

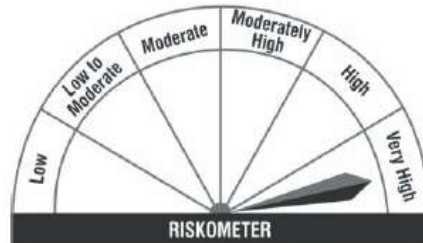
## SCHEME INFORMATION DOCUMENT

### ICICI Prudential Global Advantage Fund (FOF) (An Open-ended Fund of Funds scheme predominantly investing in mutual fund schemes/ETFs that invest in international markets)

**ICICI Prudential Global Advantage Fund (FOF) is suitable for investors who are seeking\*:**

- Long term wealth creation
- An Open-ended Fund of Funds scheme predominantly investing in mutual fund schemes / ETFs that invest in international markets.


#### Riskometer #



Investors understand that their principal will be at Very High Risk

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

#It may be noted that risk-o-meter specified above for the Scheme is based on the scheme's monthly portfolio as on September 30, 2023. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund. The same shall be updated on ongoing basis in accordance with clause 17.4 of the Master Circular.

<b>Benchmark of the Scheme</b>	<b>S&amp;P Global 1200 Index (80%) + S&amp;P BSE Sensex TRI (20%)</b>
<b>Benchmark Riskometer as on September 30, 2023</b>	 <p style="text-align: center;">Benchmark riskometer is at <b>Very High risk.</b></p>

Offer of Units at NAV based prices. Face Value of units of the Scheme is Rs. 10/- per unit.

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

**Name of Asset Management Company**  
ICICI Prudential Asset Management Company Limited  
**Corporate Identity Number:** U99999DL1993PLC054135

<b>Registered Office:</b> 12 <sup>th</sup> Floor, Narain Manzil, 23, Barakhamba	<b>Corporate Office:</b> One BKC 13 <sup>th</sup> Floor, Bandra Kurla Complex, Mumbai -	<b>Central Service Office:</b> 2 <sup>nd</sup> Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai
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Road, New Delhi – 110 001  <a href="http://www.icicipruamc.com">www.icicipruamc.com</a>	400051.	– 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 Global Advantage Fund (FOF) (the Scheme) has 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.**

The Scheme Information Document 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 changes 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 AMC / 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 Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.**

**The Scheme Information Document should be read in conjunction with the SAI and not in isolation.**

**This Scheme Information Document is dated October 23, 2023.**

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## ABBREVIATIONS

<b>Abbreviations</b>	<b>Particulars</b>
AMC	ICICI Prudential Asset Management Company Limited
AMFI	Association of Mutual Funds in India
AML	Anti Money Laundering
ARN	AMFI Registration Number (Broker Code or Distributor Code)
CAMS	Computer Age Management Services Limited
CDSL	Central Depository Services (India) Limited
TREPs	Tri-Party Repos
NAV	Net Asset Value
NRI	Non-Resident Indian
SID	Scheme Information Document
PAN/PEKRN	Permanent Account Number/ PAN Exempt KYC Reference Number
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
The Trustee/ Trustees	ICICI Prudential Trust Limited
The Master Circular	SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023
FPI	Foreign Portfolio Investor
ICICI Bank	ICICI Bank Limited
IMA	Investment Management Agreement
ISIN	International Securities Identification Number
The Regulations/ SEBI (Mutual Funds) Regulations, 1996	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
DP	Depository Participant
The Scheme	ICICI Prudential Global Advantage Fund (FOF) including Plans & Options launched thereunder
TRI	Total Return variant of Index
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
IDCW Policy	Policy for declaration of Income Distribution cum capital withdrawal

## INTERPRETATION

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

- The terms defined in this SID include the plural as well as the 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

<b>Name of the Scheme</b>	ICICI Prudential Global Advantage Fund (FOF)
<b>Type of the Scheme</b>	An Open-ended Fund of Funds scheme predominantly investing in mutual fund scheme/ETFs that invest in international markets.
<b>Investment Objective</b>	<p>ICICI Prudential Global Advantage Fund (FOF) (the Scheme) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of one or more mutual fund schemes / ETFs (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s)) which predominantly invest in international markets.</p> <p>A certain corpus of the Scheme will also be invested in units of domestic mutual fund schemes/ETFs managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s).</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>
<b>Category of Scheme</b>	Other Schemes (FOF)
<b>Scheme Code</b>	ICIC/O/O/FOD/19/06/0109
<b>Liquidity</b>	<p>Being an open-ended Scheme, units may be redeemed on every business day at NAV based prices. As per the Regulations, the Mutual Fund shall dispatch redemption proceeds within 3 working days from the date of redemption request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within 3 Working days from the date of redemption.</p> <p>Investors who hold units in any of the open-ended schemes of ICICI Prudential Mutual Fund (the Fund) may switch all or part of their holdings to the Scheme on an ongoing basis.</p>
<b>Benchmark</b>	<p>The Scheme's performance is benchmarked against S&amp;P Global 1200 Index (80%) + S&amp;P BSE Sensex (20%).</p> <p>The Trustee reserves right to change the benchmark for performance of the scheme by suitable notification to the investors to this effect.</p>
<b>Transparency / NAV Disclosure</b>	<p>The NAV will be calculated and disclosed by 12 noon* on the following 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 (www.icicipruamc.com) by 12 noon on the next business day,</li> <li>• On the website of Association of Mutual Funds in India -</li> </ul>

AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 12 noon on the next business 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.

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).

*\*Since the Scheme predominantly invests in units of mutual fund schemes which invests in international market, the NAV of the underlying schemes may be declared on the same or the next business day. In light of the same, the NAV of the Scheme will be declared by 12.00 noon on the following business day to ensure that same day's valuation is considered for underlying schemes while computing NAV of the Scheme.*

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

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

The AMC shall publish an advertisement in all India edition of at

	<p>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>
<b>Loads</b>	<p><b>Entry Load: Not Applicable.</b></p> <p>In terms of Clause 10.4.1 (a) of the Master Circular, SEBI has notified that there will be no entry load charged to the schemes of the Fund.</p>
	<p>Exit Load:</p> <ul style="list-style-type: none"> <li>• For redemption/switch-out of units upto 1 month the date from allotment: 1% of applicable NAV</li> <li>• For redemption/switch-out of units after 1 month from the date of allotment: Nil</li> </ul> <p>However, the Trustee shall have a right to prescribe or modify the load structure with prospective effect subject to a maximum prescribed under the Regulations.</p> <p>For more information on Loads, please refer to the section 'Load Structure'.</p>
<b>Minimum amount for application</b>	<p>Rs. 100/- and in multiples of Re.1 thereafter. Minimum application amount for switch ins – Rs. 100 and any amount thereafter</p>
<b>Minimum additional application amount</b>	<p>Rs. 100/- and in multiples of Re. 1/- Minimum additional application amount for switch ins – Rs. 100 and any amount thereafter</p>
<b>SIP</b>	<ul style="list-style-type: none"> <li>• Daily, Weekly, Fortnightly, Monthly SIP<sup>§</sup>: Rs. 100/- (plus in multiple of Re. 1/-) Minimum installments: 6</li> <li>• Quarterly SIP<sup>§</sup>: Rs. 5,000/- (plus in multiple of Re. 1/-) Minimum installments – 4</li> </ul> <p><sup>§</sup>The applicability of the minimum amount of installment mentioned is at the time of registration only.</p>
<b>Minimum amount for redemption</b>	<p>Any Amount</p>
<b>SIP Pause</b>	<p>SIP Pause is a facility that allows investors to pause their existing SIP for a temporary period. Investors can pause their existing SIP without discontinuing it. SIP restarts automatically after the pause period is over. This facility can be availed only once during the tenure of the existing SIP. SIP can be paused for a minimum period of 1 month to a maximum period of 3 months.</p>



	The SIP Pause facility is only available for SIP registration with monthly frequency.																				
<b>SWP</b>	Available. Refer to Section on 'Units & Offer' for more details.																				
<b>STP/Flex STP</b>	Available. Refer to Section on 'Units & Offer' for more details.																				
<b>Fund Manager(s) of the Scheme</b>	Mr. Sankaran Naren and Mr. Dharmesh Kakkad																				
<b>Plans / Options</b>	<p><b>Plans:</b> ICICI Prudential Global Advantage Fund (FOF) and ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</p> <p><b>Options:</b></p> <ul style="list-style-type: none"> <li>• Growth Option and</li> <li>• IDCW <ul style="list-style-type: none"> <li>➤ IDCW Payout</li> <li>➤ IDCW Reinvestment</li> </ul> </li> </ul> <p><b>Default Option:</b> Growth option</p> <p><b>Default sub-option:</b> IDCW Reinvestment</p> <p>However, the Trustees reserve the right to introduce / alter / extinguish any of the option under the Scheme at a later date. For any change in plans/options offered under the Scheme, the AMC shall publish a notice cum addendum for the information of the investors.</p> <p>Default Plan would be as follows in below mentioned scenarios:</p> <table border="1"> <thead> <tr> <th>Sr No.</th> <th>ARN Code mentioned / not mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</td> <td>ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>ICICI Prudential Global Advantage Fund (FOF)</td> <td>ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>ICICI Prudential Global Advantage Fund</td> <td>ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</td> </tr> </tbody> </table>	Sr No.	ARN Code mentioned / not mentioned by the investor	Plan mentioned by the investor	Default Plan	1	Not mentioned	Not mentioned	ICICI Prudential Global Advantage Fund (FOF) – Direct Plan	2	Not mentioned	ICICI Prudential Global Advantage Fund (FOF) – Direct Plan	ICICI Prudential Global Advantage Fund (FOF) – Direct Plan	3	Not mentioned	ICICI Prudential Global Advantage Fund (FOF)	ICICI Prudential Global Advantage Fund (FOF) – Direct Plan	4	Mentioned	ICICI Prudential Global Advantage Fund	ICICI Prudential Global Advantage Fund (FOF) – Direct Plan
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		(FOF) – Direct Plan	
5	Direct	Not mentioned	ICICI Prudential Global Advantage Fund (FOF) – Direct Plan
6	Direct	ICICI Prudential Global Advantage Fund (FOF)	ICICI Prudential Global Advantage Fund (FOF) – Direct Plan
7	Mentioned	ICICI Prudential Global Advantage Fund (FOF)	ICICI Prudential Global Advantage Fund (FOF)
8	Mentioned	Not mentioned	ICICI Prudential Global Advantage Fund (FOF)
<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under ICICI Prudential Global Advantage Fund (FOF) – Direct Plan. The AMC shall endeavor to obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor. In case, the correct code is received within 30 calendar days, the AMC shall reprocess the transaction under ICICI Prudential Global Advantage Fund (FOF) from the date of application without any exit load.</p> <p>The Trustees may at their discretion add one or more additional options under the Scheme. The Trustees reserve the right to introduce any other option(s)/sub-option(s) under the Scheme at a later date, by providing a notice to the investors on the AMC's website and by issuing a press release, prior to introduction of such option(s)/ sub-option(s).</p> <p>The Plans and Options stated above will have common portfolio. ICICI Prudential Global Advantage Fund (FOF) - Direct Plan is only for investors who purchase /subscribe units in a Scheme directly with the Fund.</p>			
<b>Listing</b>	<p>Being an open ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges. Notification of the same will be made through Customer Service Centres of the AMC and as may be required by the respective Stock Exchanges.</p>		

## 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.
- As the price/value/interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down.
- Past performance of the Sponsor and their associates /AMC/Mutual Fund does not guarantee future performance of the scheme.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or their future prospects and returns.
- 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 lakhs made by them towards setting up the Fund and such other accretions and additions to the corpus set up by sponsors.
- The present scheme is not a guaranteed or assured return scheme.
- All Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Scheme will be achieved.
- The NAVs of the Scheme may be affected by changes in the general market conditions, factors and forces affecting market in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures. 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 markets.
- 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.
- Investors in the Scheme are not being offered any guaranteed/indicated returns.
- Mutual Funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors which impact the value of the Scheme investments include but are not limited to fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of securities, tax laws, liquidity of the underlying instruments, settlements periods, trading volumes etc.
- As the liquidity of the Scheme's investments could at times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio. In view of this, the Trustee has the right, at their sole discretion to limit redemptions (including suspending redemption) under certain circumstances, as described under the section titled "Right to limit Repurchases/Redemptions".
- Two-Factor Authentication and Third – Party Payments will be carried out in line paragraph 16.5 of the Master Circular. . 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.

- **Taxation Risks** – Investment in Foreign Securities poses additional challenges based on the tax laws of each respective country or Jurisdiction. The scheme may be subject to a higher level of taxes than originally anticipated and or dual taxation. The Scheme may be subject to withholding or other taxes on income and/or gains arising from its investment portfolio. Further, such investments are exposed to risks associated with the changing / evolving tax / regulatory regimes of all the countries where the Scheme invests. All these may entail a higher outgo to the Scheme by way of taxes, transaction costs, fees etc. thus adversely impacting its NAV; resulting in lower returns to an Investor.
- **Country Risks** – Country risk refers to the uncertainty associated with investing in a particular country which could lead to losses for investors and may arise due to the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a country, which might adversely affect foreign investors' financial interests. In addition, country risks would inter alia include events such as, introduction of extraordinary exchange controls, sanctions by countries and /or organizations, economic deterioration, bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

### **Scheme Specific Risk Factors**

**Investors may please note that they will be bearing the recurring expenses of the relevant Fund of Funds Scheme in addition to the expenses of the underlying schemes in which the Fund of Funds Scheme makes investment.**

#### **1. Risks associated with investing in Fund of Funds schemes**

- As the investors are incurring expenditure at both the Fund of Funds level and the scheme into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain.
- Again as the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non- uniform charging of expenses over a period of time.
- As the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, investors may not be able to obtain specific details of the investments of the underlying schemes. While it would be the endeavour of the Fund Manager of the Fund of Funds scheme to invest in the underlying scheme in a manner, which will seek to maximize returns, the performance of the underlying Scheme may vary which may lead to the returns of the Fund of Funds Scheme being adversely impacted.
- The scheme specific risk factors of the underlying scheme becomes applicable where a Fund of Funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme relevant to the Fund of Funds scheme that they invest in.

