adjusted on account of change in face value. Past performance may or may not be sustained in the future. Benchmark is price of Gold as derived from the LBMA AM fixing price (in INR). NAV Returns are without considering load. Date of inception – August 24, 2010.

**Absolute returns of last five financial years of the Schemes are as follows:**



Returns are without considering load. Past performance may or may not be sustained in future. Benchmark is price of Gold as derived from the LBMA AM fixing price (in INR). NAV Returns are without considering load. Date of inception – August 24, 2010.

#### K. COMPARISON WITH EXISTING SCHEMES

The Scheme is Exchange Traded Fund (ETF) and ETFs by their nature invest in basket of securities which may be index baskets or commodity baskets. In the category of ETFs, Fund offers nineteen schemes, out of which eighteen schemes are Index ETFs and one debt ETF and one is Gold Exchange Traded Fund (Commodity ETF).

Features of the Scheme	ICICI Prudential Gold ETF		ICICI Prudential Silver ETF	
Type of Scheme	An open ended exchange traded fund replicating domestic prices of gold.		An open-ended scheme replicating/tracking Domestic Price of Silver.	
Asset Allocation as per SID (in %)	Gold bullion and instruments with Gold as underlying that may be specified by SEBI#	Debt & Money Market Instruments including units of Debt oriented Mutual Funds*	Silver and Silver related instruments with Silver as Underlying# (Refer note below)	Debt & Money Market Instruments including units of Debt oriented Mutual Funds*
	95-100	0-5	95-100	0-5
	*Investments in Securitized debt shall be limited to the maximum exposure allowed to the debt & instruments as per above asset allocation.		#The Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with Silver as underlying to the extent of 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle. Such investments shall be made in line with the SEBI regulations as may be	

Features of the Scheme	ICICI Prudential Gold ETF	ICICI Prudential Silver ETF
		<p>specified by SEBI from time to time, subject to prior approval from SEBI, if any.</p> <p>Note: Whenever SEBI notifies any other silver related instrument with silver as underlying in this regard, the scheme may invest in such instruments with prior approval from SEBI/investors, if required.</p> <p>The cumulative gross exposure through Silver (including ETCDs with silver as underlying) and Debt, and such other securities/assets as may be permitted by SEBI from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.</p> <p>*It may be noted that the margin placed for taking exposure to ETCDs are generally lower than the ETCD exposure limit considered for the purposes of monitoring investment limits and therefore, the residual cash (i.e. ETCD exposure less placement of margin towards participation in ETCDs) are placed in cash and cash equivalents in the interest of investors. The said placement in cash and cash equivalents shall not be considered as part of the limit of 0% to 5% allocated towards Debt &amp; Money Market Instruments including units of Debt oriented Mutual Funds.</p>
<p><b>Investment Objective</b></p>	<p>The objective of the Scheme is to seek to provide investment returns that, before expenses, closely track the performance of domestic prices of Gold derived from the LBMA AM fixing prices. However, the performance of the Scheme may differ from that of the underlying gold due to tracking error. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.</p> <p>The Scheme is not actively</p>	<p>The investment objective of the Scheme is to generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error.</p> <p>There can be no assurance or guarantee that the investment objective of the plan will be achieved.</p> <p>The Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with silver as underlying.</p>



<b>Features of the Scheme</b>	<b>ICICI Prudential Gold ETF</b>	<b>ICICI Prudential Silver ETF</b>
	managed. The Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying.	
<b>Assets under Management (as on September 30, 2022)</b>	Rs. 2,754.47 Crores	Rs. 559.83 Crores
<b>No. of folios as on September 30, 2022</b>	5,78,813	22,597

\*The AUM/AAUM figures have been adjusted with respect to investments made by other schemes of the Mutual Fund into aforesaid scheme. The aggregate value of such interscheme investments amounts to Rs. 449.63 crore.

**L. ADDITIONAL DISCLOSURES AS ON SEPTEMBER 30, 2022:**

**i. SCHEME PORTFOLIO HOLDINGS**

**a) Top 10 holdings**

<b>Company</b>	<b>% to NAV</b>
Gold (995 Purity)	97.72%
CCIL	0.06%
<b>Total</b>	<b>97.78%</b>

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

**b) Sector wise holdings**

<b>Sector</b>	<b>% to Nav</b>
Gold	97.72%
Cash,Cash Equivalents and Net Current Assets	2.28%
<b>Total</b>	<b>100.00%</b>

Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets.

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

**ii. INVESTMENT DETAILS:**

<b>Sr.no.</b>	<b>Category</b>	<b>Total amount invested</b>
1	AMC's Board of Directors	NIL
2	Fund Manager	NIL
3	Other key personnel	4622725.40

Managing Director and Executive Director of the AMC are considered under AMC Board of Directors. In case the Executive Director is a Fund Manager of the Scheme, then he is considered under Scheme's Fund Managers.

### III. UNITS AND OFFER

This section provides details you need to know for investing in the Scheme.

#### A. NEW FUND OFFER (NFO)

This section does not apply to the Scheme, as the ongoing offer of the Scheme has commenced after the NFO, and the units are available for continuous subscription and redemption.

#### B. ONGOING OFFER DETAILS

<p><b>Ongoing Offer Period</b> This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>The Scheme is available for ongoing subscription and redemption on an ongoing basis in Creation Unit Size. The Units of the Scheme are listed on NSE and BSE. An investor can buy units on a continuous basis on NSE and BSE and traded like any other publicly traded securities at market prices which may be at a premium or discount on the actual NAV of the Scheme.</p> <p>Trustees / AMC will not be responsible for price vagaries in the quoted price of the units on NSE or BSE.</p> <p>The Scheme may allow subscription/ redemption/ switches in 'Creation Unit' Size and in multiples thereof by large investors/ authorised participants/ Market Makers based on the Portfolio Deposit/ equivalent amount of cash and Cash Component as defined by the Scheme for that respective Business Day.</p> <p>The AMC will not extend credit facility to the Authorized Participant(s)/Market Maker(s). Authorized participants or investors will get the NAV as and when they bring the Portfolio Deposit/ equivalent amount of cash and Cash Component as mentioned in the Regulations.</p> <p><b>The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from November 1, 2022. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SIDs.</b></p>
<p><b>Ongoing price for subscription</b> (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors  This is the price you need to pay for</p>	<p>The purchase price of the Units will be based on the Applicable NAV.</p> <p>Purchase Price = Applicable NAV</p> <p>Example: An investor invests Rs 20,000/- and the current NAV is Rs. 20/- then the purchase price will be Rs. 20/- and the investor receives <math>20000/20 = 1000</math> units.</p> <p>An investor can buy / sell units on a continuous basis in the</p>

purchase/ Switch-in.	<p>normal market segment of NSE/BSE during the trading hours like any other publicly traded stock at market prices which may be at a premium or discount on the actual NAV of the Scheme. The units will be created in a minimum size of 1,10,000 units and in multiples thereof through Authorised Participants/ Market Makers and large investors. The minimum number of units that can be bought on stock exchanges is one unit.</p> <p>In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 it has been notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund .</p>
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Creation / Redemption of units	<p>Each unit of the Scheme represents a fractional undivided beneficial interest in the net assets of the trust. The assets of the fund consist primarily of gold held by the custodian on behalf of the fund and other debt and money market investments held in the fund.</p> <p>Each unit of the Scheme (before expenses) will closely correspond to the value of 1/100<sup>th</sup> of 1 gram of domestic gold prices derived from the LBMA AM fixing prices.</p> <p><b>Creation Unit</b>  'Creation Unit' is a fixed number of units, which is exchanged for Portfolio Deposit which would consist of Gold of defined purity and quantity and Cash Component. The facility of creating/redeeming units in Creation Unit size and in multiples of thereof will be available to the Authorised Participants/ Market makers and large investors when the Scheme opens for ongoing subscription. Each creation unit consists of 1,10,000 units and in multiples thereof of the Scheme and cash component, if any.</p> <p>The Fund may from time to time change the size of the creation unit in order to equate it with marketable lots of the underlying instruments.</p> <p>The investor has to deposit or will receive at least 1 kilogram of gold &amp; in multiples of 1 kilogram thereof in order to create / redeem units of the Scheme.</p>
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**On-going Subsequent Creation / Redemption:**

Directly with the Fund:

The Fund may allow subscription/ redemption/ switches in 'Creation Unit' Size and in multiples thereof by large investors/ authorised participants/ Market Makers based on the Portfolio Deposit/ equivalent amount of cash and Cash Component as defined by the Fund for that respective Business Day.

**On Stock exchanges:**

Investors can buy or sell units on a continuous basis on NSE or BSE Ltd. or other recognized stock exchange where units are listed and traded like any other publicly traded securities at market prices which may be close to the actual NAV of the Scheme. The trading lot is one unit. Investors can purchase units at market prices, which may be at a premium/discount to the NAV of the Scheme depending upon the demand and supply of units at the exchanges. The AMC may at its own discretion, allow purchases by accepting cheque or demand draft from the authorized Participants/ others in lieu of gold towards creation of units. Purchase request for creation units and in multiples thereof shall be made by such investors to the AMC whereupon the AMC will arrange to buy the gold of the specified purity. On receipt of confirmation of credit of gold deposits in the Scheme's account, the AMC will instruct the Registrar & Transfer Agent to create the relevant number of units in the name of the investor. The AMC may at its own discretion, allow cash (through cheque or demand draft) redemptions to the authorized Participants/ others in lieu of gold. On receipt of cash redemption request, the AMC will arrange to sell the gold on behalf of the Authorised Participant / Large Investor and pass on the credit to the Authorised Participant / Large Investor. All incidental charges including transaction costs for such purchase/redemptions will be borne by the investors. The AMC may levy fees/load/charges to be announced from time to time, for this facility.

**Matrix for subscriptions:**

<b>Large Investors / Authorised Participants</b>	<b>Other Investors</b>
<p>Authorised Participants and Large Investors can directly buy in 'Creation Unit' Size from the fund on any business day.</p> <p>The AMC may at its own discretion, allow purchases by accepting cheque or demand draft from the Authorised Participants/ others in lieu of gold towards creation of units. Purchase request for creation units and in multiples of thereof shall be made by such investors to the AMC whereupon the AMC will arrange to buy the gold of the specified purity. The AMC may levy fees/load/charges to be announced from time to time, for this facility.</p>	<p>N.A.</p>

	<p>All investors can buy units of the Fund on a continuous basis on NSE or BSE other recognized stock exchange where units listed and traded like any other publicly traded securities at market prices which may be close to the actual NAV of the Scheme. The trading lot is one unit. Investors can purchase units at market prices, which may be at a premium/discount to the NAV of the Scheme depending upon the demand and supply of units at the exchanges.</p>		
	<p><b>Matrix for redemption:</b></p>		
	<table border="1"> <thead> <tr> <th data-bbox="533 490 1102 555">Large Investors / Authorised Participants</th> <th data-bbox="1102 490 1393 555">Other Investors</th> </tr> </thead> </table>	Large Investors / Authorised Participants	Other Investors
Large Investors / Authorised Participants	Other Investors		
	<table border="1"> <tbody> <tr> <td data-bbox="533 555 1102 1003"> <p>Authorised Participants and Large Investors can directly sell in 'Creation Unit' Size and in multiples of thereof from the fund on any business day. The mutual fund will repurchase units from Authorised Participants and Large Investors on any business day provided the units offered for repurchase is not less than <b>1,10,000 units</b> or such other size as may be changed from time to time in order to equate it with marketable lots of the underlying instruments.</p> </td> <td data-bbox="1102 555 1393 1003"> <p>N.A.</p> </td> </tr> </tbody> </table>	<p>Authorised Participants and Large Investors can directly sell in 'Creation Unit' Size and in multiples of thereof from the fund on any business day. The mutual fund will repurchase units from Authorised Participants and Large Investors on any business day provided the units offered for repurchase is not less than <b>1,10,000 units</b> or such other size as may be changed from time to time in order to equate it with marketable lots of the underlying instruments.</p>	<p>N.A.</p>
<p>Authorised Participants and Large Investors can directly sell in 'Creation Unit' Size and in multiples of thereof from the fund on any business day. The mutual fund will repurchase units from Authorised Participants and Large Investors on any business day provided the units offered for repurchase is not less than <b>1,10,000 units</b> or such other size as may be changed from time to time in order to equate it with marketable lots of the underlying instruments.</p>	<p>N.A.</p>		
	<p>All investors can sell ICICI Prudential Gold ETF units on a continuous basis on NSE or BSE or other recognized stock exchange where units shall be listed and traded like any other publicly traded securities at market prices which may be close to the actual NAV of the Scheme. The trading lot is <b>one unit</b> of the Scheme. Investors can sell units at market prices, which may be at a premium/discount to the NAV of the Scheme depending upon the demand and supply of units at the exchanges.</p> <p><b>Exit Load.</b> Nil. However, investors are requested to note that the brokerage for purchase or sale of units of the Scheme on the exchange is to be borne by the investors themselves.</p> <p>The AMC will appoint Authorised Participants/ Market Makers to provide liquidity in secondary market on an ongoing basis. The Authorised Participants/ Market Makers would offer daily two way quote in the market.</p>		
<p>Process of Creation / Redemption of units on an ongoing basis in 'Creation unit' size</p>	<p><b>Creation:</b> The requisite gold constituting the Portfolio Deposit have to be submitted to the Custodian while the Cash Component has to be paid to the Custodian/AMC., At any further date, the AMC may accept such gold. On confirmation of the same by the Custodian/AMC that the predefined quantity and purity of gold has been received, the AMC will endeavour to create the respective number of units of the Scheme into the investor's DP account within 10 working days in any case not exceeding 30 days. The AMC may create "Creation Unit" prior to receipt of all or a portion of the relevant Portfolio Deposit and Cash Component in certain</p>		

	<p>circumstances where the purchaser, among other things, posts collateral to secure its obligation to deliver such outstanding Portfolio Deposit Securities and Cash Component.</p> <p>The Portfolio Deposit and Cash Component for units may change from time to time due to change in NAV. The Fund may from time to time change the size of creation unit size in order to equate it with marketable lot of underlying instruments.</p> <p>The creation request can be made to the Fund in a duly filled application form. Application Forms for Creation of gold units can be obtained from the office of AMC, Registrars and Transfer Agents.</p> <p><b>Redemption:</b> The requisite number of units equaling the Creation Unit has to be transferred to the Fund's DP account and the Cash Component to be paid to the AMC / Custodian. On confirmation of the same by the AMC, the Custodian will transfer the Portfolio Deposit by transfer of the Gold of the predefined purity and quantity to the investor and pay the Cash Component, if applicable within 10 days of receipt of redemption request.</p> <p>The AMC may redeem Creation Unit prior to receipt of all or portion of the relevant units in certain circumstances where the purchaser, among other things, posts collateral to secure its obligation to deliver such outstanding units.</p> <p>The Portfolio Deposit and Cash Component for the units of the Scheme may change from time to time due to change in NAV. The Fund may from time to time change the size of creation unit size in order to equate it with marketable lot of underlying gold.</p> <p><b>Role of Authorized Participants:</b>  Authorized Participants/ Market Makers would provide liquidity in secondary market on an ongoing basis. The Authorized Participants/ Market Makers would offer daily two way quote in the market.</p>
<p>Ongoing price for redemption  This is the price you will receive for redemptions.</p>	<p>The Redemption Price of the Units will be based on the Applicable NAV subject to the prevalent exit load provisions. The Redemption Price of the Units will be computed as follows:</p> <p>Redemption Price = Applicable NAV * (1 - Exit Load, if any).</p> <p>Applicable exit load shall be subject to the tenure of investment of the investor in the scheme vis-à-vis the exit load structure applicable when investor had invested in the scheme.</p> <p><b>Example:</b> An investor invests on April 1, 2017 when the</p>

applicable exit load for the scheme was 2% if redeemed within 1 year, else nil.

**Scenario 1)** In case investor redeems before April 1, 2018, then applicable exit load would be 2%. Now suppose the same investor decides to redeem his 1000 units. The prevailing NAV is Rs 25/-. Hence, the sale or redemption price per unit becomes Rs. 24.50/- i.e.  $25 \times (1 - 2\%)$ . The investor therefore gets  $1000 \times 24.50 = \text{Rs. } 24,500/-$ .

**Scenario 2)** In case investor redeems on or after April 1, 2018, then applicable exit load would be nil. Now suppose the same investor decides to redeem his 1000 units. The prevailing NAV is Rs 30/-. Hence, the sale or redemption price per unit will be Rs. 30/- i.e.  $30 \times (1 - 0)$ . The investor therefore gets  $1000 \times 30 = \text{Rs. } 30,000/-$ .

#### **On Stock exchanges:**

An investor can buy / sell units on a continuous basis in the normal market segment of NSE/BSE during the trading hours like any other publicly traded stock at market prices which may be at a premium or discount on the actual NAV of the Scheme. The units will be created in a minimum size of 1,10,000 units and in multiples thereof through Authorised Participants and large investors. The minimum number of units that can be bought on stock exchanges is one unit.

The Fund shall ensure that the Redemption Price is not lower than 93% of the NAV and the Purchase Price is not higher than 107% of the NAV, provided that the difference between the Redemption Price and Purchase Price of the Units shall not exceed the permissible limit of 7% of the Purchase Price, as provided for under the Regulations.

#### **Directly with the Fund:**

Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.

Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios:

- i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or
- iii. Total bid size on the exchange is less than half of creation unit size daily, averaged over a period of 7 consecutive trading days.



	<p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.</p> <p><b>The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from November 1, 2022. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.</b></p>
Plans/ Options	At present no plans/options/sub-options are available under the Scheme. The Trustee reserves the right to introduce any plan(s)/option(s)/sub-option(s) under the Scheme at a later date, by providing a notice to the investors on the AMC's website and by issuing a press release, prior to introduction of such plan(s)/option(s)/ sub-option(s).
Listing	The Scheme is listed and traded on BSE and NSE. However, the Trustee reserves the right to list the units of Scheme on any other Stock Exchange.
How to apply	Please refer to the SAI and Application form for the instructions.
<p><b>Who can invest</b></p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>The following persons are eligible and may apply for subscription to the units of the Scheme (subject, wherever relevant, to purchase of units of Mutual Funds being permitted under respective constitutions and relevant statutory regulations):</p> <ul style="list-style-type: none"> <li>• Resident adult individuals either singly or jointly (not exceeding four)</li> <li>• Minor through parent/lawful guardian</li> <li>• Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions)</li> <li>• Religious and Charitable Trusts are eligible to invest in the Scheme, if the provisions of the respective constitution under which they are established permits to invest under the provisions of 11(5)(xii) of Income-tax Act, 1961 read with Rule 17C of Income-Tax Rules, 1962.</li> <li>• Partnership Firms</li> <li>• Karta of Hindu Undivided Family (HUF)</li> <li>• Banks &amp; Financial Institutions</li> <li>• Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non repatriation basis</li> <li>• Army, Air Force, Navy and other para-military funds</li> <li>• Scientific and Industrial Research Organizations</li> <li>• Mutual Fund Schemes</li> <li>• Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI (Mutual Funds) Regulations, 1996.</li> <li>• Any other category of investor who may be notified by</li> </ul>

	<p>Trustees from time to time by display on the website of the AMC.</p> <p>The AMC reserves the right to put the transaction requests received from FPIs on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions. Investors are further requested to note that the AMC shall not be liable for any direct or indirect losses or expenses in respect of those transaction requests/allotted units which have been kept on hold or rejected or reversed.</p> <p>Every investor, depending on any of the above category under which he/she/ it falls, is required to provide the relevant documents alongwith the application form as may be prescribed by AMC.</p> <p>The following persons are not eligible to invest in the Scheme and apply for subscription to the units of the Schemes:</p> <ul style="list-style-type: none"> <li>• A person who falls within the definition of the term “U.S. Person” under ‘Regulation S’ promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by ICICI Prudential Asset Management Company Limited (the AMC)/ICICI Prudential Trust Limited (the Trustee) from time to time.</li> </ul> <p>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments.</p> <p>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. Investors are further requested to note that the AMC shall not be liable for any direct or indirect losses or expenses in respect of those transaction requests/allotted units which have been kept on hold or rejected or reversed.</p> <ul style="list-style-type: none"> <li>• A person who is resident of Canada</li> <li>• Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time.</li> </ul>
<p><b>Custodian of the Scheme</b></p>	<p><b>Custody of the Fund’s Gold</b> The Trustee(s) have appointed Deutsche Bank AG as the custodian to the ICICI Prudential Gold ETF.</p>

	<p>Deutsche Bank AG is SEBI approved Custodian. The registration of the Custodian is still valid and effective. The custodian shall hold the custody and possession of the securities and investment of the Fund and will discharge all the functions as are ordinarily discharged by a Custodian. It does not have any power or authority to sell or dispose off or deal with the securities/investment held by it on behalf of the Fund except as instructed by the AMC. The Trustee reserves the right to change the custodian, if required.</p> <p>The salient features of the Custodial Agreement and responsibilities of Custodian would inter-alia include:</p> <ul style="list-style-type: none"> <li>(i) keeping in safe custody of gold and all the securities and other such instruments belonging to the Fund segregated from the other assets of Custodian and from the assets of other clients of the custodian and shall be held in the name of the Trustee(s) a/c Fund or Scheme or Custodian a/c Scheme or in such other manner as may be mutually agreed.</li> <li>(ii) ensuring smooth inflow/outflow of securities and such other instruments as and when necessary, in the best interest of the investors.</li> <li>(iii) ensuring that the benefits due to the holdings of Fund are recovered in time.</li> <li>(iv) responsibility for loss of / or damage to the securities due to fraud, bad faith, negligence, willful neglect, default, or willful default on his part or on the part of its approved agents.</li> </ul> <p>The Custodian will be entitled to remuneration for its services in accordance with the terms of Custodian Agreement.</p> <p><b>Bullion Bank</b></p> <p>The Scheme will receive creation / redemption requests from Authorised Participants and Large Investors. Based on the net creation / redemption request received, the Scheme will buy / sell appropriate quantity of gold from one or more bullion banks at the prevailing market prices at different locations within the country. The Trustees shall identify from time to time, any of the entities authorised by Reserve Bank of India (RBI) for providing Bullion Bank services, to act as Bullion Banks for the Scheme. The Trustees may from time to time have the discretion to designate other additional Banks as the Bullion Bank by notifying upon the website of ICICI Prudential AMC Ltd.</p>
<b>Rounding Off</b>	<p>While allotting the Units, based on the Allotment Price, the number of Units may be rounded off to the nearest whole number on the lower side if the trustees feel so, with a view to avoid creation of fractional units. The amount due to rounding off may be refunded to the investor.</p>
<b>Restriction of Sale and Redemption of Units</b>	<p>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</p>

of Directors of the AMC and the Trustees.

Additionally, the following requirements shall need to be observed before imposing restriction on redemptions:

- a) Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:
  - i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.
  - ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
  - iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.
- b) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.
- c) 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 restriction on redemption is imposed, the following procedure shall be applied:
  1. No redemption requests up to INR 2 lakh shall be subject to such restriction.
  2. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

#### **Right to Limit Redemptions**

Any Units, which by virtue of these limitations are not redeemed on a particular Business Day, will be carried forward for Redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing load) of the Business Day on which Redemption is made. Under such circumstances, to the extent multiple Redemption requests are received at the same time on a single Business Day, Redemptions will be made on pro-rata basis, based on the size of each Redemption request, the balance amount being carried forward for Redemption to the next Business Day(s).

	<p>Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC Board and the Trustees, intimation would be sent to SEBI in advance providing details of circumstances and justification for the proposed action shall also be informed.</p>
<p>Cut off timing for subscriptions/ redemptions</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>The Fund may allow subscription/ redemption/ switches in 'Creation Unit' Size and in multiples thereof by large investors/ authorised participants/ market makers based on the Portfolio Deposit/ equivalent amount of cash and Cash Component as defined by the Fund for that respective Business Day.</p> <p>The Cut-off time for receipt of valid application for subscriptions/ redemptions/ switches is 3.00 p.m. on any business day.</p> <p>In order to enhance liquidity in units of ETFs on stock exchange platform, it has been decided that direct transaction with AMCs shall be facilitated for investors only for transactions above a specified threshold. In this regard, to begin with any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.</p>
<p>Where can the applications for purchase/redemption be submitted?</p>	<p>The details of official points of acceptance, collecting banker etc. are provided on back cover page. For the updated list of official Point of Acceptance of transactions of AMC and CAMS, please refer the website of the AMC viz., <a href="http://www.icicipruamc.com">www.icicipruamc.com</a>.</p>

Minimum amount for purchase	<p>The units will be created in a minimum size of 1,10,000 units through Authorised Participants/ Market Makers and Large Investors. The investors can directly subscribe to the units on a continuous basis on NSE/ BSE/ or any other stock exchange where the Scheme is listed. Additionally, the Authorized Participant// Market Makers, can directly buy/redeem the units in Creation unit size of 1,10,000 units from the Fund directly.</p> <p>All direct transactions in units of the Scheme by MMs or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio.</p> <p>Any order placed for redemption or subscription by the investor directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.</p> <p><b>The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from November 1, 2022. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SIDs.</b></p>
Account Statement	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of e-mail and/or SMS within 5 Business Days of receipt of valid application / transaction to the Unit holders registered e-mail address and/or mobile number.</p> <p>As the units of the Scheme will be issued, traded and settled in dematerialized (electronic) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically.</p>
Minimum balance to be maintained	<p>Not applicable.</p> <p>Please note that since the minimum redemption amount is "Any amount" provisions pertaining to minimum balance to be maintained shall not be applicable.</p>
Special Products / facilities available	Not Applicable
IDCW	<p>The IDCW payments shall be dispatched to the unitholders within 15 days from the record date.</p> <p>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.</p> <p>With respect to payment of interest in the event of failure of despatch of IDCW payments within the stipulated time period, it is clarified that the interest for the delayed payment of IDCW shall be calculated from the record date.</p> <p>The treatment of unclaimed redemption &amp; IDCW amount will be as per SEBI Circular dated February 25, 2016 and July 30,</p>

	2021 and any other circular published by SEBI from time to time.
Equalization Reserve	When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
Redemption	Upon receipt of redemption request by the AMC, gold will be transferred to Authorised Participant/Market Maker or Large Investors within 10 working days of receipt of redemption request or transfer of units to Fund's DP account by the investor alongwith the cash component whichever is later.
Delay in payment of redemption / repurchase proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Bank Account Details	<p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units. If the Unit-holder fails to provide the Bank mandate, the request for redemption would be considered as not valid and the Scheme retains the right to withhold the redemption until a proper bank mandate is furnished by the Unit-holder and the provision with respect of penal interest in such cases will not be applicable/ entertained.</p> <p><b><u>Bank Mandate Requirement</u></b></p> <p>For all fresh purchase transactions made by means of a cheque, if cheque provided alongwith fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.</p> <ol style="list-style-type: none"> <li>1. Original cancelled cheque having the First Holder Name and bank account number printed on the cheque.</li> <li>2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application.</li> <li>3. Photocopy of the bank statement duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal.</li> <li>4. Photocopy of the bank pass book duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal.</li> <li>5. Photocopy of the bank statement/passbook/cheque duly attested by ICICI Prudential Asset Management Company Limited (the AMC) branch officials after verification of original bank statement/passbook shown by the investor or their representative.</li> <li>6. Confirmation by the bank manager with seal, designation and employee number on the bank's letter</li> </ol>

	<p>head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months.</p> <p>This condition is also applicable to all purchase transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/IDCW proceeds are credited to wrong account in absence of above original documents.</p> <p>In case the bank account details are not mentioned or found to be incomplete or invalid in a purchase application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the payout bank account for the payment of redemption/IDCW amount etc. The aforementioned updation of bank account shall however be subject to compliance with the third party investment guidelines issued by Association of Mutual Funds in India (AMFI) from time to time.</p> <p>The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/incomplete/invalid bank account details. The AMC also reserves the right to reject such applications.</p>
Other requirements/processes	<p><b><u>Consolidation of Folios</u></b></p> <p>In case an investor has multiple folios, the AMC reserves the right to consolidate all the folios into one folio, based on such criteria as may be determined by the AMC from time to time.</p> <p>In case of additional purchases in same scheme / fresh purchase in new scheme, if the investor fails to provide the folio number, the AMC reserves the right to allot the units in the existing folio, based on such integrity checks as may be determined by the AMC from time to time.</p>