Copy of the Scheme Information Document pertaining to the underlying scheme of ICICI Prudential Mutual Fund, which disclose the relevant risk factors, are available at the Customer Service Centers or may be accessed at [www.icicipruamc.com](http://www.icicipruamc.com)

- A Fund Manager managing any one of the Fund of Funds scheme may also be the Fund Manager for the underlying scheme.

## 2. Risk associated with Investing in money market instruments

- **Interest Rate risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
- **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest
- **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

## 3. 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.

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

The scheme does not intend to short sell the securities and will not engage in Securities lending.

#### **Risks associated with ADR / GDR / Foreign Securities**

The scheme will not have any exposure to ADR / GDR / Foreign Securities.

#### **Risks associated with Securitized Debt**

The scheme will not have any exposure to Securitized debt.

#### **Risks associated with Derivatives**

The scheme will not have any exposure to Derivatives.

**The underlying schemes having exposure to the fixed income securities and/ or equity and equity related securities will be subject to the following risks and in turn the Scheme's / Plan's performance will be affected accordingly.**

#### **1. Investing in Equities**

- Investors may note that AMC/Fund Manager's investment decisions may not be always profitable, as actual market movements may be at variance with anticipated trends. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Schemes to make intended securities purchases due to settlement problems could cause the Schemes to miss certain investment opportunities.
- The value of the Schemes' investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down.
- The Mutual Fund may not be able to sell / lend out securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the

collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.

- Investors may note that IDCW is due only when declared and there is no assurance that a company (even though it may have a track record of payment of IDCW in the past) may continue paying IDCW in future. As such, the schemes are vulnerable to instances where investments in securities may not earn IDCW or where lesser IDCW is declared by a company in subsequent years in which investments are made by schemes. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay IDCW, the performance of the schemes may be adversely affected due to such factors.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk. Within the Regulatory limits, the AMC may choose to invest in unlisted securities. This may however increase the risk of the portfolio.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes in the securities in which it invests.
- Fund manager endeavors to generate returns based on certain past statistical trend. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
- In case of abnormal circumstances it will be difficult to complete the square off transaction due to liquidity being poor in stock futures/spot market. The Schemes investing in foreign securities will be exposed to settlement risk, as different countries have different settlement periods.
- The schemes are also vulnerable to movements in the prices of securities invested by the schemes which again could have a material bearing on the overall returns from the schemes.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Schemes or business prospects of the Company in any particular sector.

## 2. Investing in Fixed Income Securities

- **Market Risk/Interest Rate Risk:** The Net Asset Value (NAV) of the Scheme(s), 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(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Liquidity Risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.
- **Credit Risk:** Investments in 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.
- **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.
- **Settlement risk:** The inability of the underlying 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 underlying Scheme’s 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 Scheme’s portfolio.
- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.
- **Risks associated with investment in unlisted securities:** Except for any security of an associate or group company, the scheme can invest in securities which are not listed on a stock exchange (“unlisted Securities”) which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Scheme will realise their investments in unlisted securities at a fair value.
- Different types of fixed income securities in which the Scheme(s) would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme(s) risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities does not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.



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

### **3. Risks associated with investment in ADR/GDR/Foreign Securities:**

It is AMC's belief that the investment in ADRs/GDRs/overseas securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the schemes. Since the Schemes would invest only partially in ADRs/GDRs/overseas securities, there may not be readily available and widely accepted benchmarks to measure performance of the Schemes. To manage risks associated with foreign currency and interest rate exposure, the Scheme may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.

To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of the other restrictions on investment.

Offshore investments will be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Scheme in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Scheme may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs, and overseas regulatory costs.

### **4. Risks associated with Investing in Derivatives:**

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

The Fund may use derivatives instruments like Stock /Index Futures or other derivative instruments for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Schemes to certain risks inherent to such derivatives.

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

Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.

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

The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:

- Lack of opportunity available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place
- Basis Risk: This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset being hedged
- Exchanges could raise the initial margin, variation margin or other forms of margin on derivative contracts, impose one sided margins or insist that margins be placed in cash. All of these might force positions to be unwound at a loss, and might materially impact returns.

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

An Interest Rate Futures is an agreement to buy or sell a debt instrument at a specified future date at a price that is fixed today. Interest Rate Futures are Exchange traded. These future contracts are cash settled.

1. Perfect Hedging means hedging the underlying using IRF contract of same underlying.
2. Imperfect hedging means the underlying being hedged and the IRF contract has correlation of closing prices of more than 90%.

In case of imperfect hedging, the portfolio can be a mix of:

- 1) Corporate Bonds and Government securities or
- 2) Only Corporate debt securities or
- 3) Only government securities with different maturities

### **Risk associated with imperfect hedging includes:**

**Basis Risk:** The risk arises when the price movements in derivative instrument used to hedge the underlying assets does not match the price movements of the underlying assets

being hedged. Such difference may potentially amplify the gains or losses, thus adding risk to the position.

**Price Risk:** The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

**Risk of mismatch between the instruments:** The risk arises if there is a mismatch between the prices movements in derivative instrument used to hedge, compared to the price movement of the underlying assets being hedged. For example when IRF which has government security as underlying is used, to hedge a portfolio that contains corporate debt securities.

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

## **5. Risks associated with investing in Securitised 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 Securitised debt.

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

. Securitised debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity. 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.

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 underlying schemes may invest in securitized debt assets. These assets may 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.

While entering into any securitization transaction, the risk may be 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.

Securitized debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity.

**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 affiliate 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.

### **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.

### **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 may 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 may be 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.

### **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 may 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 may be 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.

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

#### **Originator:**

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

#### **Track record:**

The AMC may check for adequate past track record of the Originator before selection of the pool including 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. may be obtained, as a risk mitigation measure.

#### **Ability to pay:**

Management analysis may be used for identifying company specific financial risks. One of the factors for assessment may be 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 may be undertaken to review its ability to undergo stress on cash flows and asset quality. Business risk assessment, wherein following factors may be 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 may be done including interactions with the company as well as agency

### **Evaluation Parameters (For Pool Loan and Single Loan Securitization Transactions)**

The AMC may 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.

## **6. Risks associated with Securities Lending (SL)**

Securities lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the



borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed.

The risks in security lending consist of the failure of intermediary / counterparty, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the intermediary / counterparty. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

#### **7. Risk Factors associated with Thematic Schemes:**

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

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

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

#### **8. Risk Factors associated with schemes investing in Gilt Securities**

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 prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price-risk is not unique to government securities but is true for all fixed income securities. The default risk however, in respect of Government securities is zero. Therefore, their prices are influenced only by movement in interest rates in the financial system. On the other hand, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by credit standing of the issuer as well as the general level of interest rates.

Even though the Government securities market is more liquid compared to other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

#### **9. Risk Factors Associated with Investments in REITs and InvITS:**

##### **Market Risk:**

REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to

movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, Real Estate and Infrastructure sectors, settlement periods and transfer procedures. The scheme will undertake active portfolio management as per the investment objective to reduce the marker risk.

**Liquidity Risk:**

As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. The fund will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying units.

**Reinvestment Risk:**

Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns. However, the reinvestment risk will be limited as the proceeds are expected to be a small portion of the portfolio value.

**Interest Rate Risk:** Securities / Instruments of REITs and InvITs run interest rate risk. Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.

The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

The various factors which impact the value of the Scheme investments include but are not limited to fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of securities, tax laws, liquidity of the units of the underlying Scheme, settlements periods, trading volumes etc.

For more information on the underlying Scheme and risks factors thereof, investors are requested to refer to the Scheme Information Document of the Underlying Scheme. The Scheme Information Document of the schemes of ICICI Prudential Mutual Fund are available at the Customer Service Centers and is also available on the website of the AMC i.e. [www.icicipruamc.com](http://www.icicipruamc.com).

## RISK MANAGEMENT STRATEGIES:

The underlying schemes having exposure to the fixed income securities and/ or equity and equity related securities will be subject to the following risks and in turn the Scheme's/ Plans' performance will be affected accordingly.

<b>Risks associated with Equity investment</b>	
<b>Risks and description</b>	<b>Risk mitigation strategy</b>
<p><b>Concentration Risk</b> Concentration risk represents the probability of loss arising from heavily lopsided exposure to a particular group of sectors or securities.</p>	<p>The underlying schemes may try and mitigate this risk by investing in large number of companies so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.</p>
<p><b>Market Risk</b> The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme.</p>	<p>Market risk is a risk which is inherent to an equity scheme. The underlying schemes may use derivatives to limit this risk.</p>
<p><b>Liquidity risk</b> The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.</p>	<p>As such the liquidity of stocks that the underlying schemes invest into could be relatively low. The fund will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time and not affected by illiquidity of the underlying stocks.</p>
<p><b>Currency Risk</b> The Scheme may invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets may be invested in securities denominated in foreign currency, the INR equivalent of the net assets, distributions and income may be adversely affected by changes / fluctuations in the value of the foreign currencies relative to the INR.</p>	<p>The underlying schemes, subject to applicable regulations shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The underlying schemes may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities.</p> <p>All currency derivatives trade, if any will be done only through the stock exchange platform.</p>
<p><b>Derivatives Risk</b> As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products</p>	<p>The underlying scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives will be used in the form of Index</p>

are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.

Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. The underlying scheme may endeavor to use derivatives which may be relatively liquid and traded frequently on the exchanges. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. No OTC contracts will be entered into.

**Risks associated with Debt investment**

<b>Risks and description</b>	<b>Risk mitigation strategy</b>
<p><b>Market Risk/ Interest Rate Risk</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. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.</p>	<p>The underlying schemes will undertake active portfolio management as per the investment objective to reduce the market risk. In a rising interest rates scenario the underlying 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>Liquidity or Marketability Risk</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 underlying 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>Credit Risk</b> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).</p>	<p>Management analysis may be used for identifying company specific risks. Management's past track record may 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>

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

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15<sup>th</sup> day of the notice period. The Scheme shall adhere to the requirements prescribed by SEBI from time to time in this regard.

## **C. SPECIAL CONSIDERATIONS, if any**

- Investors in the Scheme are not being offered any guaranteed returns.
- Investors are urged to study the terms of the SID carefully before investing in this Scheme, and to retain this SID for future reference.
- 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 paragraph 17.3 of the Master Circular. 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) Regulation, 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 –

In this Scheme Information Document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

<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 purchases and switch-ins during ongoing offer period</b>	<p>The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:</p> <p><b>For Purchase of any amount:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable.</li> <li>• Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li> </ul> <p><b>For Switch-ins of any amount:</b></p> <p>In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).</p> <p>To clarify, for investments through systematic</p>

	<p>investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Flex STP, Capital Appreciation STP, IDCW Transfer, Trigger etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.</p> <p>- <i>“Switch Out” shall be treated as redemption application and accordingly, closing NAV of the day will be applicable based on the cut-off time for redemption followed for various type of schemes.</i></p> <p>- <i>“Switch In” shall be treated as purchase application and accordingly for unit allotment, closing NAV of the day will be applicable on which the funds are available for utilization.</i></p>
<b>Applicable NAV for redemption during ongoing offer period</b>	<p>In respect of valid applications received up to cut-off time on a business day by the Mutual Fund, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p>
<b>Business Day</b>	<p>A day other than:</p> <ul style="list-style-type: none"> <li>(i) Saturday and Sunday;</li> <li>(ii) a day on which the Banks in Mumbai or RBI or BSE or National Stock Exchange are closed; or</li> <li>(iii) a day on which the Sale and Redemption of Units is suspended by the Trustee; or</li> <li>(iv) a day on which normal business could not be transacted due to storms, floods, bandhs, strikes or any other events as the AMC may specify from time to time, or</li> <li>(v) a day on which any of the Underlying fund is closed for subscription/redemption.</li> </ul> <p>However, the AMC reserve the right to declare any day as a business day or otherwise at any of its locations at its sole discretion.</p>
<b>Custodian</b>	<p>Citibank N.A., SBI-SG Global Securities Services Private Limited, HDFC Bank Ltd., HSBC Limited and Deutsche Bank A.G. shall act as Custodians of the Scheme, or any other custodian who is approved by the Trustee.</p> <p>For details about the custodians, refer Statement of Additional Information. The Custodians of the Scheme have been approved by the Trustees.</p>
<b>Consolidated Account Statement</b>	<p>Consolidated Account Statement (CAS) is a single/combined account statement which shows details</p>



	of all transactions made by an investor during a month across all mutual funds. It shows all details pertaining to purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan and systematic transfer plan etc. along with transaction charges incurred, if any.
<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>Credit Rating Agency</b>	A credit rating agency registered with Securities and Exchange Board of India under SEBI (Credit Rating Agencies) Regulations, 1999 as amended from time to time.
<b>Entry Load</b>	Entry Load means a one-time charge that the investor pays at the time of entry into the scheme.
<b>Exit Load</b>	A charge paid by the investor at the time of exit from the scheme.
<b>Equity Related Instruments</b>	"Equity related instruments" include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by SEBI from time to time.
<b>Fund of Funds scheme</b>	"Fund of funds scheme" means a mutual fund scheme that invests primarily in underlying schemes of the same mutual fund or other mutual funds.
<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>ICICI Bank</b>	ICICI Bank Limited
<b>Investment Management Agreement</b>	The Agreement dated September 3, 1993 and deed of amendment dated October 28, 2022 entered into between ICICI Prudential Trust Limited and ICICI Prudential Asset Management Company Limited as amended from time to time.
<b>NAV</b>	Net Asset Value of the Units of the Plans and Options therein, calculated on every Business Day in the manner provided in this Scheme information document or as may be prescribed by Regulations from time to time.
<b>NRI</b>	Non-Resident Indian.
<b>Scheme Information Document</b>	This document issued by ICICI Prudential Mutual Fund, offering Units of ICICI Prudential Global Advantage Fund (FOF)
<b>Person</b>	Person means any resident or non-resident natural or juridical person.
<b>PIOs</b>	Persons of Indian Origin.
<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>ICICI Prudential Global Advantage Fund (FOF) / The Scheme / FOF</b>	ICICI Prudential Global Advantage Fund (FOF) is a “Fund of funds” scheme that invests primarily in underlying schemes of the mutual fund(s).
<b>Money Market Instruments</b>	Money market instruments which includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time; to meet the liquidity requirements.
<b>RBI</b>	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time.
<b>R&amp;TA / R&amp;T Agent / Registrar</b>	<b>Computer Age Management Services Ltd.</b> The Registrar is registered with SEBI under registration No.: INR000002813. As registrar to the Scheme, CAMS will handle communications with investors, perform data entry services and dispatch Account Statements. The AMC and the Trustee have satisfied themselves that the Registrar can provide the Services required and have adequate facilities and the system capabilities.
<b>Retail investors (for TER purposes)</b>	In line with paragraph 10.1.3 of the Master circular, retail investors would mean individual investors from whom inflows into the Scheme would 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>Sponsors</b>	ICICI Bank & Prudential plc (through its wholly owned subsidiary namely Prudential Corporation Holdings Ltd.)
<b>The Fund or Mutual Fund</b>	ICICI Prudential Mutual Fund (formerly ICICI 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 16, 1998.

<b>The Trustee</b>	ICICI Prudential Trust Limited (formerly ICICI 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/ SEBI (Mutual Funds) Regulations, 1996</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 the Fund, as amended vide variation dated May 14, 1998 and has been restated and registered vide an indenture dated October 27, 2022.
<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(s)</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 Units in the Scheme of ICICI Prudential Global Advantage Fund (FOF) as contained in this Scheme Information Document.

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

It is confirmed that:

- i) This 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 16, 2023**

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

**Note: The Due Diligence Certificate dated October 16, 2023 as stated above was submitted to SEBI.**

## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

An Open-ended Fund of Funds scheme predominantly investing in mutual fund scheme/ETFs that invest in international markets.

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

ICICI Prudential Global Advantage Fund (FOF) (the Scheme) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of one or more mutual fund schemes / ETFs (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s)) which predominantly invest in international markets.

A certain corpus of the Scheme will also be invested in units of domestic mutual fund schemes/ETFs managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s).

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

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

Under normal market circumstances, the asset allocation under the Scheme would be as follows:

Particulars	Indicative Allocation (% of Corpus)		Risk Profile
	Maximum	Minimum	
Units of mutual fund schemes as stated below:	100%	95%	
a) Units of mutual fund schemes/ETFs which have the mandate to invest predominantly (at least sixty five percent of the net assets of the schemes) in equity and equity related securities in international markets	100%	80%	Very High
b) Units of equity oriented schemes#/equity oriented ETFs which invests in equity and equity related securities in domestic markets	20%	0%	Very High
c) Units of debt oriented/hybrid Mutual fund Schemes/ETFs	20%	0%	Low to Medium
Money Market Instruments (with maturity not exceeding 91 days) including TREPS*, cash & cash equivalents	5%	0%	Low to Medium

\*or similar instruments as may be permitted by RBI/ SEBI.

#Equity oriented schemes shall mean schemes which, as per the scheme information document, have the mandate to invest minimum 65% of the net assets in equity and equity related instruments.

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

The Scheme can invest in the schemes managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s) as per the above stated asset allocation.

Based on the asset allocation table, minimum 80% of the corpus shall be invested in units of mutual fund schemes/ETFs which have the mandate to invest predominantly (at least sixty five percent of the net assets of the schemes) in equity and equity related securities in international markets.

With respect to investing in Units of mutual fund schemes/ETFs which predominantly invest in equity and equity related securities in international markets, the scheme can consider any of the following schemes or any other such schemes as may be launched from time to time (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s)).

In accordance with paragraph 1.14.1.2.(b), in the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.

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

The indicative list is highlighted below:

- Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan
- Aditya Birla Sun Life International Equity Fund - Plan A
- Franklin Asian Equity Fund
- ICICI Prudential US Bluechip Equity Fund
- Nippon India Japan Equity Fund
- Nippon US Equity Opportunities Fund
- Motilal Oswal Nasdaq 100 ETF
- Nippon ETF Hang Seng BeES

A certain portion of the net assets of the Scheme may also be invested in units of equity oriented schemes/equity oriented ETFs/debt/hybrid mutual fund schemes/ETFs which invests in domestic markets.

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

The Scheme will not invest in derivatives, securitized debt, ADR, GDR, foreign Securities, nor will it engage in short selling, securities lending and Repo in corporate debt.

At all points of time, the scheme will remain invested at least 95% (minimum allocation) in the underlying schemes. However, on account of rebalancing or certain liquidity requirements, the exposure to the underlying mutual fund schemes may fall below 95%. In such cases the same shall be rebalanced as per the provisions stated below. The portfolio would be rebalanced periodically to address any deviations from the aforementioned allocations due to market changes.

In case of the situation specified in the aforesaid paragraph or in the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 Days.

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

Further subject to the asset allocation pattern stated above, the maximum asset allocation to one scheme of a Mutual Fund may be to the extent of 100% of the investible corpus under the Scheme.

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

### **Change in Investment Pattern**

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

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

### **D. Where will the scheme invest?**

The corpus of the Scheme will be predominantly invested in the schemes of Mutual Funds which invests in international markets. Based on the asset allocation pattern and Investment Objective of the Scheme and as per the SEBI guidelines, a Fund of Funds scheme shall not invest its assets other than in schemes of mutual funds, except to the

extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions. Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- Units of various mutual funds / ETFs investing in overseas securities
- Units of various domestic equity oriented mutual fund schemes / ETFs
- Units of various debt oriented/hybrid mutual fund schemes
- Obligations/ Term Deposits of banks (both public and private sector) and development financial institutions.
- Money market instruments permitted by SEBI/RBI

The units of the schemes of the Mutual Funds in which the Scheme propose to make investments in could be listed or unlisted, open/closed ended. The units may be acquired through subscription to the units during the New Fund Offer of the schemes or by subscriptions on on-going basis.

Pending deployment of funds in accordance with the investment pattern of the Scheme, the Scheme may park funds in short term deposits of Scheduled commercial Banks, subject to SEBI guidelines.

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

1. Foreign securities / ADRs / GDRs
2. Derivatives
3. Repos in corporate debt securities
4. Credit Default Swaps transactions
5. Short Selling
6. Securities Lending
7. Securitised Debt

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

The Scheme, being a fund of funds scheme, will predominantly invest in units of mutual fund schemes which have the mandate to invest in equity and equity related securities of companies in International markets (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s))

The Fund Manager will predominately invest in units of mutual fund scheme which can invest globally. The Fund Manager will choose to invest in a schemes which has mandate to invest in region/country including developed, developing and emerging markets that can allow the Fund Manager to generate better returns potential.

The scheme will also invest in units of mutual fund schemes of ICICI Prudential Mutual Fund and other mutual fund houses investing in domestic markets. The fund manager based on their outlook will decide on the weightage of each scheme to be assigned to one or more mutual fund scheme/s or ETF.

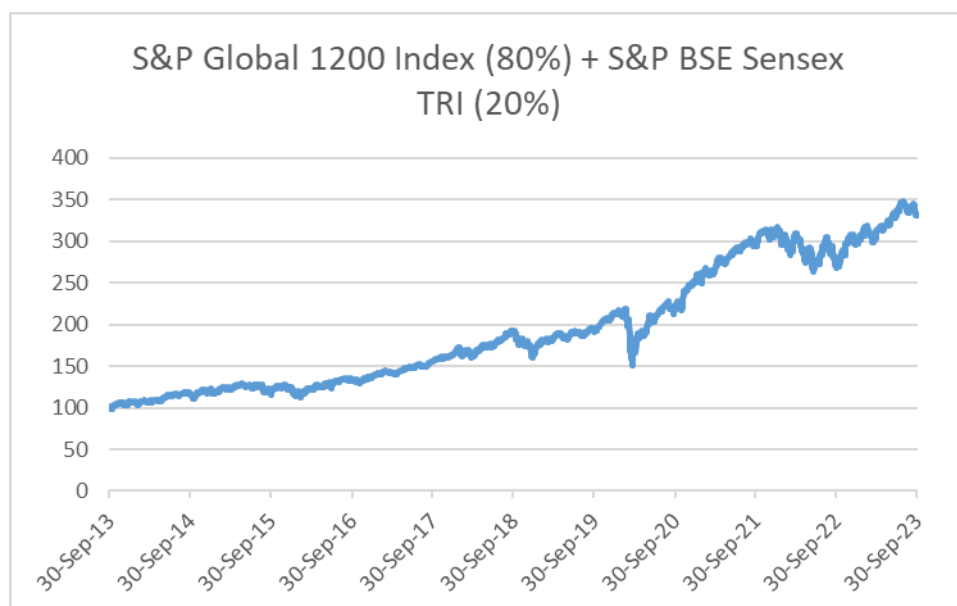


## POSITION OF EQUITY MARKET IN INDIA

The Indian stock market is one of the world's largest stock market. There are two leading stock exchanges in India, i.e. BSE Limited (BSE) and National Stock Exchange of India Limited (NSE). BSE was established in 1875 and is the oldest stock exchange in Asia. NSE, a more recent establishment which came into existence in 1992, is the largest and most advanced stock market in India and is also one of the biggest stock exchanges in Asia in terms of transactions. NSE's flagship index, NIFTY 50, is used extensively by investors in India and around the world to take exposure to the Indian equities market.

BSE has a large number of scrips which are listed. The Indian stock market scene really picked up after the opening up of the economy in the early nineties. NSE changed the way the Indian markets function, in the early nineties, by replacing floor based trading with nationwide screen based electronic trading, which took trading to the doorstep of the investor. NSE was mainly set up to bring in transparency in the markets. Instead of trading membership being confined to a group of brokers, NSE ensured that anyone who was qualified, experienced and met minimum financial requirements was allowed to trade. The price information which could earlier be accessed only by a handful of people could now be seen by a client in a remote location with the same ease. The paper based settlement was replaced by electronic depository based accounts and settlement of trades was always done on time. One of the most critical changes was that a robust risk management system was set in place, so that settlement guarantees could protect investors against broker defaults. The corporate governance rules were gradually put in place which initiated the process of bringing the listed companies at a uniform level.

### Movement of S&P Global 1200 Index (80%) + S&P BSE Sensex Index(20%) since inception:\*



\*Source for the chart is <https://us.spindices.com> and <https://www.bseindia.com>. Data is as on September 30, 2023. Data is of the Total Return Variant of the Index. Data is in INR terms.

## 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

Issuer	Instrument	Maturity	Yields (%)	Liquidity
GOI	Treasury Bill	91 Days	6.80%	High
GOI	Treasury Bill	364 Days	7.03%	High
GOI	Short Dated	1-3 Years	7.10% - 7.26%	High
GOI	Medium Dated	3-5 Years	7.26% - 7.23%	High
GOI	Long Dated	5-10 Years	7.23% - 7.21%	High
Corporates	Taxable Bonds (AAA)	1-3 Years	7.53% - 7.63%	Medium
Corporates	Taxable Bonds (AAA)	3-5 Years	7.63% - 7.63%	Low to Medium
Corporates	CDs (A1+)	3 months	7.04%	Medium to High
Corporates	CPs (A1+)	3 months	7.41%	Medium to High

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 Securitised 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 29, 2023 are as under:

### PROCEDURE FOLLOWED FOR INVESTMENT DECISIONS

Please refer to Statement of Additional Information available on website [www.icicipruamc.com](http://www.icicipruamc.com).

### Investment by the AMC

From time to time and subject to the SEBI (Mutual Funds) Regulations, 1996, the sponsors, the mutual funds and investment Companies managed by them, their associate companies, subsidiaries of the sponsors and the AMC may invest in either directly or indirectly in the Scheme. The funds managed by associates and/ or the AMC may acquire a substantial portion of the Scheme. Accordingly, redemption of units held by such funds, associates and sponsors may 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 SEBI (Mutual Funds) Regulations, 1996, 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.

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 objective of the Scheme and in terms of the prevailing SEBI (Mutual Funds) Regulations, 1996. As per the SEBI (Mutual Funds) Regulations, 1996, no investment management fees will be charged for such investments.