	<p><b><u>Transactions without Scheme/Option Name</u></b></p> <p>In case of fresh/additional purchases, if the name of the Scheme/Plan on the application form/transaction slip differs from the name on the Cheque/Demand Draft, then ICICI Prudential Asset Management Company Limited (the AMC) will process the application and allot units at the applicable Net Asset Value, under the Scheme/Plan which is mentioned on the application form/transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.</p> <p>The AMC thereafter shall not be responsible for any loss suffered by the investor due to the discrepancy of a Scheme/Plan name mentioned in the application form/transaction slip and Cheque/Demand Draft.</p> <p><b><u>Multiple Requests</u></b></p> <p>In case an investor makes multiple requests in a transaction slip i.e. redemption/switch and Change of Address or redemption/switch and Change of Bank Mandate or any combination thereof, but the signature is appended only under one such request, then the AMC reserves the right to process the request under which signature is appended and reject the rest where signature is not appended.</p> <p><b><u>Seeding of Aadhaar number</u></b></p> <p>Please refer to Statement of Additional Information available on website <a href="http://www.icicipruamc.com">www.icicipruamc.com</a></p> <p><b><u>Processing of Transmission-cum-Redemption request(s)</u></b></p> <p>If an investor submits redemption request(s) for transmission cases it will be processed after the units are transferred in the name of new unit holder and only upon subsequent submission of fresh redemption request(s) from the new unit holder.</p> <p><b><u>Pledge /Lien</u></b></p> <p>In case of pledged units, the parties to the pledge shall report the details to the Registrar.</p>
Reversal of cheque(s)	<p>Where the units under any scheme are allotted to investors and cheque(s) given by the said investors towards subscription of units are not realised thereafter or where the confirmation from the bankers is delayed or not received for non-realisation of cheque(s), the Fund reserves the right to reverse such units.</p> <p>If the Investor redeems such units before the reversal of units, the fund reserves the right to recover the amount from the investor –</p> <ol style="list-style-type: none"> <li>1. out of subsequent redemption proceeds payable to investor.</li> <li>2. by way of cheque or demand draft or pay order in favour of Scheme if investor has no other units in the folio</li> </ol>

<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>As per requirements of the U.S. Securities and Exchange Commission (SEC), A person who falls within the definition of the term "U.S. Person" under 'Regulation S' promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by ICICI Prudential Asset Management Company Limited (the AMC)/ICICI Prudential Trust Limited (the Trustee) from time to time.</p> <p>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments.</p> <p>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p> <p>However, existing investments will be allowed to be redeemed.</p>
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<p>Third party Cheques</p>	<p>Investment/subscription made through third party cheque(s) will not be accepted for investments in the units of ICICI Prudential Mutual Fund.</p> <p>Third party cheque(s) for this purpose are defined as:</p> <ul style="list-style-type: none"> <li>i) Investment made through instruments issued from an account other than that of the beneficiary investor,</li> <li>ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made. Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below: <ul style="list-style-type: none"> <li>1. Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription through Payroll deductions or deductions out of expense reimbursements.</li> <li>2. Custodian on behalf of a Foreign Institutional Investor (FII) or a client.</li> <li>3. Payment made by the AMC to a Distributor empanelled with it on account of commission, incentive, etc. in the form of the Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.</li> <li>4. Payment made by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal-agent relationship) account of commission or incentive payable for sale of its goods/services, in the form of Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.</li> <li>5. Payment by registered Stock brokers of recognized stock exchanges for their clients having demat accounts.</li> </ul> </li> </ul> <p>Note:</p> <p>Pursuant to SEBI circular SEBI/HO/IMD/DF3/CIR/P/2019/166 dated December 24, 2019 payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.</p> <p>Please refer SAI for more details.</p> <p>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:</p> <ul style="list-style-type: none"> <li>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.</li> </ul>
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	<p>2. Obtaining necessary declaration from the Investor/unitholder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary.</p> <p>3. Verifying the source of funds to ensure that funds have come from the drawer's account only.</p> <p>Please visit <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> for further details</p>
Multiple Bank accounts	<p>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 <a href="http://www.icicipruamc.com">www.icicipruamc.com</a>. 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.</p>
Know Your Client (KYC) Norms	<p>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.</p> <p>Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.</p> <p>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.</p> <p>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.</p> <p>For more details, please refer SAI available on the AMC's website</p>
Stamp Duty	<p>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. Please refer Statement of Additional Information for more details.</p>

Transaction Charges	<p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 the transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner:</p> <ol style="list-style-type: none"> <li>i. The existing investors may be charged Rs. 100/- as transaction charge per subscription of Rs.10,000/- and above;</li> <li>ii. A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.</li> </ol> <p>There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/subscriptions relating to new inflows.</p> <p>However, the option to charge “transaction charges” is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on 'type of the Scheme'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.</p> <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.</p> <p>Transaction Charges shall not be deducted if:</p> <ul style="list-style-type: none"> <li>• Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/ agent).</li> <li>• Purchase/ subscription made in demat mode through stock Exchange, irrespective of investment amount.</li> </ul> <p>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.</p> <p>Since the Scheme is an ETF, the provisions on transaction charges are not applicable.</p>
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Trading and Demat	<p>Pursuant to SEBI circular No. CIR/IMD/DF/9/2011 dated May 19, 2011, with effect from October 1, 2011, the unit holders who wish to hold the units in the demat form, should mention the demat account details of the first holder in the application form while subscribing for units and submit other necessary documents. In case if the demat details are not mentioned or details mentioned are incorrect, then the units will be issued in physical form. Investors may use the forms available at the branches for providing demat details, while subscription.</p> <p>The option to hold the units in demat form shall not be available for daily/weekly/fortnightly IDCW options.</p> <p>Unitholders who intend to avail of the facility to trade in units in demat mode are required to have a demat Account.</p> <p>The investors shall note that for holding the units in demat form, the provisions laid in SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable.</p> <p>In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s).</p> <p>Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.</p>
Cash Investments	Currently, the AMC is not accepting cash investments. Notice shall be provided in this regard as and when the facility is made available.
Updation of Email address and mobile number	Investors are requested to update their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.
Communication via Electronic Mail (e-mail)	It is hereby notified that wherever the investor(s) has/have provided his/their e-mail address in the application form or any subsequent communication in any of the folio belonging to the investor(s), the Fund/Asset Management Company reserves the right to use Electronic Mail (e-mail) as a default mode to send various communication which include account statements for transactions done by the investor(s). The investor(s) may request for a physical account statement by writing or calling the Fund's Investor Service Centre / Registrar & Transfer Agent. In case of specific request received from investor(s), the Fund shall endeavour to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

Tax Status of the investor	For all fresh purchases, the AMC reserves the right to update the tax status of investors, on best effort basis, on the basis of Permanent Account Number/Bank Account details or such other information of the investor available with the AMC for the purpose of determining the tax status of the investor. The AMC shall not be responsible for any claims made by the investor/third party on account of updation of tax status.
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## How the Scheme will work?

### I) Allotment of units in case of applications for subscription/redemptions received in form of cheque or demand draft or Gold:

Authorised Participants and Large Investors can directly buy or sell in 'Creation Unit' Size from the fund on any business day provided the units applied for purchase/repurchase is multiples of 1,10,000 units or such other size as may be changed from time to time in order to equate it with marketable lots of the underlying instruments. The AMC may at its own discretion allow purchases by accepting cheque or demand draft from the Authorised Participants/ others in lieu of gold towards creation of units. Purchase request for creation units shall be made by such investors to the AMC whereupon the AMC will arrange to buy the gold of the specified purity. On receipt of confirmation of credit of gold deposits in the Scheme's account, the AMC will instruct the Registrar & Transfer Agent to create the relevant number of units in the name of the investor. All incidental charges including transaction costs for such purchase will be borne by the investors. The AMC may levy fees/load/charges to be announced from time to time, for this facility.

#### Illustration: For subscription received by way of cheque or demand draft

Amount invested by investor	A	<b>47,46,574.67</b>
Purchase price for 1/100 of 1 gram of Gold including all incidental charges	B	Rs. 42.2329
Number of units consisted in 1 'Creation Unit' size	C	1,10,000.00
Value of 1 'Creation Unit' size	D	Rs. 46,45,619.00
Refund (A-D)	E	Rs. 100955.67

#### Illustration: For Subscription received in Gold

Number of units consisted in 1 'Creation Unit' size	A	1,10,000.00
NAV per unit	B	Rs. 42.2329
Value of 1 'Creation Unit' (A*B)	C	Rs. 4645619
Closing Price of Gold (Based on LBMA AM fixing)	D	Rs. 43.1507
Value of Portfolio Deposit (1 Kg of Gold) (D*1,10,000) submitted by investor	E	Rs. 4746577
Cheque submitted by investor as Cash Component (C-E)	F	Rs. -100958

### II) Purchase / Redemption on an ongoing basis:

An investor can buy/sell units of the Scheme Gold Units on a continuous basis on NSE, BSE and other recognized stock exchanges where units of the Scheme are listed and traded like any other publicly traded securities at prices which may be close to the actual NAV of the Scheme. There is no minimum investment. The trading lot is one unit of the Scheme.

Investors can purchase units of the Scheme at market prices, which may be at a premium/discount to the NAV of the Scheme depending upon the demand and supply of units of the Scheme at the exchanges. Trustees / AMC will not be responsible for price vagaries in the quoted price of the units on NSE or BSE.



Any order placed by investor for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.

Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios:

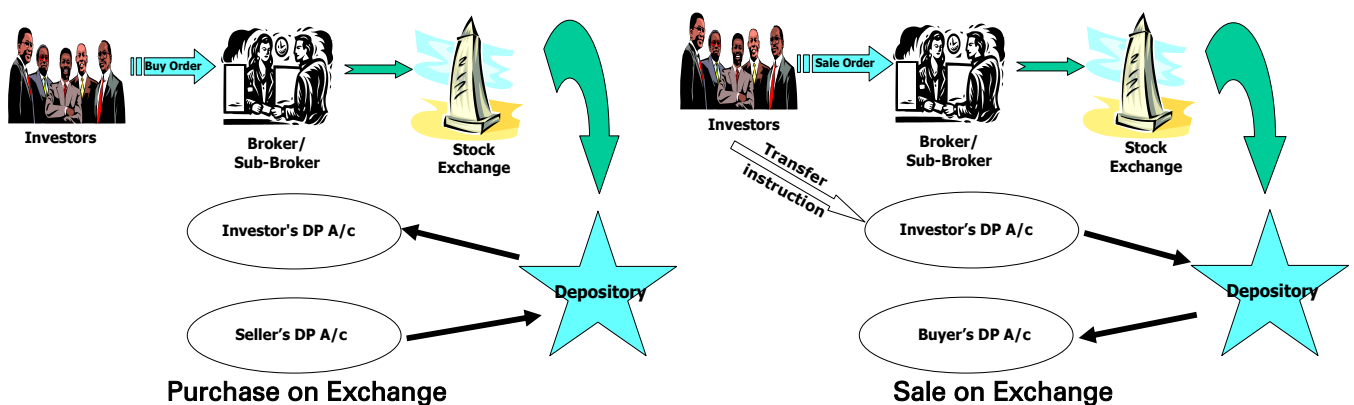
- i. Traded price (closing price) of the Scheme units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- ii. No quotes for the Scheme are available on stock exchange(s) for 3 consecutive trading days, or
- iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.

In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.

**The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from November 1, 2022. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SIDs**

**III) Settlement of purchase/sale of units of the Scheme on the stock exchange:**

Buying/Selling units of the Scheme on the stock exchange is just like buying / selling any other normal listed securities. If an investor has bought units, an investor has to pay the purchase amount to the broker / sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the exchange. If an investor has sold units, investor has to deliver the units to the broker/sub-broker before the securities pay-in day of the settlement cycle on the exchange. The units (in case of units bought) and the funds (in the case of units sold) are paid out to the broker on the payout day of the settlement cycle on the exchange.



The exchange regulations stipulate that the trading member should pay the money or units to the investor within 24 hours of the pay in/payout. If an investor has bought units, he should give standing instructions for 'Delivery-In' to his/her DP for accepting units in his/her beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her DP to his/her trading member. The trading member will transfer the units directly to his/her beneficiary account on receipt of the same from exchange's clearing corporation.

An investor who has sold units should instruct his/her depository participant (DP) to give 'Delivery Out' instructions to transfer the units from his/her trading member through whom he/she have sold the units. The details of the pool A/c of his/her trading member to which the units are to be transferred, unit quantity etc. should be mentioned in the delivery out instructions given by him/her to the DP. The instructions should be given before the prescribed securities pay-in day. SEBI has advised that the delivery out instructions should be given atleast 24 hours prior to the cut off time for the prescribed securities pay in to avoid any rejection of instructions due to data entry errors, network problems, etc.

**IV) Purchase / Redemption in 'Creation Unit' size through AMC:**

The Authorised Participants/ Market Makers and Large Investors can directly buy/sell with the funds in Creation Unit Size by exchanging portfolio deposit as follows: -

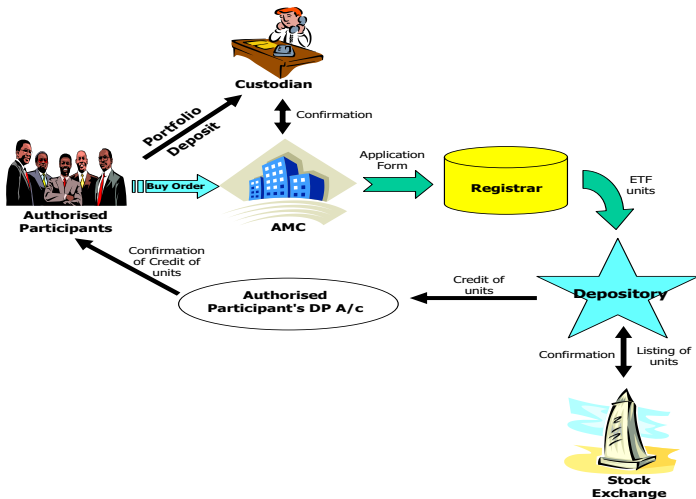
The Fund creates / redeems units in large size known as 'Creation Unit'. The value of the 'Creation Unit' is 1 kilogram of Gold or in multiple thereof called as the 'Portfolio Deposit' and a 'Cash Component' which will be exchanged for the respective number of units of the Scheme. The Portfolio Deposit and the Cash Component, which defines the Creation Unit, are defined separately. The Portfolio Deposit and Cash Component may change from time to time and will be announced by AMC/Fund to the Authorised Participants.

Any order placed by investor for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.

**The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from November 1, 2022. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SIDs.**

**Purchase:** The requisite gold constituting the Portfolio Deposit have to be submitted to the Custodian/AMC/Registrar while the Cash Component has to be paid to the Custodian/AMC. On confirmation of the same by the Custodian/AMC that the predefined quantity and purity of gold has been received, the AMC will transfer the respective number of units of the Scheme into the AP's DP account.

**Diagrammatic Representation**



**Redemption:** The requisite number of units of the Scheme equaling the Creation Unit has to be transferred to the Fund’s DP account and the Cash Component to be paid to the AMC / Custodian. On confirmation of the same by the AMC, the Custodian will transfer the Portfolio Deposit by transfer of Gold of the predefined purity and quantity to the investors’ account and pay the Cash Component, if applicable.

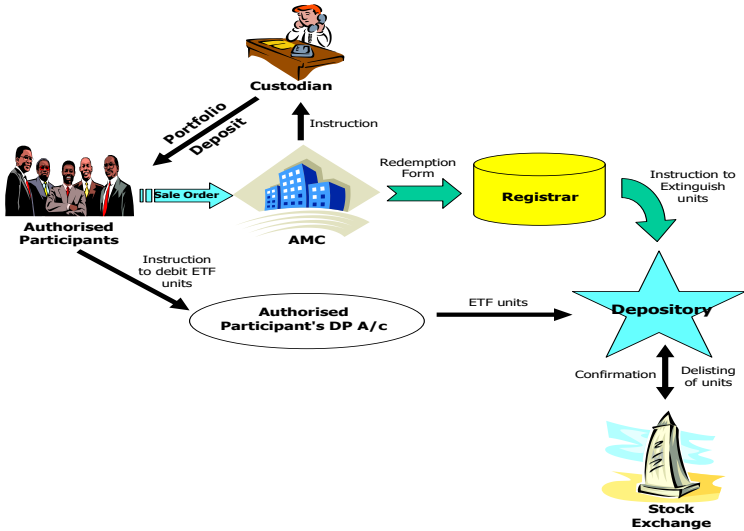
Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios:

- i. Traded price (closing price) of the Scheme units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- ii. No quotes for the Scheme are available on stock exchange(s) for 3 consecutive trading days, or
- iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.

In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.

The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from November 1, 2022. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SIDs.

**Diagrammatic Representation**



**Illustration and meaning of creation unit size, portfolio deposit and Cash component:** ‘Creation Unit’ size is a fixed number of units, which is exchanged for **Portfolio Deposit** which would consist of Gold of defined purity and quantity and **Cash Component**. Each creation unit consists of 1,10,000 units of the Scheme. The Fund may from time to time change the size of the creation unit in order to equate it with marketable lots of the underlying instruments.

**Portfolio Deposit** is a pre-defined quantity and purity of gold which has to be submitted to the Custodian/AMC/Registrar at the time of subscribing for units directly from the fund

in creation unit size and will be defined and announced by the Fund on allotment date and on all Business Days thereafter. Portfolio Deposit will change from time to time.

The **Cash Component** represents the difference between the applicable net asset value of Creation Unit and the market value of Gold. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses for creating / redeeming units and other taxes as applicable. The cash component will vary from time to time and will be decided and announced by the AMC. Cash Component will also include exit load, if applicable. The exit load will be declared by the AMC from time to time and will be within the limits specified under the Regulations.

**Illustration: Computation of Cash Component**

Number of units consisted in 1 'Creation Unit' size	A	1,10,000.00
NAV per unit	B	Rs. 42.2329
Value of 1 'Creation Unit' (A*B)	C	Rs. 4645619
Closing Price of Gold (Based on LBMA AM fixing)	D	Rs. 43.1507
Value of Portfolio Deposit (1 Kg of Gold) (D*1000)	E	Rs. 4746577
Cash Component (C-E)	F	Rs. -100958

Please note that the above example is given for illustration purposes only. Some assumptions have been made with respect to prices of gold and NAV of the Scheme for the sake of portfolio deposit. The price of gold does not reflect the current prices of gold. Other expenses/fees payable to the Custodian, depositories, exchanges etc. are not considered in the illustration which may also need to be payable by the investor.

**V) Premium:**

The units of ICICI Prudential Gold ETF will be issued at a 'premium' which is equivalent to the difference between the allotment price as determined from the actual purchase price of gold and the face value of Rs 1/-. After charging the premium each gold unit will closely correspond to the domestic prices of gold as determined from the LBMA AM fixing prices.

**Illustration:**

Minimum Investment	A	Rs.5,000.00
NAV per unit	B	Rs.42.2329
Face Value per unit	C	Rs.1.00
Premium (B-C)	D	Rs.41.2329

The amount mentioned as "Premium" should not be construed in its strictest meaning. It is a difference to ensure that the price of 1 unit which is charged from the investor is approximately equal to 1/100<sup>th</sup> of 1 gram of gold. Units of mutual fund schemes have to be subscribed and redeemed at NAV based prices.

**VI) Illustration for derivation of NAV on an on-going basis:**

A	Total Gold Purchased	30,293,500.00
B	No. of Units allotted	30,293,500.00
C	Ratio of Units (A/B)	1.00
D	Closing Price of Gold (Based on LBMA AM fixing prices)	30.2935

E	Closing Value of Gold (B x D)	917,696,142.25
F	Other Assets	9,255,360.00
G	AUM at the Start of the Year (E + F)	926,951,502.25
H	Expense During the year (1.00% of G)	9,269,515.02
I	AUM at the end of the year (G - H)	917,681,987.23
J	Other Assets	8,534,442.48
K	Value of Gold sold to pay for expenses (H - (F - J))	8,548,597.50
L	Price of Gold (assumed to be constant)	30.2935
M	Quantity of Gold Sold (K/L)	282,192.47
N	Total Gold at the end of the Year (A - M)	30,011,307.53
O	Number of units allotted (B)	30,293,500.00
P	Ratio of Units (N / O)	0.99

**The above illustrations are for the understanding purpose only. The actual details will vary depending on factors affecting each variable stated above.**

## C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b></p> <p>This is the value per unit of the Scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The NAV will be calculated and disclosed at the close of every Business Day. NAV will be determined on every Business Day except in special circumstances. NAV of the scheme shall be:</p> <ul style="list-style-type: none"> <li>• Prominently disclosed by the AMC under a separate head on the AMC's website (<a href="http://www.icicipruamc.com">www.icicipruamc.com</a>) by 09.00 a.m. on the next calendar day,</li> <li>• On the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 09.00 a.m. on the next calendar day, and</li> <li>• Shall be made available at all Customer Service Centres of the AMC.</li> </ul> <p>In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p> <p>iNAV's shall be disclosed on a continuous basis on Stock Exchange (s), where the units of the Scheme are listed and traded and shall be updated based on the latest available data for Gold. Accordingly, iNAV disclosed for Gold ETF may either be static or dynamic depending upon the availability of the underlying price.</p>
<p><b>Monthly and Half yearly Portfolio / Disclosures</b></p>	<p>The AMC shall disclose portfolio of the scheme (along with ISIN) as on the last day of the month / half-year within 10 days from the close of each month / half-year respectively on website of:</p> <ul style="list-style-type: none"> <li>• AMC i.e. <a href="http://www.icicipruamc.com">www.icicipruamc.com</a></li> <li>• AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</li> </ul> <p>In accordance with the SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197, dated October 05, 2020 Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.</p> <p>The AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10</p>

	<p>days from the close of each month / half-year respectively. Mutual Funds/ AMCs shall send the details of the scheme portfolio while communicating the monthly and half-yearly statement of scheme portfolio via email or any other mode as may be communicated by SEBI/AMFI from time to time. The AMC shall provide a feature wherein a link is provided to the investors to their registered email address to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</p> <p>The AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the scheme's portfolio on the AMC's website and on the website of AMFI.</p> <p>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.</p>
Half Yearly Results	<p>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.</p>
Annual Report	<p>The scheme wise annual report shall be hosted on the website of the AMC and on the website of the AMFI immediately after approval in Annual General Meetings within a period of four months, from the date of closing of the financial 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.</p>

	<p>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.</p> <p>The AMC shall email the annual report or an abridged summary thereof to the unitholders whose email addresses are registered with the Fund. The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. Physical copy of scheme wise annual report or abridged summary shall be provided to investors who have opted to receive the same.</p> <p>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.</p> <p>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.</p>												
Associate Transactions	Please refer to Statement of Additional Information (SAI).												
<p><b>Taxation</b></p> <p>The information is provided for general information only. This information does not purport to be a complete analysis of all relevant tax considerations; nor does it purport to be a complete description of all potential tax costs, tax incidence and risks for the investors. In view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes. It is assumed that units of mutual fund are held as capital asset by the investors.</p>	<p>As per the provisions of Income Tax Act, 1961 and further amendments thereto:</p> <table border="1" data-bbox="660 1151 1393 2018"> <thead> <tr> <th data-bbox="665 1151 836 1469">Particulars</th> <th data-bbox="841 1151 1011 1469">Tax rates applicable for Resident Investors</th> <th data-bbox="1016 1151 1187 1469">Tax rates applicable for non-resident Investors</th> <th data-bbox="1192 1151 1388 1469">Tax rates applicable for Mutual Fund (other than equity oriented fund and infrastructure debt fund)</th> </tr> </thead> <tbody> <tr> <td data-bbox="665 1476 836 1608">Tax on Dividend</td> <td data-bbox="841 1476 1011 1608">Taxable as per applicable tax rates</td> <td data-bbox="1016 1476 1187 1608">Taxable as per applicable tax rates</td> <td data-bbox="1192 1476 1388 1608">Nil</td> </tr> <tr> <td data-bbox="665 1615 836 2018">Capital Gains: Long Term (held for more than 36 months)</td> <td data-bbox="841 1615 1011 2018">20%# with Indexation</td> <td data-bbox="1016 1615 1187 2018">Listed: 20%# (with foreign exchange fluctuation benefit)  Unlisted: 10%# (without indexation)</td> <td data-bbox="1192 1615 1388 2018">Nil</td> </tr> </tbody> </table>	Particulars	Tax rates applicable for Resident Investors	Tax rates applicable for non-resident Investors	Tax rates applicable for Mutual Fund (other than equity oriented fund and infrastructure debt fund)	Tax on Dividend	Taxable as per applicable tax rates	Taxable as per applicable tax rates	Nil	Capital Gains: Long Term (held for more than 36 months)	20%# with Indexation	Listed: 20%# (with foreign exchange fluctuation benefit)  Unlisted: 10%# (without indexation)	Nil
Particulars	Tax rates applicable for Resident Investors	Tax rates applicable for non-resident Investors	Tax rates applicable for Mutual Fund (other than equity oriented fund and infrastructure debt fund)										
Tax on Dividend	Taxable as per applicable tax rates	Taxable as per applicable tax rates	Nil										
Capital Gains: Long Term (held for more than 36 months)	20%# with Indexation	Listed: 20%# (with foreign exchange fluctuation benefit)  Unlisted: 10%# (without indexation)	Nil										



		and foreign exchange fluctuation benefit)	
Short Term (held for not more than 36 months)	Income tax rate applicable to the Unit holders as per their income slabs.	Income tax rate applicable to the Unit holders as per their income slabs.	Nil

**Note:**

1. Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23D) of the Income-tax Act, 1961 (the Act).
2. Under the terms of the Scheme Information Document, this Scheme is classified as "other than equity oriented fund and infrastructure debt fund".
3. If the total income of a resident investor (being individual or HUF) [without considering such Long-term capital Gains / short term capital gains] is less than the basic exemption limit, then such Long-term capital gains/short-term capital gains should be first adjusted towards basic exemption limit and only excess should be chargeable to tax.
4. Non-resident investors may be subject to a separate of tax regime / eligible to benefits under Tax Treaties, depending upon the facts of the case. The same has not been captured above.
5. A rebate of up to Rs. 12,500 is available for resident individuals whose total income does not exceed Rs. 5,00,000.

# Excluding applicable surcharge and cess.

For details on Stamp Duty, please refer section 'Units and Offer'.

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

Investor services	<p>The Fund will follow-up with Customer Service Centres and Registrar on complaints and enquiries received from investors for resolving them promptly.</p> <p>For this purpose, Mr. Rajen Kotak has been appointed the Investor Relations Officer. He can be contacted at the Central Service Office of the AMC. The address and phone numbers are:</p> <p>2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400063. Tel # 022 2685 2000, Fax # 022 26868313 e-mail – enquiry@icicipruamc.com</p>
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## D. COMPUTATION OF NAV

### a) Valuation of Gold of 0.995 fineness and 0.999 fineness

The gold acquired by the scheme is in the form of standard bars and its value as on a particular day is determined as under:

- a) The London Bullion Market Association's (LBMA) AM fixing price per troy ounce would be considered.
- b) The Cost, Insurance, Freight premium, LBMA fixing charges and other charges, as applicable, shall be added to the above LBMA price as determined above.
- c) The value arrived at based on (a) and (b) above shall then be converted to the equivalent price for 1 kilogram gold of 0.995/0.999 fineness by applying the conversion factor.
- d) The RBI reference rate shall be applied to convert the price from US dollars to Indian Rupees.
- e) Statutory taxes and levies, as applicable from time to time, shall be added to arrive at the final landed price of gold after adjusting for eligible input tax credit.

If on any day the LBMA AM fixing or RBI reference rate is not available due to holiday or any other reason, then the immediately previous day's prices shall be applied for the purpose of calculating the value of gold.

### b) Exchange Traded Commodity Derivatives (ETCDs)

Exchange Traded Commodity Derivatives (ETCDs) shall be valued at the last quoted closing price on the exchange where such ETCD Contracts are Listed. In the event the last quoted closing price as referred above is not available, such ETCD contracts shall be valued at the Settlement price of the respective stock exchange. In case necessary details to value ETCDs are not available or if the prices as per above do not represent fair price, the valuation committee, in order to ensure fair valuation, will determine price, based on the available information.

The NAV of the Scheme shall be rounded off upto four decimals.

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

$$\frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provision}}{\text{Number of Units}}$$

NAV

(Rs.)

=

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No. of Units outstanding under Scheme as on valuation date

The NAV of the Scheme will be calculated as of the close of the next calendar day.

The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time and as stipulated in the Valuation Policy and Procedures of the Fund, provided in SAI.

iNAVs shall be disclosed on a continuous basis on Stock Exchange (s), where the units of the Scheme are listed and traded and shall be updated based on the latest available data for Gold. Accordingly, iNAV disclosed for Gold ETF may either be static or dynamic depending upon the availability of the underlying price

#### IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme.

##### A. NEW FUND OFFER (NFO) EXPENSES

Not Applicable.