## **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 “Highlights/Summary of the Scheme”

### **(ii) Investment Objective**

For detailed objective of the scheme, please refer to “Highlight/Summary of the Scheme”

**(iii) Investment Pattern:** The tentative portfolio break-up of Equity and Debt and other permitted securities and such other securities as may be permitted by the SEBI 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**

#### **A] Liquidity provisions such as listing, repurchase, redemption:**

Kindly refer “Highlight/Summary of the Scheme” and “Units & Offer” section.

#### **B] Aggregate fees and expenses charged to the Scheme:**

The provisions in respect of fees and expenses are as indicated in this SID. **Please refer to section “Fees and Expenses”.**

#### **C] 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 (Mutual Funds) Regulations, 1996, the trustees shall ensure that no change in the fundamental attributes of any scheme and Plan(s)/Option(s) under the scheme, the fees and expenses payable or any other change which would modify the scheme and affect the interest of the unit

holders is carried out by the asset management company, unless it complies with sub-regulation (26) of regulation 25 of SEBI (MF) Regulations as mentioned below: 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?

The benchmark of the Scheme is S&P Global 1200 Index (80%) + S&P BSE Sensex (20%) Index.

The S&P Global 1200 Index provides efficient exposure to the global equity market capturing approximately 70% of the global market capitalization. The constituents of the index are from the major economies like US, Japan, Europe, Asia and Australia. The scheme intends to take exposure between 50% to 90% in funds which allocate to these major economies of the world. The scheme also allocates a part of the portfolio to domestic schemes depending on the various macro-indicators. Hence, the scheme has been benchmarked to S&P Global 1200 index (80%) and S&P BSE Sensex Index (20%).

The Trustee reserves right to change the benchmark for performance of the scheme by suitable notification to the investors to this effect.

### H. WHO MANAGES THE SCHEME?

The investments under the Scheme are managed by Mr. Sankaran Naren and Mr. Dharmesh Kakkad. As on September 30, 2023, Mr. Sankaran Naren and Mr. Dharmesh Kakkad have been managing this Scheme for a tenure of 3 Years and 11 months since October 2019.

Name of the Fund Manager/Age / Qualification	Experience	Other schemes managed
Mr. Sankaran Naren/ 56/ B. Tech – IIT Madras and PGDM – IIM Calcutta	Mr. Sankaran Naren has been associated with the AMC since October 2004. He oversees the entire investment function across the Mutual Fund and the International Advisory Business of the Company.  Mr. Naren joined the AMC in 2004 as fund manager and	<ul style="list-style-type: none"> <li>• ICICI Prudential Passive Strategy Fund (FOF)</li> <li>• ICICI Prudential Asset Allocator Fund (FOF)</li> <li>• ICICI Prudential Thematic Advantage Fund (FOF)</li> <li>• ICICI Prudential Equity &amp; Debt Fund</li> <li>• ICICI Prudential Multi-Asset Fund</li> </ul>

	<p>has worked in various capacities in the investment function culminating in his taking over as the Chief Investment Officer.</p> <p>During his career, he has also worked with organizations such as Refco Sify Securities India Pvt. Ltd, HDFC Securities Ltd, and Yoha Securities in various capacities.</p>	<ul style="list-style-type: none"> <li>• ICICI Prudential Exports and Services Fund</li> <li>• ICICI Prudential Value Discovery Fund</li> <li>• ICICI Prudential India Opportunities Fund</li> <li>• ICICI Prudential Bharat Consumption Fund</li> <li>• ICICI Prudential Global Advantage Fund (FOF)</li> <li>• ICICI Prudential Passive Multi-Asset Fund of Funds</li> <li>• ICICI Prudential Multicap Fund</li> </ul>
<p>Mr. Dharmesh Kakkad/ 36/ CFA Charterholder USA, CA and B.Com</p>	<p>He is associated with ICICI Prudential Asset Management Company Limited from June 2010. Prior to working in Dealing function, he was working in the Operations Department of ICICI Prudential AMC.</p>	<ul style="list-style-type: none"> <li>• ICICI Prudential Income Optimizer Fund (FOF)</li> <li>• ICICI Prudential Pharma Healthcare and Diagnostics (P.H.D) Fund</li> <li>• ICICI Prudential India Equity (FOF)</li> <li>• ICICI Prudential Passive Strategy Fund (FOF)</li> <li>• ICICI Prudential Asset Allocator Fund (FOF)</li> <li>• ICICI Prudential Thematic Advantage Fund (FOF)</li> <li>• ICICI Prudential Equity Savings Fund</li> <li>• ICICI Prudential Bharat Consumption Fund</li> <li>• ICICI Prudential Global Advantage Fund (FOF)</li> <li>• ICICI Prudential Passive Multi-Asset Fund of Funds</li> </ul>

## I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Pursuant to the Regulations and amendments thereto and subject to the investment pattern of the Scheme, 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:
  - a) 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
  - b) 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. The AMC shall comply with the guidelines as stated in paragraph 12.30 of the Master Circular.

2. 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.
3. The Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and will not make any short sales or engage in carry forward transaction or badla finance.
4. No loans for any purpose can be advanced by the Scheme.
5. 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 and IDCW to the Unitholders. Such borrowings shall not exceed more than 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.
6. Pending deployment of funds of the Schemes in terms of the investment objective of the Schemes, the Mutual Fund may invest them in short term deposits of scheduled commercial banks in accordance paragraph 12.16 of the Master Circular. The following guidelines shall be followed for parking of funds in short term deposits of Scheduled commercial Banks pending deployment:
  - *“Short Term” for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days.*
  - Such short term deposits shall be held in the name of the concerned Scheme.
  - 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 funds 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.
  - 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.
  - 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 does not invest in the said scheme until the scheme has STD with such bank.

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

  - 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.

7. 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.

8. This Scheme shall not invest in any other Fund of Funds Scheme.
9. A fund of funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the Scheme Information Document.
10. The Scheme will comply with any other Regulation applicable to the investment of mutual funds from time to time.

The Trustee may alter the above restrictions from time to time to the extent that changes in the SEBI (Mutual Funds) Regulations, 1996 may allow or as deemed fit in the general interest of the Unitholders.

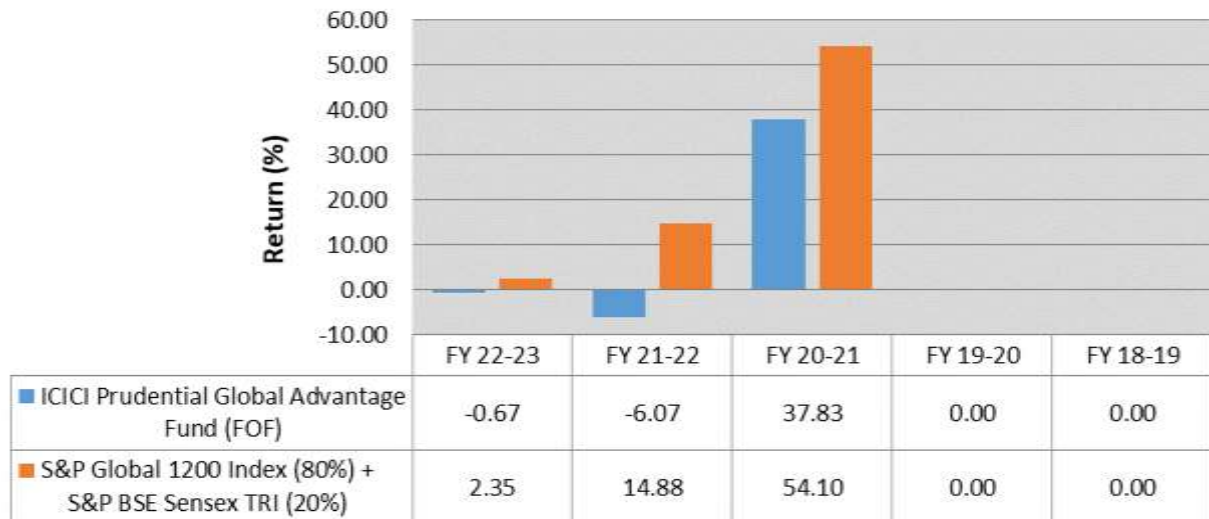
#### **J. HOW HAS THE SCHEME PERFORMED?**

**The performance of the Scheme as on September 30, 2023:**

<b>Scheme/Index Name</b>	<b>Inception Date<sup>^</sup></b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
ICICI Prudential Globe Advantage Fund (FOF)	07 - October - 2019	17.81	2.93	-	6.26
S&P Global 1200 Index (80%) + S&P BSE Sensex TRI (20%)		23.41	14.91	-	14.77

Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. For computation of since inception returns the allotment NAV has been taken as Rs. 10. The performance of the Scheme is benchmarked to Total Return Variant of the Index. Load is not considered for computation of returns. Since inception returns are absolute returns. The scheme has been in existence for less than 5 years, thus returns of 5 years are not available.

**Absolute returns of the Scheme :**



As inception date of scheme is October 07, 2019, the performance details for previous financial years are not available. Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The performance of the Scheme is benchmarked to Total Return Variant of the Index. Load is not considered for computation of returns.



## K. ADDITIONAL DISCLOSURES AS ON SEPTEMBER 30, 2023

### i. SCHEME PORTFOLIO HOLDINGS:

#### a) Top 10 holdings

Company	% to Nav
Nippon India ETF Hang Seng Bees	29.26%
ICICI Prudential US Bluechip Equity Fund - Direct - Growth	20.02%
Nippon Japan Equity Fund - Direct plan - Growth	19.03%
Franklin Asian Equity Fund - Direct - Growth	18.60%
Nippon India Taiwan Equity Fund - Direct - Growth	11.63%
CCIL	2.14%
Total	100.68%

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

#### b) Sector wise holdings

Sector	% to Nav
Mutual Fund	98.54%
Cash, Cash Equivalents and Net Current Assets	1.46%
<b>Total</b>	<b>100.00%</b>

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

Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.

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

### ii. PORTFOLIO TURNOVER RATIO: NA

#### Portfolio Turnover

Portfolio turnover is defined as the lower of purchases and sales divided by the average assets under management of the respective Scheme during a specified period of time.

As the Scheme will be investing in units of underlying mutual fund schemes, it will be difficult to determine the portfolio turnover of the Scheme.

**iii. EXPENSE RATIO OF UNDERLYING SCHEME :**

Security name	Actual FRE	Sum of Weights FRE FRE(FundRecurringExp enses)
ICICI PRU US BLUECHIP EQUITY FD - DIR GR	0.91%	0.18%
Nippon India Taiwan Equity Fund - Direct – Growth	0.82%	0.10%
NIPPON INDIA JAPAN EQUITY FUND - DIR GR	1.04%	0.20%
NIPPON ETF HANG SENG BEES	0.86%	0.25%
FRANKLIN ASIAN EQUITY FUN-DG	1.26%	0.23%
Motilal Oswal MSCI EAFE Top100 Select Index Fund - Direct Growth	0.40%	0.00%
<b>Total</b>	<b>5.29%</b>	<b>0.96%</b>

Expense ratio of underlying Domestic mutual funds units is excluding GST.

**iv. INVESTMENT DETAILS UNDER THE SCHEME:**

Sr.no.	Category	Total amount invested (in Rs.)
1	AMC's Board of Directors	33,45,72,564.93
2	Scheme's Fund Manager(s)	33,58,69,588.21
3	Other key personnel	1,75,49,900.98

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.

## L. COMPARISON BETWEEN THE SCHEMES

Given below is the comparison of the Scheme with other Fund of Funds Schemes offered by ICICI Prudential Mutual Fund.