##### B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that the following percentage of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. The mutual fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Investor can refer <https://www.icicipruamc.com/Downloads/total-expense-ratio.aspx> for Total Expense Ratio (TER) details.

Particulars	ICICI Prudential Gold ETF (% of daily net assets for the Scheme)
Investment Management and Advisory Fees	Up to 1.00
Trustee Fees	
Audit Fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling Expenses including Agents Commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 1 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades	
Goods and Services tax on expenses other than investment and advisory fees	
Goods and Services tax on brokerage and transaction cost	
Other Expenses\$*	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>	<b>Up to 1.00</b>
Additional expenses for gross new inflows from specified cities* (more specifically elaborated below)	Up to 0.30
The aforesaid does not include Goods and Services tax on investment management and advisory fees. The same is more specifically elaborated below.	

\*As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to

SEBI circulars no. CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI/HO/IMD/DF2/CIR/P/2018/16 dated February 02, 2018, SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 and SEBI (Mutual Funds) Second Amendment Regulations, 2012 and Securities and Exchange Board of India (Mutual Funds) (Fourth Amendment) Regulations, 2018.

\$ Including exchange listing fee

These estimates have been made in good faith as per information available to the AMC and the total expenses may be more than as specified in the table above. However, as per the Regulations, the total recurring expenses that can be charged to the Scheme in this SID shall be subject to the applicable guidelines.

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear.

The Scheme can charge expenses within overall maximum limits prescribed under SEBI (MF) Regulations, without any internal cap allocated to any of the expense heads specified in the above table.

As per the Regulations, the maximum recurring expenses that can be charged to the Scheme shall not exceed one percent (1.00%) of daily net assets.

Pursuant to SEBI circulars no. CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI/HO/IMD/DF2/CIR/P/2018/16 dated February 02, 2018, SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and Securities and Exchange Board of India (Mutual Funds) (Fourth Amendment) Regulations, 2018, following additional costs or expenses may be charged to the scheme, namely:

(i) The AMC may charge Goods and Services tax on investment and advisory fees to the scheme of the Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the Regulations, whereas Goods and Services tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the Regulations.

(ii) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors from B30 cities as specified by the Securities and Exchange Board of India, from time to time are at least –

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

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

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

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

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

At least 1 basis point 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 12 bps for cash market transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps for cash market transactions may be charged to the Scheme within the maximum limit of Total Expense Ratio as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods and Services tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

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

Illustration impact of expense ratio on scheme's return (to be revised once the percentage of total expenses is finalized)

	Amount (Rs.)	Units	NAV (Rs.)
Invested in NFO (A)	10,000	1000	10.000
Value of above investment after 1 year from the date of allotment (post all applicable expenses) (B)	10,300	1000	10.3000
Total Expense (1%) (C)	100		
Value of above investment after 1 year from the date of allotment (after adding back all expenses charged) (D) [D= B+C]	10,400	1000	10.4000
Returns (%) (post all applicable expenses) (E) [E= (B-A)/A]		3.00%	
Returns (%) (without considering any expenses) (F) [F = (D-A)/A]		4.00%	

### C. LOAD STRUCTURE

Load is an amount, which is paid by the investor to redeem the units from the Scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.icicpruamc.com](http://www.icicpruamc.com)) or may call your distributor.

Entry Load	Not Applicable. In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 it has been notified that, w.e.f. August
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	01, 2009 there will be no entry load charged to the schemes of the Mutual Fund.
Exit Load	Nil

The exit load charged, if any, shall be credited to the 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 schemes.

Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios:

- i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or
- iii. Total bid size on the exchange is less than half of creation unit size daily, averaged over a period of 7 consecutive trading days.

**The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from November 1, 2022. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.**

Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

The investor is requested to check the prevailing load structure of the Scheme before investing. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of units allotted on reinvestment of IDCW for existing as well as prospective investors. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

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

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

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

## D. WAIVER OF LOAD FOR DIRECTOR APPLICATIONS

Not Applicable

## V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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

- 1) All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

Nil

- 2) In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

### Cases pertaining to ICICI Bank Ltd. (the Bank):

1. SEBI issued an Adjudication Order on September 12, 2019 imposing a penalty of rupees 5 lakh each under Section 15 HB of SEBI Act and Section 23E of SCRA on the Bank and rupees 2 lakhs under Section 15HB of SEBI act on the ex-compliance officer(eCO) on alleged delayed disclosure of an agreement relating to merger of ICICI Bank Limited with erstwhile Bank of Rajasthan. The eCO and the Bank had filed an appeal against SEBI's order with the Securities Appellate Tribunal ("SAT") and SAT vide its orders has converted the monetary penalty imposed on the Bank and eCO to warning, respectively.

Subsequently, SEBI filed an appeal with the Supreme Court of India ("Supreme Court") against the aforementioned SAT orders. Separately, the Bank had also filed an appeal with the Supreme Court against SAT order. These matters were heard with Supreme Court The Bank and eCO subsequently filed counter-affidavits before the Supreme Court. To bring closure to the matter, the eCO and the Bank filed the settlement application under SEBI (Settlement Proceedings) Regulations, 2018 with SEBI pursuant to which the eCO and the Bank has paid the settlement amount to SEBI. The Bank and the eCO filed the applications seeking for disposal of the civil appeal matters pending before the Supreme Court which were heard on January 4, 2022 and Supreme Court vide its order dated January 4, 2022 disposed off all the appeals in view of the settlement between the parties. Further, SEBI vide their email dated May 12, 2022 has communicated that in view of the Order of the Hon'ble Supreme Court, the matter stands settled in respect of the appeals as mentioned in the said order.



2. The Bank & its ex-Managing Director & CEO had received a Show Cause Notice (SCN) from SEBI on May 24, 2018 under Rule 4(1) of SCR (Procedure for Holding Inquiry and imposing penalties by Adjudicating Officer) Rules 2005 requiring responses on matters relating to alleged non-compliance with certain provisions of the erstwhile Listing Agreement and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. Thereafter, personal hearing was held at SEBI on the said notice on October 16, 2018 and supplements to the earlier notice was submitted on October 31, 2018, January 10, 2019, February 1, 2019, February 22, 2019, February 27, 2019 and December 9, 2019. On November 19, 2020, SEBI issued a modified SCN to the Bank in relation to the above wherein it included Clause 2 of Uniform Listing Agreement and Section 21 of SCRA in addition to the existing cited provisions. Post inspection of documents, the Bank has submitted its final response on the MSCN to SEBI on February 12, 2021. Further, Ex-MD and CEO filed an appeal with Securities Appellate Tribunal (SAT) against SEBI which was heard on June 10, 2022. SAT issued an order dated June 14, 2022 directing Ex-MD and CEO to file a fresh application with SEBI, indicating with clarity and precision of documents sought for inspection within two weeks from the date of order. Subsequently, SEBI vide letter dated August 18, 2022 sought documents/materials from the Bank with reference to adjudication proceedings which was submitted to SEBI on September 1, 2022.
3. SEBI issued a Show Cause Notice dated January 30, 2020 received by us on February 11, 2020 wherein they have alleged that the Bank has failed to provide appropriate protection against victimisation of the complainant and thus violated the provisions of Regulation 22(2) of the SEBI LODR Regulations, 2015. The Bank submitted its reply to the SCN on March 23, 2020. To bring closure to the matter, on July 17, 2020, the Bank has submitted a settlement application with SEBI under Securities and Exchange Board of India (Settlement Proceedings) Regulations, 2018. SEBI issued a Settlement Order dated January 29, 2021 mentioning that the adjudication proceedings in the said matter is disposed of in terms of section 15JB of the SEBI Act, 1992 read with regulation 23(1) of Settlement Regulations on the basis of the settlement terms.
4. The Bank in its capacity as Designated Depository Participant ("DDP") has received a show-cause notice (SCN) dated December 28, 2020 from SEBI (received on December 31, 2020), for alleged violation of SEBI (Foreign Portfolio Investors) Regulations, 2019/2014 and other related Guidelines. SEBI vide the SCN has alleged that the Bank (as DDP) did not report to SEBI the delay in intimation of change in grouping information of two FPIs where the delay was beyond six months and the Bank did not enquire from the FPIs as to since when the two FPIs had common control. On May 15, 2021 the Bank had submitted its detailed response to the SCN to SEBI. Pursuant to the submission of response, on May 17, 2021 personal hearing was held and on May 21, 2021 additional submission was made by the Bank to SEBI. After considering the detailed/additional submissions made by the Bank, SEBI issued an Adjudication Order on June 29, 2021 wherein SEBI had dropped the charges against the Bank.
5. The Financial Intelligence Unit wide its order dated July 30, 2021 issued a warning under Section 13 of PMLA, 2002 for non-compliance with provisions of Section 12. The said warning was issued for failing to have an effective internal mechanism to detect and report complete information in respect of Cross Border Wire Transfer Reports. The FIU in its order has also mentioned that resubmission of the entire cross border wire transfer data by the Bank according to the guidelines is a mitigating factor in favour of the Bank.
6. In April 2019, the Directorate of Enforcement has issued six show-cause notices against ICICI Bank and certain other entities and persons alleging certain violations under Foreign Exchange Management Act, 1999 mainly pertaining to the sale of foreign exchange travel

cards to travellers. In four of these matters, the Enforcement Directorate has imposed penalties as under:

- i. Rs. 0.8 million on ICICI Bank Ltd and similar amount on one of its employee vide order dated March 24, 2020.

The Bank has filed an appeal against the judgement with Appellate Tribunal for Foreign Exchange, New Delhi

- ii. Rs. 0.05 million on ICICI Bank Ltd and similar amount on one of its employee vide order dated March 16, 2020.

The Bank has filed an appeal against the judgement with Appellate Tribunal for Foreign Exchange, New Delhi for ICICI Bank and its employee

- iii. Rs. 2.2 million on ICICI Bank Ltd and Rs. 0.22 million on one of its employee vide order dated October 29, 2020. The Bank has filed an appeal against the said judgement on behalf of itself as well as the employee.

- iv. Rs. 0.6 million on ICICI Bank Ltd and Rs. 0.15 million on one of its employee vide order dated March 25, 2021. The Bank has filed an appeal against the said order on behalf of the Bank and its employee on June 29, 2021

- v. For remaining two SCNs, joint/additional replies were filed and charges against ICICI Bank and its employee has been dropped

7. The Bank had received a Show Cause Notice from Insurance Regulatory and Development Authority of India (IRDAI) on May 9, 2019 for receipt of payment in relation to administration support expenses from ICICI Life during FY2016 in violation of Insurance laws. The Bank responded through letter dated May 17, 2019 stating that the payment was in line with applicable laws, properly disclosed in financial statements and was stopped w.e.f. April 1, 2017, i.e. post promulgation of new commission regulations. The Bank officials represented the Bank's point of view during the personal hearing with IRDAI on January 29, 2020 and Revert from IRDAI is awaited.

8. The Bank has on May 20, 2020 received a Show Cause Notice from IRDAI subsequent to its onsite inspection between June 4 - 8, 2018 with regard to Corporate Agent activities performed by the Bank. The Bank has submitted its response on June 29, 2020. The Bank officials represented the Bank's point of view during the personal hearing with IRDAI on May 13, 2022. On July 27, 2022, IRDAI has issued final order comprises of advisories and & direction and no penalty was imposed. Through letter dated August 18, 2022, Bank has submitted the manner of compliance to IRDAI.

9. The RBI has, by an order dated May 03, 2021, imposed a monetary penalty of ₹ 3 Crores on the Bank. This penalty has been imposed under the provisions of section 47 A (1) (c) read with sections 46 (4) (i) of the Banking Regulation Act, 1949 for shifting certain investments from Hold till Maturity (HTM) category to Available for Sale (AFS) category in May 2017. The Bank had transferred two separate categories of securities on two different dates from HTM to AFS in April and May of 2017, which it believed was permissible as per Master Circular on Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks' dated July 01, 2015. RBI has held that the shifting of securities the second time in May 2017 without explicit permission was in contravention of RBI directions.

10. The Reserve Bank of India (RBI) has by an order dated December 13, 2021 (received by the ICICI Bank on December 15, 2021) imposed a monetary penalty of ₹ 30 Lakhs on the ICICI Bank (Bank) under the provisions of Section 46(4) (i) read with Section 47A (1) of Banking Regulation Act 1949 for non-compliance with certain directions issued by RBI on 'Levy of Penal charges on non-maintenance of minimum balance in savings bank accounts' dated November 20, 2014. The Bank was levying charge of ₹ 100/- plus a percentage of shortfall between the minimum average balance (MAB) required to be maintained and actual balance maintained in the saving account as agreed upon at the time of account opening. RBI has held that levy of charges for non-maintenance of MAB were not directly proportionate to the extent of the shortfall observed in the required MAB and actual balance maintained. The Bank has taken steps to align the charge levied for non-maintenance of MAB with the above direction of RBI.

**3) Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.**

1. SEBI had initiated quasi-judicial proceedings in respect of certain alleged violations observed during the inspection of ICICI Prudential Mutual Fund under SEBI (Mutual Funds) Regulations, 1996, for the period from April 01, 2014 to March 31, 2016 viz. a) investment made in three allegedly non-FMCG companies by ICICI Prudential FMCG Fund, b) non-rebalancing of the portfolio of the close-ended debt schemes on account of downgrade in debt instruments of Jindal Steel and Power Limited (JSPL), and c) procedural non-compliance with respect to delegation of authority by the Board of Directors of ICICI Prudential Trust Limited (the Trustee Company) to ICICI Prudential Asset Management Company Limited (the AMC) for declaration of dividend by the schemes of ICICI Prudential Mutual Fund. Pursuant to completion of quasi-judicial proceedings, SEBI had levied a penalty of ₹ 300,000 on the AMC and ₹ 200,000 on the Trustee Company only in respect of matters listed under (a) and (c) above vide order dated December 23, 2019.

2. Further, details as specified in para 2.1 and 2.2 above shall also form part of disclosure under this para.

**4) Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.**

1. As per the SEBI (Mutual Funds) Regulations, 1996, mutual fund schemes are permitted to invest in securitised debt. Accordingly, few schemes of ICICI Prudential Mutual Fund ("the Fund") had made investment in Pass Through Certificates (PTCs) of certain special purpose vehicles / securitisation trusts ("the Trusts"). The returns filed by few of these securitisation Trusts whose PTCs were held by the Fund were taken up for scrutiny by the Income Tax Authorities for Assessment Years 2007-08, 2008-09, 2009-10 and 2010-11. Arising out of this, the Income Tax Authorities had raised a demand on such Trusts. On failure to recover the same from the Trusts, Income Tax Authorities sent demand notices to the Fund along with other Mutual Funds as beneficiaries / contributors to such Trusts. The Fund in consultation with its tax & legal advisors has contested the

applicability of such demand and got the attachment order vacated by Hon'ble High Court of Bombay. The Trusts on their part had contested the matter and the Income Tax Appellate Tribunal upheld their appeal and dismissed the contentions and all the cross-appeals filed by the Tax Authorities. The Tax Authorities have now filed an appeal with Hon'ble High Court on the matter.

- 5) **Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed. – Nil**

#### **GENERAL INFORMATION**

- **Power to make Rules**

Subject to the Regulations, the Trustee may, from time to time, prescribe such terms and make such rules for the purpose of giving effect to the Scheme with power to the AMC to add to, alter or amend all or any of the terms and rules that may be framed from time to time.

- **Power to remove Difficulties**

If any difficulties arise in giving effect to the provisions of the Scheme, the Trustee may, subject to the Regulations, do anything not inconsistent with such provisions, which appears to it to be necessary, desirable or expedient, for the purpose of removing such difficulty.

- **Scheme to be binding on the Unitholders:**

Subject to the Regulations, the Trustee may, from time to time, add or otherwise vary or alter all or any of the features of investment plans and terms of the Scheme after obtaining the prior permission of SEBI and Unitholders (where necessary), and the same shall be binding on all the Unitholders of the Scheme and any person or persons claiming through or under them as if each Unitholder or such person expressly had agreed that such features and terms shall be so binding.

**Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

**Note:** The Scheme under this Scheme Information Document (SID) was approved by the Directors of ICICI Prudential Trust Limited on September 9, 2009. Further, we confirm that the Scheme is a new product offered by ICICI Prudential Mutual Fund and not a minor modification of an existing scheme/fund/product.

For and on behalf of the Board of Directors of  
**ICICI Prudential Asset Management Company Limited**

**Sd/-  
Nimesh Shah  
Managing Director**

Place : Mumbai

Date : October 25, 2022

### ICICI Prudential Mutual Fund Official Points of Acceptance

STATE	ADDRESS	CITY	PINCODE
Jharkhand	Padmalaya, 18 Ram Mandir Area, Ground Floor, Bistupur, Jamshedpur,	Jharkhand	831 001
Assam	Jadavbora Complex, M.Dewanpath, Ullubari	Guwahati	781007
Bihar	1st Floor, Kashi Place, Dak Bungalow Road,	Patna	800001
Chandigarh	SCO 137-138, F.F, Sec-9C	Chandigarh	160017
	ICICI Prudential Asset Management Company Ltd. Shop No. 10, 11 & 12, Ground Floor, Raheja Towers, Jail Road, Raipur, PIN - 492001,	Raipur	492001
Goa	1st Floor, Unit no F3, 1st Floor, Lawande Sarmalkar Bhavan, Goa Street, Opp Mahalakshmi Temple, Panji	Goa	403001
	UG-20, VASANT ARCADE, BEHIND POLICE STATION, COMBA, MARGAO	GOA	403601
Gujarat	Office no 201, 2nd Floor, Akshar X, Jagannath-3, Dr. Yagnik Road	Rajkot	360001
	HG 30, B Block, International Trade Center, Majura Gate	Surat	395002
	First Floor, Unit no 108,109,110, Midtown Heights, Opp Bank of Baroda, Jetalpur Road	Baroda (Vadodara)	390007
	307, 3rd Floor, Zodiac Plaza, Beside NABARD VIHAR, Near St. Xavier's College Corner, H.L Collage Road, Off C. G. Road	Ahmedabad	380009
	Ground Floor, Unit no 2&3, Bhayani Mension, Gurudwara Road	Jamnagar	361001
	Third floor unit no.301, Bhula Laxmi Business Center, Vapi Silvassa Road, Opp. DCB Bank	Vapi	396191
	Valsad, Unit no A1&A2, Ground Floor, Zenith Doctor House, Halar Cross Road, Valsad	Valsad	396001
	109-110, Maruti Sharnam Complex, Opp Nandbhumi Party Plot, Anand Vallabh Vidyanagar Road,	Anand	388001
	1st Floor, Unit No F1, Gangotri Plaza, Opp Daxinamurti School, Waghwadi Road	Bhavnagar	364002
	ICICI Prudential Asset Management Company Limited, Ground Floor - 43, Jubilee Colony, Jubilee Circle, Near Phone Wale, Bhuj-Kutch, Bhuj 370 001, Gujarat.	Bhuj	370001
	First Floor, Unit no. 107/108, Nexus Business Hub, City Survey no 2513, ward no 1, Beside Rajeshwar Petrol Pump, Opp Pritam Society 2, Mojampur, Bharuch,	BHARUCH	392001
	1st Floor, Unit No.106, Prabhakunj Heights, Sayaji Station Road, Opposite ICICI Bank	Navsari	396445
Haryana	Scf - 38, Ground floor, Market 2, Sector - 19, Faridabad	Faridabad	121002
	Unit No 125, First Floor, Vipul Agora Building, M.G.Road, Gurgaon	Gurgaon	122002
	Plot No. 5318/2 and 5314/1, Ground Floor, Near B.D.High School, 3 Cross Road, Ambala Cantt.,	Ambala Cantt	133001
	ICICI Prudential Asset Management company	Panipat	132103

	Limited, 510-513, ward no.8, 1st floor, Above Federal Bank, opp. Bhatak Chowk, G T Road, Panipat		
Karnataka	Ground Floor, Lakshmi Arcade, No: 298/1, 17th Cross 2nd Main Road, Sampige Road, Malleswaram, Bengaluru – 560 003	Bangalore	560003
	ICICI Prudential AMC Ltd. No. 311/7, Ground Floor 9th Main, 5th Block, Jayanagar, Bangalore – 560 041.	Bangalore	560041
	Phoenix Pinnacle, First Floor Unit 101 -104, No 46 Ulsoor Road	Bangalore	560042
	1st Floor,AARYAA Centre,No. 1,MIG,KHB Colony,1A Cross,5th Block,Koramangala	Bengaluru	560095
	Maximus Commercial Complex, UG 3 & 4 Light House Hill Road	Mangalore	575001
	#230/1, New No Ch13, 1st Floor, 5th Cross,12th Main, Saraswathipuram,	Mysore	570009
Kerala	TC 15/1926, Near Ganapathy Temple, Bakery Junction,Vazhuthacaud Road, Thycaud PO	Thiruvananthapuram (Trivandrum)	695014
	Ground and First Floor, Parambil Plaza, Kaloor Kadavanthra road, Kathirkadavu, Ernakulam, Cochin	Cochin	682017
Madhya Pradesh	Unit no. G3 on Ground Floor and unit no. 104 on First Floor, Panama Tower, Manorama Ganj Extension, Near Crown Palace Hotel	Indore	452001
	Ground Floor, Kay Kay Business Center, Ram Gopal Maheshwari, Zone 1,Maharana Pratap Nagar	Bhopal	462023
	First Floor Unit No.F04 THE EMPIRE, 33 Commercial Scheme, City Center	Gwalior	474009
	Ground Floor Unit no 12/13, Plot no. 42/B3, Napier Town, OPP Bhawartal Garden	Jabalpur	482001
Maharashtra	ICICI Prudential Asset Management Co Ltd,2nd Floor. Brady House,12/14 Veer Nariman Road Fort.	Mumbai	400001
	Ground Unit No 3 , First Floor, Unit No - 13,Esperanza, Linking Road, Bandra (West)	Mumbai	400050
	ICICI Prudential Assets Management Company Limited, Vivekanand villa, Opp. HDFC bank, Swami Vivekanand Road, Andheri (West), Mumbai	Mumbai	400058
	2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon	Mumbai	400063
	ICICI Prudential Asset Management Company Limited, Unit No. 1, Ground Floor, RNJ Corporate, Plot no 9, Jawahar Road, Opposite Ghatkopar Railway Station, Ghatkopar East, Mumbai 400 077.	Mumbai	400077
	ICICI Prudential Mutual Fund, Ground Floor, Suchitra Enclave Maharashtra Lane, Borivali (West)	Mumbai	400092
	ICICI Prudential Mutual Fund, Ground Floor, Mahavir Arcade,Ghantali Road, Naupada, Thane West	Thane	400602
	Unit no B15/15C, Ground Floor, Vardhman Chambers, Plot no. 84, Sector 17,Vashi	Navi Mumbai	400705

	1st Floor, Mona Enclave, WHC Road, Near Coffee House Square, Above Titan Eye Showroom, Dharampeth	Nagpur	440010
	Ground Floor,Plot no 57, Karamkala, New Pandit Colony, Opp Old Municipal Corporation,(NMC) Off Sharanpur Road,	Nashik	422002
	ICICI Prudential AMC Ltd,Ground Floor, Office no 6, Chetna CHS Ltd. General Thimayya Marg,Camp-Pune	Pune	411001
	1205 / 4 / 6 Shivaji Nagar, Chimbalkar House, Opp Sambhaji Park, J M Road	Pune	411004
	Ground Floor, Empire Estate-4510,Premiser City Bldg, Unit No. A-20,Pimpri, Pune	PUNE	411019
	Shop no A1,Ground floor, Dhaiwat Viva Swarganga,Next to Icici Bank, Aghashi Road, Virar West, Dist -Palghar,	Palghar	401303
	Ground Floor,Shop no 137/B, Samarth Nagar, Aurangabad	Aurangabad	431001
	ICICI Prudential AMC Ltd, Neel Empress, Ground Floor, Plot No 92, Sector 1/S, New Panvel - 410206	Panvel	410206
	1089, E Ward, Anand Plaza, Rajaram Road	Kolhapur	416001
	ICICI Prudential Asset Management Company Limited, Ground Floor, Unit no .7, Vikas Heights, Ram Baugh, Santoshi Mata Road, Kalyan - 421301	Mumbai	421301
	ICICI Prudential Asset Management Company Limited, Ground Floor, 301, Pai Mansion, 5, Padma Nagar, Ramachandra Lane, Evershine Nagar, Malad West, Mumbai - 400 064.	Mumbai	400064
New Delhi	12th Floor Narain Manzil,23 Barakhamba Road	New Delhi	110001
	UNIT No. 17-24, S-1 level, Ground Floor,Block F, American Plaza International Trade Tower, Nehru Place	Delhi	110019
	Plot No. C-1,2,3-Shop No. 112, Above ICICI Bank, First Floor, P.P.Towers, Netaji Subash Place Pitampura	New Delhi	110034
	ICICI Prudential AMC Ltd,108,Mahatta Tower,B Block Janak Puri	New Delhi	110058
Orissa	ICICI Prudential Asset Management Company Ltd., Plot No – 381, Khata – 84, MZ Kharvel Nagar,Near Ram Mandir,Dist – Khurda, Bhubaneswar,Odisha	Bhubhaneswar	751001
Punjab	SCO 121, Ground Floor, Feroze Gandhi Market	Ludhiana	141001
	SCO Shop No.64, Ground Floor, New Leela Bhawan, Near Income Tax Office	Patiala	147001
	ICICI Prudential AMC Ltd. SCF-30, Ground Floor, Ranjit Avenue, B Block , Amritsar	Amritsar	143008
	Unit No.22, Ground Floor, City Square Building, EH 197, Civil Lines	Jalandhar	144001
Rajasthan	Unit No. D-34, Ground Floor, G - Business Park,Subhash Marg, C Scheme,	Jaipur	302001
	ICICI Prudential AMC Ltd SHOP NO. 2,RATNAM, PLOT NO.-14,BHATTJI KI BADI	Udaipur	313001
	1st Floor, Plot No 3, Sindhi Colony,Shastri Nagar	Jodhpur	342003
Tamil Nadu	Abithil Square,189, Lloyds Road,Royapettah	Chennai	600014

	1st Floor, A Wing, Kimbarley Towers, Y-222, 2nd Avenue, Anna Nagar	Chennai	600040
	Unit No. 2E, at New Door Nos.43 & 44 / Old Nos.96 & 97, 11th Avenue, Ashok Nagar, Chennai – 600 083	CHENNAI	600083
	Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram, Coimbatore - 641 002	Coimbatore	641002
	Door No.24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai	Chennai	600047
TELANGANA	Ground & First Floor, No: 1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet	Hyderabad	500016
Uttar Pradesh	Unit No. G-5, Sai square 16/116, (45), Bhargava Estate Civil Lines	Kanpur	208001
	Unit No. 1, Ground Floor, 14/113 Kan Chamber, Civil Line, Kanpur, Pin - 208 001.	KANPUR	208001
	1st Floor Modern Business Center, 19 Vidhan Sabha Marg	Lucknow	226001
	Unit No - 8 & 9, Saran Chambers II, 5 Park road (Opposite Civil Hospital) Lucknow	Lucknow	226001
	D-58/12A-7, Ground Floor, Sigra, Varanasi	Varanasi	221010
	ICICI Prudential Asset Management Company Limited Shop No FF-1, FF-2 Vashishtha Vinayak Tower, 38/1 Tashkant Marg, Civil Lines, Allahabad	Allahabad	211001
	Unit No. C-65, Ground Floor, Raj Nagar District Center	Ghaziabad	201002
	First Floor, Sector-18, Noida, Uttar Pradesh, K-20	Noida	201301
	No 2 & 9, Block No-54/4, Ground Floor, Prateek Tower, Sanjay Place	Agra	282010
	Ploaf no -409, 1st floor, Gram Chawani, Near Mahila Thana Civil Lines	Moradabad	244001
Uttarakhand	Aarna Tower, Shop no. "c", Ground Floor, 1-Mahant Laxman Dass Road, Dehradun Uttarakhand- 248 001.	Dehradun	248001
West Bengal	Room No 409, 4th Floor, Oswal Chambers, 2, Church Lane,	Kolkata	700001
	227, AJC Bose Road Anandalok, 1st Floor, Room No. 103/103 A Block - B	Kolkata	700020
	1st Floor, 1/393 Garihat Road (South) Opp. Jadavpur Police Station, Prince Alwar Shah Road	Kolkata	700068
	Shanti Square, Ground floor, Sevok Road, 2nd Mile, Siliguri, West Bengal	Siliguri	734001
	Mezzanine Floor, Lokenath Mansion, Sahid Khudiram Sarani, City Centre	Durgapur	713216
	ICICI Pru AMC Ltd, B- 9/14 (C.A), 1st Floor, Central Park, Dist- Nadia	Kalyani	741235
	Shop A & B, Block - A, Apurba Complex, Senraleigh Road, Upcar Garden, Ground Floor, Near Axis Bank, Asansol	Asansol	713304
	1st Floor, Siddheswari garden, Building # 181, DUM DUM Road, Kolkata	Kolkata	700074
	74/A, Nutanchati, Vani Vihar, Ground Floor, P.O. & District - Bankura	Bankura	722101



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#### **Toll Free Numbers and MF central mobile application:**

- (MTNL/BSNL) 1800222999;
- (Others) 18002006666
- Website: [www.icicipruamc.com](http://www.icicipruamc.com)
- MFCentral platform enables a user-friendly digital interface for investors for execution of mutual fund transactions for all Mutual Funds in an integrated manner subject to applicable terms and conditions of the Platform. MFCentral will be operational in phased manner starting with non-financial transactions. MFCentral can be accessed using <https://mfcentral.com/> and a Mobile App which will be launched in future. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.MF Central application will be available as and when the same is launched.