Features of the Scheme	ICICI Prudential Regular Gold Savings Fund (FOF)			ICICI Prudential Global Stable Equity Fund (FOF)		
<b>Type of the Scheme</b>	An open ended fund of funds scheme investing in ICICI Prudential Gold ETF			An open ended fund of funds scheme investing in one or more overseas mutual fund schemes		
<b>Asset Allocation as per SID (in %)</b>	Particulars	(% of corpus)	Risk profile	Particulars	(% of corpus)	Risk profile
	Units of ICICI Prudential Gold ETF	95 – 100	Very High	Units/shares of Nordea 1 – Global Stable Equity Fund and/or other overseas mutual fund schemes*	95 – 100	Very High
	Debt & Money Market Instruments (including cash & cash equivalent and Liquid / Debt Funds)	0 – 5	Low	Cash, domestic money market securities and/or money market/liquid schemes of domestic mutual funds including that of ICICI Prudential Mutual Fund	0 – 5	Low to Medium
				*Other overseas mutual fund schemes would have similar investment policy/fundamental attributes and risk profile as N1-GSEF and is in accordance with the investment strategy of the Scheme.		
<b>Investment Objective</b>	ICICI Prudential Regular Gold Savings Fund (FOF) (the Scheme) is a fund of funds scheme with the primary objective to generate returns by investing in units of ICICI Prudential Gold ETF.  The investments into underlying funds under the Scheme would, inter alia, be governed by:			ICICI Prudential Global Stable Equity Fund (FOF) (the Scheme) is an open-ended fund of funds scheme that seeks to provide adequate returns by investing in the units of overseas mutual fund schemes, which have the mandate to invest globally. Currently, the Scheme intends to invest in the units/shares of Nordea 1 – Global Stable Equity Fund (N1 – GSEF) and/or other overseas		

Features of the Scheme	ICICI Prudential Regular Gold Savings Fund (FOF)	ICICI Prudential Global Stable Equity Fund (FOF)
	<ul style="list-style-type: none"> <li>- The investment management style of such scheme</li> <li>- The tolerance and the risk profile of such schemes</li> <li>- The asset allocation (such as equity or debt) of such schemes.</li> </ul> <p>However, there can be no assurance that the investment objective of the Scheme will be realized.</p>	<p>mutual funds. The fund manager may also invest in one or more other overseas mutual fund schemes, with similar investment policy/fundamental attributes and risk profile and is in accordance with the investment strategy of the Scheme.</p> <p>The Scheme may also invest a certain portion of its corpus in domestic money market securities and/or money market/liquid schemes of domestic mutual funds including that of ICICI Prudential Mutual Fund, in order to meet liquidity requirements from time to time.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be realized.</p>
Assets under Management (September 30, 2023)	Rs. 688.12 Crore	Rs. 114.37 Crore
No. of folios as on September 30, 2023	67,152	2,988

Features of the Scheme	ICICI Prudential Income Optimizer Fund (FOF)	ICICI Prudential Asset Allocator Fund (FOF)																											
Type of the Scheme	An open ended fund of funds scheme predominantly investing in debt oriented schemes and may also invest in equity and hybrid schemes.	An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETFs/schemes.																											
Asset Allocation as per SID (in %)	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Equity oriented schemes</td> <td>10-35%</td> <td>Very High</td> </tr> <tr> <td>Debt oriented schemes &amp; Hybrid oriented schemes</td> <td>65-90%</td> <td>Low To Medium</td> </tr> <tr> <td>Money Market</td> <td>0-5%</td> <td>Low To Medium</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Equity oriented schemes	10-35%	Very High	Debt oriented schemes & Hybrid oriented schemes	65-90%	Low To Medium	Money Market	0-5%	Low To Medium	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Equity oriented schemes</td> <td>0-100%</td> <td>Very High</td> </tr> <tr> <td>Debt-oriented schemes</td> <td>0-100%</td> <td>Low To Medium</td> </tr> <tr> <td>Gold ETFs/ schemes</td> <td>0-50%</td> <td>Very High</td> </tr> <tr> <td>Money Market Instruments (with maturity not exceeding</td> <td>0-5%</td> <td>Low To Medium</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Equity oriented schemes	0-100%	Very High	Debt-oriented schemes	0-100%	Low To Medium	Gold ETFs/ schemes	0-50%	Very High	Money Market Instruments (with maturity not exceeding	0-5%	Low To Medium
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Features of the Scheme	ICICI Prudential Income Optimizer Fund (FOF)	ICICI Prudential Asset Allocator Fund (FOF)
	<p>Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash &amp; cash equivalents</p> <p>*or similar instruments as may be permitted by RBI/SEBI.</p>	<p>91 days), including Tri-Party Repo*, cash &amp; cash equivalents</p> <p>* or similar instruments as may be permitted by RBI/SEBI</p>
<b>Investment Objective</b>	<p>The primary objective of the Scheme is to generate regular income by predominately investing in debt oriented schemes. The Scheme will also invest in equity oriented &amp; hybrid oriented schemes with an aim to generate capital appreciation.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity, debt, and gold schemes accessed through the diversified investment styles of underlying schemes.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>
<b>Assets under Management (September 30, 2023)</b>	Rs. 282.46 Crore	Rs. 20,384.22 Crore
<b>No. of folios as on September 30, 2023</b>	3,095	3,09,470

Features of the Scheme	ICICI Prudential Debt Management Fund (FOF)	ICICI Prudential Passive Strategy Fund (FOF)																		
<b>Type of the Scheme</b>	An open ended fund of funds scheme investing predominantly in debt oriented schemes.	An open ended fund of funds scheme investing predominantly in Units of domestic Equity Exchange Traded Funds.																		
<b>Asset Allocation as per SID (in %)</b>	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Debt-oriented schemes</td> <td>95-100%</td> <td>Low to Medium</td> </tr> <tr> <td>Money Market Instruments (with maturity</td> <td>0-5%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Debt-oriented schemes	95-100%	Low to Medium	Money Market Instruments (with maturity	0-5%	Low to Medium	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Units of Domestic Equity Exchange Traded Funds (ETFs)</td> <td>95-100%</td> <td>Very High</td> </tr> <tr> <td>Units of</td> <td>0-5%</td> <td>Low</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Units of Domestic Equity Exchange Traded Funds (ETFs)	95-100%	Very High	Units of	0-5%	Low
	Particulars	(% of corpus)	Risk profile																	
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Features of the Scheme	ICICI Prudential Debt Management Fund (FOF)	ICICI Prudential Passive Strategy Fund (FOF)
	<p>not exceeding 91 days), including Tri-Party Repo*, cash &amp; cash Equivalents)</p> <p>*or similar instruments as may be permitted by RBI/ SEBI.</p>	<p>Liquid/Overnight mutual fund schemes/ETFs, Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash &amp; cash equivalents</p> <p>*or similar instruments as may be permitted by RBI/SEBI, subject to approval from SEBI/RBI as required.</p>
<b>Investment Objective</b>	<p>The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of debt oriented schemes accessed through the diversified investment styles of underlying schemes.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio that is invested in Units of domestic Equity Exchange Traded Funds.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>
<b>Assets under Management (September 30, 2023)</b>	Rs. 158.97 Crore	Rs. 119.66 Crore
<b>No. of folios as on September 30, 2023</b>	2,678	2,148

Features of the Scheme	ICICI Prudential Thematic Advantage Fund (FOF)	ICICI Prudential BHARAT 22 FOF																		
<b>Type of the Scheme</b>	An open ended fund of funds scheme investing predominantly in Sectoral / Thematic schemes.	An open ended fund of funds scheme investing in BHARAT 22 ETF.																		
<b>Asset Allocation as per SID (in %)</b>	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Sectoral/The matic Equity Oriented Schemes</td> <td>80-100</td> <td>Very High</td> </tr> <tr> <td>Debt oriented Schemes</td> <td>0-20</td> <td>Low to Mediu</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Sectoral/The matic Equity Oriented Schemes	80-100	Very High	Debt oriented Schemes	0-20	Low to Mediu	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Units of BHARAT 22 ETF</td> <td>95-100</td> <td>Very High</td> </tr> <tr> <td>Units of Liquid schemes, Money Market Instruments</td> <td>0-5</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Units of BHARAT 22 ETF	95-100	Very High	Units of Liquid schemes, Money Market Instruments	0-5	Low to Medium
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	Sectoral/The matic Equity Oriented Schemes	80-100	Very High																	
Debt oriented Schemes	0-20	Low to Mediu																		
Particulars	(% of corpus)	Risk profile																		
Units of BHARAT 22 ETF	95-100	Very High																		
Units of Liquid schemes, Money Market Instruments	0-5	Low to Medium																		

Features of the Scheme	ICICI Prudential Thematic Advantage Fund (FOF)			ICICI Prudential BHARAT 22 FOF		
	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0-5	Low to Medium	(with maturity not exceeding 91 days), including TREPS, cash & cash equivalents		
	*or similar instruments as may be permitted by RBI/SEBI.					
<b>Investment Objective</b>	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of Sectoral / Thematic schemes accessed through the diversified investment styles of underlying schemes.  However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.			ICICI Prudential BHARAT 22 FOF (the Scheme) is a fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT 22 ETF.  However, there can be no assurance or guarantee that the investment objectives of the Scheme would be achieved.		
<b>Assets under Management (September 30, 2023)</b>	Rs. 1,282.67 Crore			Rs. 282.37 Crore		
<b>No. of folios as on September 30, 2023</b>	51,309			36,445		

Features of the Scheme	ICICI Prudential Global Advantage Fund (FOF)			ICICI Prudential India Equity FOF		
<b>Type of the Scheme</b>	An Open-ended Fund of Funds scheme predominantly investing in mutual fund schemes/ETFs that invest in international markets.			An Open-ended Fund of Funds scheme investing in units of equity oriented schemes		
<b>Asset Allocation as per SID (in %)</b>	<b>Particulars</b>	<b>Indicative Allocation (% of Corpus)</b>	<b>Risk Profile</b>	<b>Particulars</b>	<b>Indicative Allocation (% of Corpus)</b>	<b>Risk Profile</b>

	Units of mutual fund schemes as stated below:	95 – 100		Units of equity oriented schemes / ETFs investing in equity and equity related securities	95 – 100	Very High
	a) Units of mutual fund schemes/ETFs which have the mandate to invest predominantly (at least sixty five percent of the net assets of the schemes) in equity and equity related securities in international markets	80 – 100%	Very High	Money Market Instruments (with maturity not exceeding 91 days) including Tri-Party Repo*, cash & cash equivalents	0 – 5	Low to Medium
	b) Units of equity oriented schemes#/equity oriented ETFs which invests in equity and equity related securities in domestic markets	0- 20%	Very High	*or similar instruments as may be permitted by RBI/ SEBI.		
	c) Units of debt oriented/hybrid Mutual fund Schemes/ETFs	0-20%	Low to Medium			
	Money Market Instruments (with maturity not exceeding 91 days) including TREPS*, cash & cash equivalents	0-5%	Low to Medium			



	<p>*or similar instruments as may be permitted by RBI/ SEBI.</p> <p>#Equity oriented schemes shall mean schemes which, as per the scheme information document, have the mandate to invest minimum 65% of the net assets in equity and equity related instruments.</p>	
<b>Investment Objective</b>	<p>ICICI Prudential Global Advantage Fund (FOF) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of one or more mutual fund schemes / ETFs (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s)) which predominantly invest in international markets.</p> <p>A certain corpus of the Scheme will also be invested in units of domestic mutual fund schemes/ETFs managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s).</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The primary objective of the Scheme is to generate returns by predominantly investing in one or more mutual fund schemes /ETFs (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s)) which invest in equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>
<b>Assets under Management (September 30, 2023)</b>	Rs. 350.90 Crore	Rs. 79.79 Crore
<b>No. of folios as on September 30, 2023</b>	7,329	9,561

<b>Features of the Scheme</b>	<b>ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF</b>	<b>ICICI Prudential Nifty Alpha Low-Volatility 30 ETF FOF</b>
<b>Type of the Scheme</b>	An open ended fund of funds scheme investing in ICICI Prudential Nifty 100 Low Volatility 30 ETF	An open ended fund of funds scheme investing in ICICI Prudential Nifty Alpha Low- Volatility 30 ETF

Asset Allocation as per SID (in %)	Particulars	Indicative Allocation (% of Corpus)		Risk Profile	Particulars	Indicative Allocation (% of Corpus)		Risk Profile
	Units of ICICI Prudential Nifty 100 Low Volatility 30 ETF	100 %	95%	Very High	Units of ICICI Prudential Nifty Alpha Low-Volatility 30 ETF	100 %	95 %	Very High
	Reverse Repo, Tri-Party Repo*, Units of Debt Mutual Funds and ETFs	5%	0%	Low to Medium	Units of Liquid schemes/ Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*#	5%	0%	Low to Medium
	*or similar instruments as may be permitted by RBI/ SEBI, subject to requisite approvals from SEBI / RBI, if needed.				#Excluding subscription money in transit before deployment / payout.			
<b>Investment Objective</b>	ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF (the Scheme) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of ICICI Prudential Nifty 100 Low Volatility 30 ETF.  There can be no assurance or guarantee that the investment objectives of the Scheme would be achieved.				ICICI Prudential Nifty Alpha Low-Volatility 30 ETF FOF (the Scheme) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of ICICI Prudential Nifty Alpha Low-Volatility 30 ETF.  There can be no assurance or guarantee that the investment objectives of the Scheme would be achieved.			
<b>Assets under Management (September 30, 2023)</b>	Rs. 792.05 Crore				Rs. 267.27 Crore			
<b>No. of folios as on September 30, 2023</b>	7,068				12,523			

Features of the Scheme	ICICI Prudential Passive Multi-Asset Fund of Funds	ICICI Prudential Strategic Metal and Energy Equity Fund of Fund
<b>Type of the Scheme</b>	An open ended fund of funds scheme investing in equity, debt, gold and global index funds/exchange traded funds.	An Open ended fund of fund scheme investing in Units/shares of First Trust Strategic Metal and Energy Equity UCITS Fund

Asset Allocation as per SID (in %)	Type of Security	Indicative allocation (% of total assets)		Risk Profile	Particulars	Indicative Allocation (% of Corpus) Risk Profile		Risk Profile
	Particulars	Minimum	Maximum	Low/Medium/High				
	Units of mutual fund schemes as stated below:	95	100		Units/shares of First Trust Strategic Metal and Energy Equity UCITS Fund	100%	95%	Very High
	A) Domestic Equity ETFs/Index Funds	25	65	Very High	Debt, Money market securities, debt mutual fund schemes/liquid schemes*	5%	0%	Low to Medium
	B) Domestic Debt ETFs/Index Funds	25	65	Low to Medium				
	C) ETFs/Index Funds investing in Overseas securities	10	30	Very High				
	D) Domestic Gold ETFs	0	15	Medium to Very High				
	Reverse Repo, Tri-Party Repo* <sup>@</sup> , Units of Debt oriented mutual fund schemes	0	5	Low to Medium	*or similar instruments as may be permitted by RBI/ SEBI, subject to requisite approvals from SEBI / RBI, if needed.			
*Or similar instruments as may be permitted by SEBI/RBI from time to time, subject to requisite approvals from SEBI/RBI, as applicable. @ Excluding subscription money in transit before deployment / payout								