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

- Agartala: Advisor Chowmuhani (Ground Floor) Krishnanagar, Agartala 799001, Tripura
- Agra: No. 8, II Floor Maruti Tower Sanjay Place, Agra 282002, Uttar Pradesh
- Ahmedabad: 111-113,1st Floor, Devpath Building, off : C G Road, Behind Ial Bungalow, Ellis Bridge , Ahmedabad, Ahmedabad 380006, Gujarat
- Nadiad: F -134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad – 387001, Gujarat
- Bijapur: Padmasagar Complex, 1<sup>st</sup> Floor, 2<sup>nd</sup> Gate, Ameer Talkies Road, Vijayapur (Bijapur) – 568101, Karnataka
- Ajmer: Shop No.S-5, Second Floor Swami Complex, Ajmer 305001, Rajasthan
- Akola : Opp. RLT Science College Civil Lines, Akola 444001, Maharashtra
- Aligarh: City Enclave, Opp. Kumar Nursing Home Ramghat Road, Aligarh 202001, Uttar Pradesh
- Allahabad: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211051, Uttar Pradesh
- Assam: Kanak Tower 1st Floor, Opp. IDBI Bank/ICICI Bank, C.K.Das Road, Tezpur Sonitpur, Assam - 784 001
- Alleppey: Doctor’s Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey 688011, Kerala
- Alwar: 256A, Scheme No:1, Arya Nagar, Alwar 301001, Rajasthan
- Sikar: C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex Near Geetanjali

Book depot Tapariya Bagichi, Sikar 332001, Rajasthan • Amaravati : 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies, Amaravati 444601, Maharashtra • Ambala : SCO 48-49, Ground Floor, Opposite Peer, Bal Bhawan Road, Near HDFC Bank, Ambala – 134003, Haryana • Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist Jalpaiguri, Pincode: 735101, West Bengal • Amritsar: 3<sup>rd</sup> Floor, bearing Unit No. 313, Mukut House, Amritsar 143001, Punjab • Anand: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers , Anand 388001, Gujarat • Anantapur: 15-570-33, I Floor Pallavi Towers, Anantapur 515001, Andhra Pradesh • Andhra Pradesh : 22b-3-9, Karl Marx Street, Powerpet, Eluru – 534002 • Andheri (parent: Mumbai ISC): CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri 400069, Maharashtra • Angul : Near Siddhi Binayak +2 Science College, Similipada, Angul – 759122, Orissa • Ankleshwar: Shop # F -56,1st Floor, Omkar Complex,Opp Old Colony, Near Valia Char Rasta, G.I.D.C., Ankleshwar 393002, Gujarat • Asansol: Block – G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram, Asansol 713303, West Bengal • N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal • Shop No. 6, Sriram Commercial Complex, In front of Hotel Blue Diamon, Ground Floor, T. P. Nagar, Korba 495677 • Ward No. 5, Basantapur More, PO Arambag, Hoogly, Arambagh 712 601, West Bengal • House No. 18B, 1<sup>st</sup> Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Landmark: Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar – 788 004 • Aurangabad:2nd Floor, Block D-21-D-22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad 431001, Maharashtra • Balasore: B C Sen Road, Balasore 756001, Orissa • Bangalore: Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre), Bangalore 560042, Karnataka • Karnataka :Shop No. 2, 1st Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot - 587 101, Karnataka • Bangalore: 1<sup>st</sup> Floor, 17/1, 272, 12<sup>th</sup> Cross Road, Wilson Garden, Bangalore – 560027 • Bankura: 1st Floor, Central Bank Building Machantala, PO Bankura Dist. Bankura, West Bengal - 722 101 • Bareilly: F-62, 63, Second Floor,, Butler Plaza Civil Lines, Bareilly 243001, Uttar Pradesh • Belgaum: Classic Complex, Block no. 104, 1st Floor, Saraf Colony Khanapur Road, Tilakwadi, Belgaum - 590 006, Karnataka • Bellary: CAMS Service centre, 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102, Karnataka • Berhampur: First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road, Berhampur 760001, Orissa • Bhagalpur: Ground floor, Gurudwara road, Near old Vijaya Bank, Bhagalpur 812 001, Bihar • Purnea: CAMS Service Centre, C/O Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near Mobile Tower, Purnea – 854301, Bihar • Bharuch: A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat • Bhatinda: 2907 GH,GT Road Near Zila Parishad, Bhatinda 151001, Punjab • Bhavnagar: 305-306, Sterling Point Waghawadi Road Opp. HDFC Bank, Bhavnagar 364002, Gujarat • Bhilai: Shop No. 117,Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai 490020, Chattisgarh • Bhilwara:Indraparstha tower Shop Nos 209-213, Second floor, Shyam ki sabji mandi Near Mukharji garden, Bhilwara 311051, Rajasthan • Bhojpur: Ground Floor, Old NCC Office, Club Road, Arrah – 802301, Bhojpur, Bihar • Bhopal: Plot No . 10, 2nd floor, Alankar Complex, Near ICICI Bank, M P Nagar, Zone II, Bhopal 462011, Madhya Pradesh • Bhubaneswar: 101/ 7, Janpath, Unit-III, Bhubaneswar 751001, Orissa • Bhuj:Office No. 4-5, 1st Floor RTO, Relocation Commercial, Complex - B, Opp. Fire Station,, Near RTO Circle, Bhuj, Kutch 370001, Gujarat • Bolpur: Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204 • Godhra: 1st Floor, Prem Prakash Tower, B/H B.N Chambers, Ankleshwar Mahadev Road, Godhra - 389001, Gujarat • Nalanda: R-C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalanda) Bihar 803 101. • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal, Bhusawal 425201, Maharashtra • Bikaner: Behind Rajasthan patrika, in front of Vijaya Bank, 1404 Amar Singh Pura, Bikaner 334 001, Rajasthan • Bilaspur: Shop No. B-104, First Floor, Narayan Plaza, Link Road, Bilaspur, (C.G), 495 001 Contact:9203900626 • Bokaro: Mazzanine

Floor, F-4, City Centre Sector 4, Bokaro Steel City 827004, Bokaro 827004, Jharkhand • Bongaigaon: G.N.B Road, Bye Lane, Prakash Cinema, Bongaigaon – 783380, Assam • Burdwan: 1st floor, Above Exide Showroom, 399 G T Road, Burdwan, 713101 • Calicut: 29/97G 2nd Floor Gulf Air Building Mavoor Road Arayidathupalam, Calicut 673016, Kerala • Chandigarh: Deepak Towers, SCO 154-155, 1st Floor, Sector17-C, Chandigarh 160017, Punjab • Mandi 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi – 175001 Himachal Pradesh • Door No. 4-8-73, Beside Sub Post Office, Kothagraham, Vijaynagaram – 535001, Andhra Pradesh • Haryana : Sco-11-12,1st Floor, Pawan Plaza, Model Town, Atlas Road, Subhash Chowk, Sonapat-131001 • Maharashtra: 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road Nasik - 422 002 • Maharashtra: Dev Corpora, 1st Floor, Office no. 102, Cadbury Junction, Eastern Express Highway, Thane (West) - 400 601 1 • Maharashtra: 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road Nasik - 422 002 • Chandrapur: Opp. Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra 442 402. Tel. No. 07172 – 253108 Chennai: Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam, Chennai 600034, Tamil Nadu • Chennai: 7th floor, Rayala Tower - III,158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • Chennai: Ground floor, Rayala Tower- I,158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • Cochin: Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Modayil Building,, Cochin - 682 016. Tel.: (0484) 6060188/6400210 • Coimbatore: Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S. Puram, Coimbatore 641002, Tamil Nadu • Cuttack: Near Indian Overseas Bank Cantonment Road Mata Math, Cuttack 753001, Orissa • Davenegere: 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension, Devengere 577002, Karnataka • Dehradun: 204/121 Nari Shilp Mandir Marg Old Connaught Place, Dehradun 248001, Uttaranchal • Delhi: CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001., New Delhi • Delhi 306, 3<sup>rd</sup> Floor, DDA - 2 Building, District Centre, Janakpuri, New Delhi - 110058 • Deoghar: S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town, Deoghar 814112, Jharkhand • Dewas: Tarani Colony, Near Pushp Tent House, Dewas – 455001, Madhya Pradesh • Dhanbad: Urmila Towers Room No: 111(1st Floor) Bank More, Dhanbad 826001, Jharkhand • Dhule: House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule 424001 • Durgapur: City Plaza Building, 3rd floor, City Centre, Durgapur 713216, West Bengal • Erode: 197, Seshaiyer Complex Agraharam Street, Erode 638001, Tamil Nadu • Faridhabad: B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT, Faridhabad 121001, Haryana • Gaya: C/o Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya, Bihar – 823001 • Ghaziabad: 113/6 I Floor Navyug Market, Gazhiabad 201001, Uttar Pradesh • Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur, 231 001, Uttar Pradesh, Contact no: 05442 – 220282, Email ID: camsmpr@camsonline.com • F-10, First Wings, Desai Market, Gandhi Road, Bardoli, 394 601, Contact No: 8000791814, Email ID: camsbrd@camsonline.com • Hyderabad: No. 15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad 500072 • Office No. 103, 1<sup>st</sup> Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001 • Gondal: Parent CSC - Rajkot,A/177, Kailash Complex, Khedut Decor, Gondal 360311, Gujarat • Gandhinagar : 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar – 382421 • Gorakhpur: Shop No. 5 & 6, 3rd Floor Cross Road, The Mall, AD Tiraha, Bank Road, Gorakhpur 273001, Uttar Pradesh • Gobindgarh: Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab – 147 301 • Guntur: Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel, Guntur 522002, Andhra Pradesh • Gurgaon: Unit No - 115, First Floor, Vipul Agora Building, Sector - 28, Mehrauli Gurgaon Road, Chakkarpur, Gurgaon 122001, Haryana • Guwahati: Piyali Phukan Road, K.C Path, House No.-1 Rehabari, Guwahati 781008, Assam • H. No 1-3-110, Rajendra Nagar, Mahabubnagar, Telangana, 509001 • B1, 1st floor, Mira Arcade, Library Road, Amreli, 365601 • Gwalior: G-6, Global Apartment Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior

474001, Madhya Pradesh • House No: Gtk /006/D/20(3), (Near Janata Bhawan) D. P. H. Road, Gangtok - 737 101. Sikkim • Haridwar – F-3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand, 249408 • Hassan: 2nd Floor, Pankaja Building, Near Hotel Palika, Race Course Road, Hassan – 573201, Karnataka • Hazaribag: Municipal Market Annanda Chowk, Hazaribagh 825301, Jharkhand • Hisar: 12, Opp. Bank of Baroda Red Square Market, Hisar 125001, Haryana • Hubli: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029, Karnataka • Hyderabad: 208, II Floor, Jade Arcade Paradise Circle, Secunderabad 500003, Andhra Pradesh • Indore: 101, Shalimar Corporate Centre 8-B, South Tukogunj, Opp.Greenpark, Indore 452001, Madhya Pradesh • Jabalpur: 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001, Madhya Pradesh • Jaipur: R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station, Jaipur 302001, Rajasthan • Jalandhar: 367/8, Central Town Opp. Gurudwara Diwan Asthan, Jalandhar 144001, Punjab • Jalgaon: Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon 425001, Maharashtra • Jalna C.C. (Parent: Aurangabad): Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna 431203, Maharashtra • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004, Jammu & Kashmir • Jamnagar: 207, Manek Centre, P N Marg, Jamnagar 361001, Gujarat. Tel.: (0288) 6540116 • Jamshedpur: Millennium Tower, "R" Road Room No:15 First Floor, Bistupur, Jamshedpur 831001, Jharkhand • Jhansi: 372/18 D, 1st floor, Above IDBI Bank, Beside V-Mart, Near RASKHAN, Gwalior Road, Jhansi 284001 • Jodhpur: 1/5, Nirmal Tower Ist Chopasani Road, Jodhpur 342003, Rajasthan • Dewal Road, 2<sup>nd</sup> Floor, Left Side Second Building, Near Budhi Gukhani Mandir, Gar Ali, Jorhat - 785001 • Junagadh: Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Gujarat • Kadapa: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa 516001, Andhra Pradesh, West Bengal • R. N. Tagore Road, Kotwali P. S., Krishnanagar, Nadia, West Bengal. Pin code - 741101 • Kangra: C/O Dogra Naresh and Associates, College Road, Kangra, Himachal Pradesh, 176001 • D No – 25-4-29, 1st floor, Kommireddy vari street, Beside Warf Road, Opp Swathi Medicals, Kakinada 533001, Andhra Pradesh • Kalyani: A - 1/50, Block - A, Dist Nadia, Kalyani 741224, West Bengal • Kannur: Room No.14/435 Casa Marina Shopping Centre Talap, Kannur 670004, Kerala • Kanpur: I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, The Mall, Kanpur 208001, Uttar Pradesh • Karimnagar: HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar 505001, Andhra Pradesh • Karnal (Parent: Panipat TP): 29 Avtar Colony, Behind Vishal Mega Mart, Karnal 132001 • Karur: # 904, 1st Floor Jawahar Bazaar, Karur 639001, Tamil Nadu • Kasaragod: KMC XXV/88, 1st and 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671121, Kerala • Kashipur: Dev Bazaar, Bazpur Road, Kashipur – 244713, Uttarkhand • Kharagpur: 623/1 Malancha Main Road, PO Nimpura, Ward No - 19, Kharagpur 721304, West Bengal • Kharagpur: "Silver Palace", OT Road, Inda – Kharagpur, G.P Barakola, P.S – Kharagpur local, West Midnapore – 721305 • Kolhapur: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001, Maharashtra • Kolkata: N/39, K.N.C Road, 1st Floor, Shrikrishna Apartment, (Behind HDFC Bank Barasat Branch), PO and PS: Barasat District: 24 PGS (North), Pincode - 700 124 • Kolkata – 2A, Ganesh Chandra Avenue, Room No. 3A "Commerce House" (4th floor), Kolkata 700013 • Kolkata: CAMS Service Centre Kankaria Centre, 2/1, Russell Street ,2nd Floor, West Bengal - 700071, Kolkata 700071, West Bengal • Kadakkan Complex, Opp Central School, Malappuram 670 504 • 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad 283 203 • Kollam: Uthram Chambers, (Ground Floor), Thamarakulam, Kollam – 691 006., Kerala • Kota: B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar, Kota 324007, Rajasthan • 1307 B, Puthenparambil Building, KSACS Road, Opposite ESIC Office, Behind Malayala Manorama, Muttanbalam P.O., Kottayam – 686 501, Kottayam: Door No - XIII/658, Thamarapallil Building, M L Road, Near KSRTC Bus Stand Road, Kottayam - 686001 • No. 28/8, 1<sup>st</sup> Floor, Balakrishna Colony, Pachayappa Street, Near VPV Lodge, Kumbakonam - 612001 • Kurnool: H.No.43/8, Upstairs Uppini