<b>Investment Objective</b>	<p>ICICI Prudential Passive Multi-Asset Fund of Funds is a Fund of Funds scheme with the primary objective to generate returns by predominantly investing in passively managed funds launched in India and/or overseas.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>ICICI Prudential Strategic Metal and Energy Equity Fund of Fund (the Scheme) is an open-ended fund of fund scheme that invests in the units/shares of First Trust Strategic Metal and Energy Equity UCITS Fund.</p> <p>The Scheme may also invest a certain portion of its corpus in domestic debt or money market securities and/or debt mutual fund schemes/liquid schemes of domestic mutual funds including that of ICICI Prudential Mutual Fund, in order to meet liquidity requirements from time to time.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be realized.</p>
<b>Assets under Management (September 30, 2023)</b>	Rs. 1,023.41 Crore	Rs. 93.93 Crore
<b>No. of folios as on September 30, 2023</b>	17,894	6,077

<b>Features of the Scheme</b>	<b>ICICI Prudential Silver ETF Fund of Fund</b>	<b>ICICI Prudential S&amp;P BSE 500 ETF FOF</b>
<b>Type of the Scheme</b>	An open ended fund of fund scheme investing in units of ICICI Prudential Silver ETF	An open ended fund of funds scheme investing in units of underlying scheme - ICICI Prudential S&P BSE 500 ETF

Asset Allocation as per SID (in %)	Instruments			Indicative allocations (% of total assets)		Risk Profile	Particulars	Indicative Allocation (% of Corpus)		Risk Profile
		Maximum	Minimum	High/Medium/Low						
	Units of ICICI Prudential Silver ETF	100%	95%	Very High			Units of underlying scheme – (ICICI Prudential S&P BSE 500 ETF)	100%	95%	Very High
	Debt & Money Market Instruments (including cash & cash equivalent and Liquid/Debt Funds).	5%	0%	Low to Medium			Units of Liquid schemes/ Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo#.	5%	0%	Low to Medium
							#Excluding subscription money in transit before deployment / payout			
<b>Investment Objective</b>	<p>ICICI Prudential Silver ETF Fund of Fund (the Scheme) is a fund of fund scheme with the primary objective to generate returns by investing in units of ICICI Prudential Silver ETF.</p> <p>However, there is no assurance or guarantee that the scheme will achieve its investment objective.</p>					<p>ICICI Prudential S&amp;P BSE 500 ETF FOF (the Scheme) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of underlying scheme - ICICI Prudential S&amp;P BSE 500 ETF.</p> <p>There can be no assurance or guarantee that the investment objectives of the Scheme would be achieved.</p>				
<b>Assets under Management (September 30, 2023)</b>	Rs. 418.64 Crore					Rs. 49.65 Crore				
<b>No. of folios as on September 30, 2023</b>	31,654					5,626				

### III. UNITS AND OFFER

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

#### A. NEW FUND OFFER DETAILS

This section does not apply to the schemes covered in this SID, as the ongoing offer of the Schemes has commenced after the NFO period, and the units are available for continuous subscription and redemption.

#### B. ONGOING OFFER DETAILS

<b>Ongoing Offer Period</b> <b>This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</b>	The scheme is an open ended scheme and hence is available for ongoing subscription and redemption on an ongoing basis.
<b>Ongoing Price for subscription (purchase) / switch-in (from other schemes / plans of the mutual fund) by investors</b>	<p>The purchase price of the Units will be based on the Applicable NAV.</p> <p>Purchase Price = Applicable NAV (for respective plan and option of the Scheme)</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>The Scheme shall not charge any entry load.</p>
<b>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</b>  <b>This is the price you will receive for redemptions/switch outs.</b>	<p>The Redemption Price of the Units will be based on the Applicable NAV (for respective plan and option of the Scheme) subject to the prevalent exit load provisions. The Redemption Price of the Units will be computed as follows:</p> <p>Redemption Price = Applicable NAV (for respective plan and option of the Scheme) * (1-Exit Load as applicable to the investor).</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>Example: An investor invests on April 1, 2019 when the applicable exit load for the scheme was 2% if redeemed within 1 year, else nil.</p> <p>Scenario 1) In case investor redeems before April 1, 2020, then applicable exit load would be 2%. Now suppose the</p>

	<p>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. <math>25 \times (1 - 2\%)</math>. The investor therefore gets <math>1000 \times 24.50 = \text{Rs. } 24,500/-</math>.</p> <p>Scenario 2) In case investor redeems on or after April 1, 2020, 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. <math>30 \times (1 - 0)</math>. The investor therefore gets <math>1000 \times 30 = \text{Rs. } 30,000/-</math>.</p>
<p><b>Cut-off time for subscriptions / redemptions</b></p>	<p>The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:</p> <p>For Purchase of any amount:</p> <p>In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.</p> <p>In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable.</p> <p>Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p>For Switch-ins of any amount:</p> <p>In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).</p> <p>To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Flex STP, Capital Appreciation STP, IDCW Transfer, Trigger etc. the units will be allotted as per the closing NAV of the day on which the</p>

	<p>funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.</p> <p>- “Switch Out” shall be treated as redemption application and accordingly, closing NAV of the day will be applicable based on the cut-off time for redemption followed for various type of schemes.</p> <p>- “Switch In” shall be treated as purchase application and accordingly for unit allotment, closing NAV of the day will be applicable on which the funds are available for utilization.</p> <p>The Mutual Fund reserves right to change/modify any of the terms with respect to processing of transaction in line with guidelines issued by SEBI or AMFI from time to time.</p>
<p><b>Redemption of Units</b></p>	<p>The Units can be redeemed (i.e. sold back to the Fund) on every Business Day at the Redemption Price (hereinafter defined). The redemption request can be made for a minimum amount as mentioned under section “Highlights / Summary of the Scheme”.</p> <p>In case, a unit holder specifies the redemption amount as well as number of Units for redemption, (subject to the minimum redemption amount as mentioned above) the number of Units specified will be considered for deciding the redemption amount. If only the redemption amount is specified by the Unit holder, the Fund will divide the redemption amount so specified by the Applicable NAV based price to arrive at the number of Units.</p> <p>Where Units under a Scheme are held under both the Plans, the investor must clearly state the Plan in which the redemption/switch request has to be processed, failing which the request will be processed under the ICICI Prudential Global Advantage Fund (FOF). However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.</p> <p>In case an investor has purchased Units on more than one Business Day, the Units purchased prior in time (i.e. those Units which have been held for the longest period of time) will be deemed to have been redeemed first i.e. on a First-in-First-Out basis.</p> <p>The redemption will be at Applicable NAV based prices, subject to applicable exit load.</p>



The Fund reserves the right to modify exit loads, at any time in future, on prospective basis. In such an event, the maximum load (exit) under the Scheme will not exceed the limits as prescribed under the Regulations.

The Fund shall ensure that the repurchase price of an open ended scheme is not lower than 95 per cent of the Net Asset Value.

For any change in load structure, the AMC will issue an addendum and display it on the website and Customer Service Centers of the AMC.

#### Payment of proceeds

All redemption requests received prior to the cut-off time on any Business Day at the Official Points of Acceptance of Transactions will be considered accepted on that Business Day, subject to the redemption requests being complete in all respects, and will be priced on the basis of Redemption Price for that day. Requests received after the cut-off time will be treated as though they were accepted on the next Business Day.

As per the Regulations, the Fund shall dispatch redemption proceeds within 3 working days of receiving the redemption request.

Trustees reserve the right to alter or modify the number of days taken for redemption of Units under the Fund after taking into consideration the actual settlement cycle, when announced, as also the changes in the settlement cycles that may be announced by the Principal Stock Exchanges from time to time.

As per the guidelines issued by SEBI, in the event of failure to dispatch the redemption or repurchase proceeds within 3 working days, the AMC is liable to pay interest to the Unit holders @ 15% p.a. SEBI has further advised the mutual funds that in the event of payment of interest to the Unit holders, such Unit holders should be informed about the rate and the amount of interest paid to them.

If the Unit holder fails to provide the Bank mandate, the request for redemption would be considered as not valid and the Fund retains the right to reject/withhold the redemption until a proper bank mandate is furnished by the Unitholder and the provision with respect of penal interest in such cases will not be applicable/ entertained.

The mode of payment may be direct credit/ECS/cheque or

any other mode as may be decided by AMC in the interest of investors.

If the investor(s)/unitholder(s) submit(s) redemption request accompanied with request for change of Bank mandate or submits a redemption request within 7 days from the date submission of a request for change of Bank mandate details, the Asset Management Company will process the redemption but the release of redemption proceeds shall be deferred on account of additional verification, but will be within the regulatory limits as specified by Securities and Exchange Board of India time to time.

#### Suspension of Sale and Redemption of Units

Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC Board and the Trustees.

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

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:

Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.

Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.

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.

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

Any imposition of restriction would require specific approval of Board of AMC and Trustees and the same should be

	<p>informed to SEBI immediately. When restriction on redemption is imposed, the following procedure shall be applied:</p> <p>No redemption requests up to INR 2 lakh shall be subject to such restriction. 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.</p> <p><b>Right to Limit Redemptions</b></p> <p>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> <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><b>Other requirements/processes</b></p>	<p><b>Transactions without Scheme Name</b></p> <p>In case of fresh/additional purchases, if the name of a particular Scheme 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 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</p>

	name mentioned in the application form/transaction slip and Cheque/Demand Draft.			
<b>Where can the applications for purchase/redemption switches be submitted?</b>	<p>Computer Age Management Services Limited (CAMS), New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road) Chennai - 600 034 has been appointed as Registrar for the Scheme. The Registrar is registered with SEBI under registration No: INR000002813. As Registrar to the Scheme, CAMS will handle communications with investors, perform data entry services and dispatch Account Statements. The AMC and the Trustee have satisfied themselves that the Registrar can provide the services required and have adequate facilities and the system capabilities.</p> <p>Investors can submit the application forms at the Details of official points of acceptance of CAMS and Branches of AMC are provided on back cover page.</p> <p>Investors can also subscribe and redeem units from the official website of AMC i.e. <a href="http://www.icicipruamc.com">www.icicipruamc.com</a>.</p>			
<b>Minimum balance to be maintained</b>	<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>			
<b>Minimum Application Amount, including switches</b>	Please refer to the “HIGHLIGHTS/SUMMARY OF THE SCHEME”			
<b>Minimum Additional Application Amount, including switches</b>	Please refer to the “HIGHLIGHTS/SUMMARY OF THE SCHEME”			
<b>Minimum Redemption Amount</b>	Please refer to the “HIGHLIGHTS/SUMMARY OF THE SCHEME”			
<b>Special products / facilities available</b>	<p>Systematic Investment Plan (SIP)</p> <p>The Unitholders of the Scheme can benefit by investing specific Rupee amounts periodically, for a continuous period. At the time of registration the SIP allows the investors to invest a fixed equal amount of Rupees for purchasing additional Units of the Scheme at NAV based prices. Investors can enroll themselves for SIP in the Scheme by ticking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar.</p> <p>Minimum number of installments and amounts under various frequencies are as below:</p> <table border="1" data-bbox="587 1928 1385 1993"> <tr> <td>Frequency</td> <td>Specified date</td> <td></td> </tr> </table>	Frequency	Specified date	
Frequency	Specified date			

Daily	Daily (only Business days)	For details of amounts, refer "Highlights of the Scheme"
Weekly	Any day (Monday to Friday)*	
Fortnightly	1st and 16th day of each month, as applicable*	
Monthly	Any date*	
Quarterly	Any date*	

\*In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.

Investors can subscribe through SIP by using NACH facilities offered by the Banks. The cheques should be in favor of "ICICI Prudential Global Advantage Fund (FOF)" and crossed "Account Payee Only", and the cheques must be payable at the center where the applications are submitted to the Customer Service Centre. In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs with the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip.

In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the Scheme mentioned on the Cheque/Demand Draft. The Option that will be considered in such cases if not specified by the customer will be the default option of the Scheme as per the SID. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.

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

All terms and conditions for SIP/STP, including Exit Load, if any, prevailing in the date of SIP/STP enrolment/registration by the fund shall be levied in the Schemes.

Units will be allotted for the amount net of the bank

charges, if any. On receipt of the post-dated cheques, the Registrar/AMC will send a letter to the Unitholder confirming that his/her name has been included in the Systematic Investment Plan. The cheques will be presented on the dates mentioned on the cheque and Units will be allotted accordingly. A fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the Systematic Investment Plan, subject to giving 30 days prior notice to the subsequent SIP date.

Terms and conditions for SIP:

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

**Existing Investor** - If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP in the existing scheme (Eligible for SIP) available in the investor's Folio. In case Multiple Schemes or Equity Linked Savings Scheme (ELSS) are available in the folio then Fund reserves the right to reject the SIP request.

In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the sip will be registered for 10th of each Month/Quarter, as applicable.

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

In case the SIP 'End period' is incorrect OR not mentioned by the investor in the SIP form, then 5 years from the start date shall be considered as default End Period.

SIP TOP UP Facility:

Investors can opt for SIP TOP UP facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option

shall be triggered.

The minimum Fixed TOP UP amount shall be Rs. 100/- and in multiples of Rs. 100/- thereafter.

Variable TOP UP would be available in at 10%, 15% and 20% and such other denominations (over and above 10%, 15% and 20%) as opted by the investor in multiples of 5%.

The frequency is fixed at Yearly and Half Yearly basis. In case the TOP UP facility is not opted by ticking the appropriate box and frequency is not selected, the TOP UP facility may not be registered.