Arcade, N R Peta, Kurnool 518004, Andhra Pradesh • Lucknow: Off # 4,1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow 226001, Uttar Pradesh • Ludhiana: U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana 141002, Punjab • Madurai: Cams Service Centre, # 1st Floor, 278, North Perumal, Maistry Street (Nadar Lane), Madurai 625001, Tamil Nadu • Mangalore: No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore 575003, Karnataka • Mapusa: Office no. 503, Buildmore Business Park, New Canca by pass road, Ximer, Mapusa, 403 507, Goa. • Margao: F4 – Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa 403601 • Meerut: 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road, Meerut 250002, Uttar Pradesh • Mehsana: 1st Floor, Subhadra Complex Urban Bank Road, Mehsana 384002, Gujarat • Moradabad: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sales Tax Office,, Uttar Pradesh • 501 - TIARA CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali (West), Mumbai - 400 092. • Mumbai - Ghatkopar: Office no. 307, 3<sup>rd</sup> Floor, Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai – 400077 • Mumbai: Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai 400023, Maharashtra • Navi Mumbai: CAMS Service Centre BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705 • Muzaffarnagar 235, Patel Nagar, Near Ramlila Ground, New Mandi,, Muzaffarnagar - 251001 • Muzaffarpur: Brahman toli, Durgasthan Gola Road, Muzaffarpur 842001, Bihar • Mysore: No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore 570009, Karnataka • Nadiad: F 142, First Floor, Gantakaran Complex, Gunj Bazar, Nadiad 387001, Gujarat • Nagpur: 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath, Nagpur 440010, Maharashtra • Nagercoil IV Floor, Kalluveetil Shyras Center 47, Court Road, Nagercoil - 629 001 • Nanded: Shop No.8 and 9 Cellar, Raj Mohd. complex, Main Road Sree nagar, Nanded – 431 605. Tel. No. 9579444034 Nasik: 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road, Nasik 422005, Maharashtra • Navsari: CAMS Service Center, 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Navasari 396445, Gujarat • Nagaland: House no. 436, Ground Floor, MM Apartment, Dr. Hokishe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112 • Nellore: 97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001, Andhra Pradesh • New Delhi: Aggarwal Cyber Plaza-II, Commercial Unit no. 371, 3<sup>rd</sup> Floor, Plot No. C-7, Netaji Subhash Place, Pitampura – 110034 • New Delhi : CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001., New Delhi • Nizamabad: CAMS Service Centre, 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana • Noida: E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida 201301, Uttar Pradesh • Palakkad: 18/507(3) Anugraha Garden Street, College Road , Palakkad 678001, Kerala • Panipat: 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road, Panipat 132103, Haryana • Patiala: 35 New Lal Bagh, Opposite Polo Ground, Patiala 147001, Punjab • Patna: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800001, Bihar • Pathankot: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot 145001, Punjab • Port Blair CAMS Service Centre, 35, behind Hotel Haywiz, M.A. Road, Phoenix Bay, Port Blair - 744 102 • Phagwara : Shop no. 2, Model Town, Near Joshi Driving School, Phagwara – 144401, Punjab • Pondicherry: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry 605001, Pondichery • Pune: Vartak Pride, First Floor, Suvery No. 46, City Survey No. 1477, Hingne Budruk, D.P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411052, Maharashtra • Raipur: HIG,C-23, Sector - 1, Devendra Nagar, Raipur 492004, Chattisgarh • Rajahmundry: Cabin 101 D.no 7-27-4 1st Floor Krishna Complex Baruvuri Street T Nagar, Rajahmundry 533101, Andhra Pradesh • Rajkot: Office 207 - 210, Everest Building Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot 360001, Gujarat • Ranchi: 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, Ranchi 834001, Jharkhand • Rohtak:

205, 2ND Floor, Bldg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001, Haryana • Rourkela: JBS Market complex, 2nd Floor, Udit Nagar, Rourkela - 769012, Odisha • Saharanpur: I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur 247001, Uttar Pradesh • Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem 636016, Tamil Nadu • Sambalpur: C/o Raj Tibrewal & Associates Opp.Town High School, Sansarak, Sambalpur 768001, Orissa • Sangli: Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli 416416, Contact No.: 0233-6600510 • Satna: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna 485001, Madhya Pradesh • Satara: 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment, Satara 415002, Maharashtra • Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong 793001, Meghalaya, Tel: (0364) 2502511 • Shimla: I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla 171001, Himachal Pradesh • Shimoga: Nethravathi Near Gutti Nursing Home Kuvempu Road, Shimoga 577201, Karnataka • Sikar: Pawan Travels Street, Opposite City Center Mall, Sikar – 332001, Rajasthan • Siliguri: 78, First Floor, Haren Mukherjee Road, Beside SBI Hakimpara, Siliguri - 734001, West Bengal • Solapur: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001, Maharashtra • 47/5/1, Raja Rammohan Roy Sarani, PO Mallickpara, Dist Hoogly, Sreerampur 712203 • Surat: Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura, Surat 395001, Gujarat • Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat , Gujarat- 395 002 • Thane – 3rd floor, Nalanda Chambers, B Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) 400 062 • Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu • Thiruvalla: Central Tower, Above Indian Bank Cross Junction, Tiruvalla 689101, Kerala • Thiruvalla: 1<sup>st</sup> Floor, Room No. 61 (63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla, 689105, Kerala • Tirunelveli: III Floor, Nellai Plaza 64-D, Madurai Road, Tirunelveli 627001, Tamil Nadu • Tirunelveli: No. F4, Magnem Suraksha Apartments, Thiruvananthapuram Road, Tirunelveli - 627 002, Kerala • Tirupathi: Shop No: 6, Door No: 19-10-8 (Opp to Passport Office), AIR Bypass Road Tirupati - 517501, Andhra Pradesh, Tel: (0877) 6561003 • Trichur: Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur 680001, Kerala • Trichy: No 8, I Floor, 8th Cross West Extn Thillainagar, Trichy 620018, Tamil Nadu • Trivandrum: R S Complex Opposite of LIC Building Pattom PO, Trivandrum 695004, Kerala • Udaipur: 32, Ahinsapuri, Fatehpura circle, Udaipur – 313001, Email Id - camsudp@camsonline.com, Rajasthan • Udhampur: Guru Nank Institute, NH-1A, Udhampur, Jammu & Kashmir – 182101 • Vadodara: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390007, Gujarat • Valsad: Ground Floor Yash Kamal -"B" Near Dreamland Theater Tithal Road, Valsad 396001, Gujarat • VAPI: 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasata, Vapi 396195, Gujarat • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex Varanasi - 221010, Uttar Pradesh • Vellore: AKT Complex 2<sup>nd</sup> Floor, No. 1 and 3 New Sankaranpalayam Road, TollGate, Vellore – 632001, Tamil Nadu • Vijayawada: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet, Vijayawada 520010, Andhra Pradesh • Himachal Pradesh: 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi – 175001 • Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530 016, Andhra Pradesh • Warangal: A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal 506001, Andhra Pradesh • Yamuna Nagar: 124-B/R Model Town Yamunanagar, Yamuna Nagar 135001, Haryana. • Gopal katra, 1st Floor, Fort Road Jaunpur – 222001, Contact no: 05452 321630 Jaunpur • Hosur : Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kutty's Frozen Foods, Hosur - 635 110, Tamil Nadu, Contact no: 04344 – 262303. Ground Floor, Kalika Temple Street, Beside SBI Bazar Branch, Berhampur, 760 002, Odisha. Opposite Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh, Uttar Pradesh, Pin Code – 230 001.

## TP Lite Centres

• Ahmednagar: Office No. 3, 1<sup>st</sup> Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar – 414003 • Basti: Office # 3, 1st Floor, Jamia Shopping Complex, Opp Pandey School, Station Road, Basti 272002, Uttar Pradesh • Chhindwara: 2<sup>nd</sup> Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara – 480001, Madhya Pradesh • Chittorgarh: CAMS Service centre, 3 Ashok Nagar, Near Heera Vatika, Chittorgarh, Chittorgarh 312001, Rajasthan • Darbhanga: Shahi Complex, 1st Floor Near RB Memorial hospital, V.I.P. Road, Benta Laheriasarai, Darbhanga 846001, Bihar • Dharmapuri : # 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri 636701, Tamil Nadu • Shop No 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh, 518001 • Dhule : H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule 424001, Maharashtra • Faizabad: Amar Deep Building, 3/20/14, 1<sup>st</sup> floor, Niyawan, Faizabad-224001 • Gandhidham: Office No. 4,, Ground Floor, Ratnakala Arcade, Plot No. 231, Ward – 12/B, Gandhidham 370201, Gujarat • Gulbarga: Pal Complex, 1st Floor Opp. City Bus Stop, SuperMarket, Gulbarga 585101, Karnataka • Haldia: 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721602, West Bengal • Haldwani: Durga City Centre, Nainital Road Haldwani, Haldwani 263139, Uttaranchal • Himmatnagar: D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383001, Gujarat • Hoshiarpur: Near Archies Gallery Shimla Pahari Chowk, Hoshiarpur 146001, Punjab • Hosur: No.303, SIPCOT Staff Housing Colony, Hosur 635126, Tamil Nadu • Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur 222001, Uttar Pradesh • Katni: 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni 483501, Madhya Pradesh • Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam 507001, Andhra Pradesh • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732101, West Bengal • Manipal: CAMS Service Centre, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal 576104, Karnataka • Mathura: 159/160 Vikas Bazar, Mathura 281001, Uttar Pradesh • Moga: 9 No, New Town, Opposite Jaiswal Hotel, Daman Building, Moga 142 001, Punjab • Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu • Palanpur: Gopal Trade Centre, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur 385001, Gujarat • Rae Bareli: No.17 Anand Nagar Complex, Rae Bareli 229001, Uttar Pradesh • Rajapalayam: D. No. 59 A/1, Railway Feeder Road Near Railway Station, Rajapalayam 626117, Tamil Nadu • Ratlam: Dafria & Co 81, Bajaj Khanna, Ratlam 457001, Madhya Pradesh • Ratnagiri: Orchid Tower, Ground Floor, Gala No. 06, S.V. Road No. 301/Paiki ½, Nachane Municipal Aat, Arogya Mandir, Nachane Link Road, Ratnagiri – 415612, Maharashtra • Roorkee: Cams Service Center, 22 Civil Lines Ground, Floor, Hotel Krish Residency, (Haridwar), Roorkee 247667, Uttaranchal • Sagar: Opp. Somani Automobiles Bhagwanganj, Sagar 470002, Madhya Pradesh • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur 242001, Uttar Pradesh • Sirsa: Bansal Cinema Market, Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa 125055, Haryana • Sitapur: Arya Nagar Near Arya Kanya School, Sitapur 262001, Uttar Pradesh • Solan: 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall, Solan 173212, Himachal Pradesh • Srikakulam: Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam 532001, Andhra Pradesh • Sultanpur: 967, Civil Lines Near Pant Stadium, Sultanpur 228001, Uttar Pradesh • Surendranagar: 2 M I Park, Near Commerce College Wadhwan City, Surendranagar 363035, Gujarat • Tinsukia: Bangiya Vidyalaya Road, Near old post office, Durgabari, Tinsukia 786125, Assam • Tuticorin: 4B / A-16 Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin 628003, Tamil Nadu • Ujjain: 109, 1st Floor, Siddhi Vinayak Trade Centre, Shaheed Park, Ujjain 456010, Madhya Pradesh • Vasco: No DU 8, Upper Ground Floor,

Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama 403802, Goa  
• Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445001, Maharashtra.

In addition to the existing Official Point of Acceptance of transactions, Computer Age Management Services Ltd. (CAMS), the Registrar and Transfer Agent of ICICI Prudential Mutual Fund, having its office at New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road), Chennai - 600 034 shall be an official point of acceptance for electronic transactions received from the Channel Partners with whom ICICI Prudential Asset Management Company Limited has entered or may enter into specific arrangements for all financial transactions relating to the units of mutual fund schemes. Additionally, the secure Internet sites operated by CAMS will also be official point of acceptance only for the limited purpose of all channel partners transactions based on agreements entered into between IPMF and such authorized entities. Additionally, the Internet site(s) operated by the AMC and online applications of the AMC (including Iprutouch) will also be official point of acceptance. The AMC also accepts applications received on designated FAX numbers.

In addition to the existing Official Point of Acceptance of transactions, authorized Points of Service (POS) of MF Utilities India Private Limited (MFUI) shall be an official point of acceptance for all financial and non- financial transactions. The updated list of POS of MFUI is available on [www.mfuindia.com](http://www.mfuindia.com). The online transaction portal of MFU is [www.mfuonline.com](http://www.mfuonline.com). Further, Investors can also subscribe units of the Scheme during the NFO Period by availing the platforms/facilities made available by the Stock Exchanges.

For the updated list of official Point of Acceptance of transactions of AMC and CAMS, please refer the website of the AMC viz., [www.icicipruamc.com](http://www.icicipruamc.com)