In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

SIP Top-Up facility shall also be available for the existing investors who have already registered for SIP facility without Top-Up option.

Top-Up Cap amount or Top-Up Cap month-year:

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

Top-Up Cap month-year: It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.

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

Top-Up Cap is applicable for Fixed Top Up option as well as Variable Top Up option.

All the investors of the fund availing the facility under SIP Variable Top - Up feature are hereby requested to select either Top - Up Cap amount or Top - Up Cap month - year. In case of no selection, the SIP Variable Top - Up amount will be capped at a default amount of Rs. 10 Lakhs.

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

Micro Systematic Investment Plan (Micro SIP):

The unit holder will have the facility of MicroSIP under the

current Systematic Investment Plan facility. The Minimum Investment amount per installment will be as per applicable minimum investment amount of the respective Scheme. The total investment under MicroSIP cannot exceed Rs. 50,000/-

**Micro Investment:** With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e April to March does not exceed 50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

**Mode of Payment for SIP:**

In case of SIP with payment mode as Standing Instruction / NACH, Investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.

Investors are requested to note that holding of units through Demat Option is also available under all open-ended equity and Debt schemes wherein SIP facility is available.

The units will be allotted based on the applicable NAV as per the SID and will be credited to investors' Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors' Demat account every Monday for realization status received in last week from Monday to Friday.

The investors shall note that for holding the units in demat form, the provisions laid down in the SID and guidelines, procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the investor wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s).

Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be



amended from time to time.

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

Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP):

In addition to existing facility available for payments through Postdated cheques/Standing Instructions for investments in SIP, the NACH facility can also be used to make payment of SIP installments. NACH is a centralized system, launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing Service (ECS) mandates. This facility will enable the unit holders of the Fund to make SIP investments through NACH by filling up the SIP Registration cum mandate form. A Unique number will be allotted to every mandate registered under NACH called as Unique Mandate Reference Number ("UMRN") which can be used for SIP transactions.

The NACH facility shall be available subject to terms and conditions contained in the Easy Pay Debit Mandate Form and as prescribed by NPCI from time to time.

Systematic Withdrawal Plan (SWP)

Option 1:

Unitholders of the Scheme have the benefit of enrolling themselves in the Systematic Withdrawal Plan. The SWP allows the Unitholder to withdraw a specified sum of money each month from his investments in the Scheme. SWP is ideal for investors seeking a regular inflow of funds for their needs. It is also ideally suited to retirees or individuals who wish to invest lump-sum and withdraw from the investment over a period of time. At the time of registration the Unitholder can choose any amount for withdrawal under the respective frequencies. The Unitholder may avail of this facility by sending a written request to the Registrar.

Monthly, Quarterly, Half Yearly and Annual frequencies are available under this facility. Minimum number of installments for all the frequencies will be 2. Investors can choose any date of his/her preference as SWP withdrawal date to register under any frequency available. In case the

date chosen for SWP falls on a Non-Business Day or on a date which is not available in a particular month, the SWP will be processed on the immediate next Business Day.

In case none of the frequencies has been selected then Monthly frequency shall be considered as the Default frequency and where no withdrawal date is selected, 1st business day of the month shall be considered as the default SWP date.

The amount thus withdrawn by Redemption will be equated into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unitholder.

The SWP may be terminated on a written notice by a Unitholder of the Scheme and it will terminate automatically if all Units are liquidated or withdrawn from the account or upon the Funds receipt of notification of death or incapacity of the Unitholder.

All terms and conditions for SIP/STP, including Exit Load, if any, prevailing in the date of SIP/STP enrolment/registration by the fund shall be levied in the Scheme.

#### SWP Option 2:

This facility is available under the scheme. The features of SWP Option 2 are as follows:

Investors can opt for this facility and withdraw their investments systematically on a Monthly basis. Withdrawals will be made/ effected on the 25th of every month and would be treated as redemptions. In case 25th is a holiday, then it would be effected on next business day.

Investor can opt for this facility from the next month onwards or from 13th month or from any other specified date as opted by the investor, provided a minimum timegap of 15 days from the date of request. In case start date is not selected/not legible/not clear/if multiple dates are opted, Systematic Withdrawal will start from 13th month (default). Investors are required to submit Systematic Withdrawal registration request at least 15 days prior to the date of 1st installment.

Investor has to select either REGISTRATION or CANCELLATION by ticking the appropriate box in the application form. In case no option or both the options are selected the application will be considered for REGISTRATION by default. The SWP will terminate automatically if no balance is available in the respective

scheme on the date of installment trigger or if the enrollment period expires; whichever is earlier.

The applicant will have the right to discontinue the SWP at any time, if he / she so desires, by providing a written request at any of the ICICI Prudential Mutual Fund Customer Service Centres or Centres of RTAs. Request for discontinuing SWP shall be subject to an advance notice of 7 (seven) working days.

SWP installment amount per month will be fixed at 0.75 % of amount specified by investor and will be rounded-off to the nearest highest multiple of Re.1.

Conversion of physical unit to demat mode will nullify any existing / future SWP registration request and the request cannot be re-submitted.

If no schemes are selected or opted for multiple schemes, the AMC reserves the right to reject the SWP request.

AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies and the same shall be in the best interest of the investors.

All terms and conditions for SIP/STP/SWP, including Exit Load, if any, prevailing in the date of SIP/STP/SWP enrolment/registration by the fund shall be levied in the Scheme.

#### Systematic Transfer Plan (STP)

Systematic Transfer Plan (STP) is an option wherein Unit holders of designated schemes (Source Schemes) can opt to transfer a fixed amount at regular intervals and provide standing instructions to the AMC to switch the same into the designated schemes (Target Schemes).

The source schemes refer to all open ended schemes\* [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education].

\*ICICI Prudential Long Term Equity Fund (Tax Saving) shall act as source scheme for this facility, subject to completion of lock-in period for units allotted.

The target schemes refer to all open ended schemes where subscription is allowed [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption]

Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education].

The amount transferred under STP from Source scheme to the Target Scheme shall be done by redeeming Units of Source scheme at Applicable NAV, subject to exit load, if any; and subscribing to the Units of the Scheme at Applicable NAV as on specified date as given below:

Particulars	Frequency
Daily option	Daily
Weekly Options	Any day* (Monday to Friday)
Monthly and Quarterly Options	Any date*

\*In case the date chosen for STP falls on a non-business day or on a day which is not available in a particular month, the STP will be processed on the immediate next business day.

In case of nil balance in the Source Scheme, STP for that particular due date will not be processed. STP will cease to be active upon five consecutive unsuccessful transactions or if all units are pledged or upon receipt of intimation of death of Unit holder.

All requests for registering or discontinuing Systematic Transfer Plans shall be subject to an advance notice of 7 (seven) working days.

The provision of "Minimum Redemption Amount" specified in Scheme Information Document (SID) of the respective Designated Source schemes and "Minimum Application Amount" applicable to the Scheme as specified in this document will not be applicable for Systematic Transfer Plan.

At the time of registration the minimum amount for this facility is Rs. 100/- and in multiples of Re.1 for weekly, monthly and quarterly frequency and Rs.250 and in multiples of Re. 1/- for daily frequency. Minimum no. of installments for daily, weekly and monthly frequency will be 6 and for quarterly frequency will be 4.

The Fund reserves the right to include/remove any of its Schemes under the category of 'Designated Schemes available for STP' from time to time by suitable display of notice on AMC's Website.

The Scheme is available as a both Source and Target Scheme under this facility.

Flex STP

The AMC has introduced ICICI Prudential Flex Systematic

Transfer Plan (Flex STP). Under this facility unit holder(s) can opt to transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at pre-determined intervals from designated source Scheme(s) [referred to as Transferor Scheme(s)] to the Growth option of designated target Scheme(s) [referred to as Transferee Scheme(s)].

Salient features of the facility:

Flex STP is available at Daily, Weekly, Monthly and Quarterly Intervals.

Particulars	Frequency
Daily option	Daily
Weekly Options	Any day* (Monday to Friday)
Monthly and Quarterly Options	Any Date*

\*In case the date chosen for STP falls on a non-business day or on a day which is not available in a particular month, the STP will be processed on the immediate next business day.

At the time of registration, the minimum amount under this facility is as follows:

Frequency	Minimum Amount of Transfer (Rs.)
Daily	250/- and in multiples of Re. 1/-
Weekly, Monthly and Quarterly	100/- and in multiples of Re.1/-

There should be a minimum of 6 installments for enrollment under daily, Weekly and Monthly Flex STP and 4 installments for Quarterly Flex STP. The minimum balance in unit holder's account or minimum amount of application at the time of enrollment for Flex STP should be Rs. 12,000/-.

Flex STP with Daily, Weekly, Monthly and Quarterly Frequency shall commence if the application is submitted at least 7 business days prior to the applicable date.

Under Flex STP, the amount sought to be transferred shall be calculated as follows:

Fixed Amount to be transferred per Installment or the amount as determined by the following formula [(fixed amount to be transferred per installment X by the number of installments including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer] whichever is higher.

In case the amount (as calculated basis above) to be

transferred is not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme.

The first Flex STP installment will be processed basis the fixed installment amount specified by the unit holder at the time of enrollment. Flex STP shall be applicable from second installment onwards.

The total Flex STP amount invested in the Transferee Scheme shall not exceed the total enrollment amount i.e. amount per installment X number of installments.

The redemption / switch-out of units allotted in the Transferee Scheme shall be processed on First In First Out (FIFO) basis. In case there is a redemption / switch-out of any units allotted under Flex STP, the balance installments under Flex STP will be processed for the fixed installment amount specified by the unitholder at the time of enrollment.

If the Flex STP Date and/or Frequency has not been indicated or multiple frequencies are selected, Monthly frequency shall be treated as Default frequency and last business day of the month shall be treated as Default Date. Flex STP shall be applicable subject to payment of exit load, if any, in the Transferor Schemes.

In case of nil balance in the Transferor Scheme, Flex STP for that particular due date will not be processed. Flex STP will cease to be active upon five consecutive unsuccessful transactions or if all units are pledged or upon receipt of intimation of death of Unit holder.

In order to discontinue the facility, a written request must be submitted at least 7 business days prior to the next applicable transfer date for daily/Weekly/Monthly/Quarterly frequency.

For availing this facility, investors are required to submit ICICI Prudential Flex STP form duly complete in all respects. The Scheme acts as both transferor and Transferee Scheme under this facility.

Only one registration per target scheme in a folio would be allowed.

Trustees reserve the right to change/modify the terms and conditions or withdraw this facility.

The provision of "Minimum Redemption Amount" specified in the SID(s) of the respective Designated Source Schemes and "Minimum Application Amount" applicable to the Scheme as specified in this document will not be applicable for STP.

This facility will ensure that the Unit Holder is able to systematically invest into equity Schemes and balanced

	<p>Scheme without having to give any post dated cheque, unlike under SIP. The above list is subject to change from time to time. The Trustee reserves the right to change/modify the terms and conditions of Flex STP or withdraw the Flex STP at a later date. For the terms and conditions of Flex STP, contact the nearest ISC or visit our website <a href="http://www.icicipruamc.com">www.icicipruamc.com</a></p> <p>All terms and conditions for SIP/STP, including Exit Load, if any, prevailing in the date of SIP/STP enrolment/registration by the fund shall be levied in the Scheme.</p>
<p><b>Consolidated Account Statement (CAS)</b></p>	<p>The Consolidated Account Statement (CAS) for each calendar month will be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Further, CAS will be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.</p> <p>For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before fifteenth day of succeeding month.</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number.</p> <p>In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investors within 5 business days from the receipt of such request.</p> <p>In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS.</p> <p>Further, in case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all Schemes of all mutual funds, shall be emailed at the registered email address of the unitholders on half yearly basis, on or before twenty first day of succeeding month, unless a specific request is made to receive the same in physical form.</p>

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

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

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

a. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services Tax (wherever applicable, as per existing rates), operating expenses, etc.

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

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

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

CAS for investors having Demat account:

Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.

Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.

If there is any transaction in any of the Demat accounts of



	<p>the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</p> <p>In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.</p> <p>The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.</p> <p>However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).</p>
<p><b>IDCW Policy</b></p>	<p><b>Growth Option</b> The Scheme will not declare any IDCW under this option. The income earned by the Scheme will remain reinvested in the Scheme and will be reflected in the Net Asset Value. This option is suitable for investors who are not looking for regular income but who have invested with the intention of capital appreciation.</p> <p><b>IDCW Option</b> This option is suitable for investors seeking income through IDCW declared by the Scheme. The Trustee may approve the distribution of IDCW by AMC out of the net surplus under this Option. The remaining net surplus after considering the IDCW and tax, if any, payable there on will be ploughed back in the Scheme and be reflected in the NAV.</p> <p><b>(iii) IDCW Payout:</b> As per the SEBI (MF) Regulations, the Mutual Fund shall despatch to the Unit Holders, IDCW warrants within 7 working days from the record date. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCW will be paid by cheque, net of taxes as may be applicable. Unit Holders will also have the option of direct payment of IDCW to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the Registered address of the sole/first holder as indicated in the original application form. To safeguard the interest of Unit Holders from loss or theft of IDCW cheques, investors should provide the name of their bank, branch and account number in the application form. IDCW cheques will be sent to the Unit Holder after incorporating such information. The</p>

minimum amount for IDCW payout shall be Rs.100, else IDCW would be mandatorily reinvested.

(iv) IDCW Reinvestment:

The investors opting for IDCW Option may choose to reinvest the IDCW to be received by them in additional Units of the Scheme. Under this provision, the IDCW due and payable to the Unitholders will be compulsorily and without any further act by the Unitholders reinvested in the Scheme (under the IDCW Option, at the first ex- IDCW NAV). The IDCW so reinvested shall be constructive payment of IDCW to the Unitholders and constructive receipt of the same amount from each Unitholder for reinvestment in Units. On reinvestment of IDCW, the number of Units to the credit of Unitholder will increase to the extent of the IDCW reinvested IDCW by the NAV applicable on the day of reinvestment, as explained above.

(v) IDCW Transfer:

IDCW Transfer facility will be available under the scheme. The designated schemes (source and target schemes) for this facility are as given below:

1) Source schemes - all schemes where IDCW option is available [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education]

2) Target schemes- all open ended schemes where subscription is allowed [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education]

Note: Investors are requested to note that any change in IDCW sub-option, due to additional investment or on the basis of a request received from the investor, will be applicable to all existing units in the IDCW option of the Scheme under the respective folio.

The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme. It should,

	<p>however, be noted that actual distribution of IDCW and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee.</p> <p>The IDCW will be distributed in accordance with Chapter 11 of the Master Circular.</p>
<b>Equalization Reserve</b>	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.
<b>Deployment of unclaimed redemption / IDCW amount</b>	The treatment of unclaimed redemption & IDCW amount shall be as per paragraph 14.3 of the Master Circular.
<b>IDCW</b>	<p>The IDCW payments shall be dispatched to the unit holders within 7 working days from the record date.</p> <p>In the event of failure to dispatch IDCW within 7 working 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 dispatch of IDCW payments within the stipulated time period, 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 shall be as per paragraph 14.3 of the Master Circular</p>
<b>How to Apply</b>	Please refer Statement of Additional information and Application form for instructions.
<b>Transaction Charges Distributors may or may not charge the transaction cost for all the investors. However, their option to charge the transaction cost for all the investors is subject to change at their discretion.</b>	<p>Pursuant to clause 10.5 of the Master circular the transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner:</p> <p>i. The existing investors may be charged Rs. 100/- as transaction charge per subscription of Rs.10,000/- and above;</p> <p>ii. A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.</p> <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>In case of investment through Systematic Investment Plan</p>

	<p>(SIP), transaction charges shall be deducted only if the total commitment through SIP amounts to Rs. 10,000/- and above. The transaction charges in such cases shall be deducted in 4 equal installments.</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>Transaction charges shall also be deducted on purchases/subscriptions received through non-demat mode from the investors investing through a valid ARN holder i.e. AMFI Registered Distributor (provided the distributor has opted-in to receive the transaction charges) in respect of transactions routed through Stock Exchange(s) platform viz. NSE Mutual Fund Platform (“NMF-II”) and BSE Mutual Fund Platform (“BSE STAR MF”).</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 subject to deduction of Goods and Services Tax.</p> <p>Transaction Charges shall not be deducted if:  Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).  Purchase/ subscription made in demat mode through stock Exchange, irrespective of investment amount.</p> <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><b>Trading and Demat</b></p>	<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>Investors are requested to note that holding of units through Demat Option is also available under all open ended equity and Debt schemes wherein SIP facility is</p>

	<p>available. The units will be allotted based on the applicable NAV as per the SID and will be credited to investors' Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors' Demat account every Monday for realization status received in last week from Monday to Friday.</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>If the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.</p> <p>However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996.</p> <p>All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of IDCW distributions, if any, as may be declared by the Trustee.</p>
<b>Cash Investments in the Scheme</b>	Currently, the AMC is not accepting cash investments. Information in this regard will be provided to investors as and when the facility is made available.
<b>Redemption</b>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase.</p> <p>The Units can be redeemed on every Business Day at the Redemption Price (hereinafter defined). The redemption request under the scheme can be made for any amount subject to minimum of Rs. 500 or all units where amount is below Rs. 500.</p> <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase.</p> <p>In case an investor has purchased Units on more than one Business Day, the Units purchased prior in time (i.e. those Units which have been held for the longest period of time)</p>

	<p>will be deemed to have been redeemed first i.e. on a First-in-First-Out basis. Unitholders may also request for redemption of their entire holding and close the account by indicating the same at the appropriate place in the Redemption Request Form.</p> <p>It is hereby notified that for the purpose of optimizing operational efficiency and in the interest of investors, the AMC reserves the right to choose the mode of payment i.e. NEFT/NACH/RTGS etc. for crediting redemption/ IDCW proceeds, unless a written intimation is received from the investor to the contrary. The AMC may send a communication to investors whose mode of payment has been changed to a new mode from the existing mode.</p>
<b>Delay in payment of redemption / repurchase proceeds</b>	<p>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).</p>
<b>Bank Account Details</b>	<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>Bank Mandate Requirement</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> <p>Original cancelled cheque having the First Holder Name printed on the cheque.  Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application.  Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.  Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal.  Photocopy of the bank statement/passbook/cheque duly attested by the AMC branch officials after verification of original bank statement/passbook shown by the investor or</p>

	<p>their representative.</p> <p>Confirmation by the bank manager with seal, designation and employee number on the bank's letter 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 documents.</p> <p>With effect from December 21, 2015, in case the bank account details are not mentioned or found to be incomplete or invalid in a purchase application, then ICICI Prudential Asset Management Company Limited (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>
<p><b>Treatment of transactions received through distributors whose AMFI registration/ARN has been suspended temporarily or terminated permanently by AMFI</b></p>	<p>Investors may please note the following provisions, pertaining to treatment of purchase/ switch/Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP) transactions received through distributors whose AMFI registration/ARN has been suspended temporarily or terminated permanently by AMFI:</p> <p>a. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. Accordingly, during the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main AMFI Registration Number ("ARN") holder or a sub-distributor.</p> <p>b. All Purchase and Switch transactions, including SIP/STP registered prior to the date of suspension and fresh SIP/STP registrations received under the ARN code of a suspended</p>

	<p>distributor during the period of suspension, shall be processed under “Direct Plan” of the respective scheme and shall be continued under Direct Plan of the respective scheme perpetually*. A suitable intimation in this regard shall be sent to the investor informing them of the suspension of the distributor.</p> <p>Note: If the AMC receives a written request/instruction from the unitholder to shift to other than Direct Plan under the ARN of the distributor post the revocation of suspension of ARN, the same shall be honored.</p> <p>All Purchase and Switch transactions including SIP/STP transactions received through the stock exchange/online platforms through a distributor whose ARN is suspended shall be rejected.</p> <p>In case where the ARN of the distributor has been permanently terminated, the unitholders have the following options:</p> <ul style="list-style-type: none"> <li>• Switch their existing investments under the other than Direct Plan to Direct Plan (Investors may be liable to bear capital gains taxes as per their individual tax position for such transactions); or</li> <li>• Continue their existing investments under the other than Direct Plan under ARN of another distributor of their choice.</li> </ul>
<p><b>Who can invest</b></p> <p><b>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.</b></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> <p>Resident adult individual either singly or jointly (not exceeding four)</p> <p>Minor through parent/lawful guardian</p> <p>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)</p> <p>Religious and Charitable Trusts (eligible to invest in certain securities) under the provisions of 11(5) of the Income-tax Act, 1961 read with Rule 17C of Income-Tax Rules, 1962 subject to the provisions of the respective constitutions under which they are established permits to invest</p> <p>Any other trust, including private trusts as may be permitted by their respective Regulator</p> <p>Non-Government Organizations as may be permitted by their respective Regulator.</p>



Partnership Firms  
Karta of Hindu Undivided Family (HUF)  
Banks & Financial Institutions  
Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis  
Foreign Portfolio Investor (FPI) subject to applicable regulations  
Army, Air Force, Navy and other para-military funds  
Scientific and Industrial Research Organizations  
Mutual fund Schemes  
Alternate Investment Funds, Portfolio Management Services, Venture Capital Funds etc.  
Authorized Government entities as may be approved by State Governments or Central Government  
EPFOs  
Other individuals/institutions/body corporate etc. or any other permitted category of investors

Respective investors are requested to ensure compliance with the regulatory guidelines applicable to them, while making such investments.

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.

The following persons are not eligible to invest in the Scheme and apply for subscription to the units of the Schemes:

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.

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

	<p>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>A person who is resident of Canada Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time.</p>
<p><b>Other requirements/processes</b></p>	<p>Consolidation of Folios</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>Transactions without Scheme/Option Name</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>In case of fresh purchases, if the Plan name is not mentioned on the application form/transaction slip, then the units will be allotted under the Plan mentioned on the Cheque/Demand Draft. The Plan/Option that will be considered in such cases if not specified by the customer will be the default option of the Plan as per the SID.</p> <p>Change in IDCW Sub-option of a scheme in a folio based on additional Purchase/switch-in will be applicable for all units.</p>

#### Redemption/Switch Requests

If an investor submits a redemption/switch request mentioning both the Number of Units and the Amount to be redeemed/switched in the transaction slip, then the AMC reserves the right to process the redemption/switch for the Number of units and not for the amount mentioned.

If an investor submits a redemption/switch request by mentioning Number of Units or Amount to be redeemed and the same is higher than the balance Units/Amount available in the folio under the Scheme, then the AMC reserves the right to process the redemption/switch request for the available balance in the folio under the Scheme of the investor.

If an investor/unitholder submits a redemption request mentioning only the name of the Scheme/Plan and Folio Number but not mentioning the units and the amount for redemption, the Fund shall assume that the redemption request is for all the units under the stated folio from the Scheme/Plan and the option mentioned on the redemption request and shall redeem all the units.

In case there is only one scheme in the folio with available units and transaction received without option mentioned/incorrectly mentioned in that case switch-out/Redemption will be Processed from said scheme as per investor requested amount/units.

#### Multiple Requests

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.

#### Processing of Systematic Investment Plan (SIP) cancellation request(s):

The AMC will endeavour to have the cancellation of registered SIP mandate within 15 days from the date of acceptance of the cancellation request from the investor. The existing instructions/mandate will remain in force till such date that it is confirmed to have been cancelled.

	<p>Processing of Systematic Withdrawal Plan (SWP)/ Trigger facility request(s)</p> <p>Registration / cancellation of SWP and Trigger facility request(s) will be processed within 7 working days from the date of acceptance of the said request(s). Any existing registration will continue to remain in force until the instructions as applicable are confirmed to have been effected.</p> <p>Trigger Facility:</p> <p>All types of trigger will be available for all the plans/options/sub-options of the designated source and target schemes. The source schemes refer to all open ended schemes [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education] and ICICI Prudential Long Term Equity Fund (Tax Saving) and the target schemes refer to all open ended schemes where subscription is allowed [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education]</p> <p>Submission of separate forms /transaction slips for Trigger Option/ Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) facility</p> <p>Investors who wish to opt for Trigger Option /Systematic Withdrawal Plan/Systematic Transfer Plan facility have to submit their request(s) in a separate designated forms/transaction slips. In case, if AMC do not receive such request in separate designated forms/transaction slips, it reserves the right to reject such request(s).</p>
<b>Right to limit subscriptions</b>	In the interest of the investors and in order to protect the portfolio from market volatility, the Trustees reserve the right to limit or discontinue subscriptions under the Scheme for a specified period of time or till further notice.
<b>Non Acceptance/Processing of Purchase request(s) due to repeated Cheque</b>	With respect to purchase request submitted by any investor, if it is noticed that there are repeated instances of two or more cheque bounces, the AMC reserves the right to, not to accept/allot units for all future purchase of such

<b>Bounce</b>	investor(s).
<b>Reversal of cheques</b>	<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> <p>out of subsequent redemption proceeds payable to investor. by way of cheque or demand draft or pay order in favour of Scheme if investor has no other units in the folio.</p>
<b>Overwriting on application forms/transaction slips</b>	In case of corrections/overwriting on key fields (as may be determined at the sole discretion of the AMC) of the application forms/transaction slips, the AMC reserves the right to reject the application forms/transaction slips in case the investor(s) have not countersigned in each place(s) where such corrections/overwriting have been made.
<b>Folio(s) under Lien</b>	The investors, through person/entity/bank/financial institution in whose favour the lien has been marked, may request the AMC to create a lien on the folios held by the investors. The AMC shall process the lien request only upon necessary validations. In case of any redemption by the investor during the lien, the redemption request would be rejected. In case the person/entity/bank/financial institution, in whose favour the lien has been marked, enforces/invokes a lien, the proceeds of redemption may be paid to such person/entity/bank/financial institution.
<b>Restriction on fresh purchases/additional purchases/switches in any Schemes of ICICI Prudential Mutual Fund</b>	<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>
<b>Two Factor Authentication</b>	<p>In case of subscription and redemption of units, Two-Factor Authentication (for online transactions) and signature method (for offline transactions) shall be used for authentication. One of the Factors for such Two-Factor Authentication for non-demat transaction shall be a One-Time Password sent to the unit holder at his/her email/ phone number registered with the AMC/RTA. In case of demat transaction, process of Two-Factor authentication as laid down by the Depositories shall be followed. It is also clarified that in case of mandates/systematic transactions the requirement of Two- Factor Authentication shall be applicable only at the time of registration of mandate/systematic transactions.</p>
<b>Multiple Bank accounts</b>	<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>
<b>Know Your Customer (KYC) Norms</b>	<p>It is mandatory to complete the KYC requirements for all unit holders, including 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>Permanent Account Number (PAN) is mandatory for all the purchases/additional purchases irrespective of the amount</p>

	<p>of investments for all the existing and prospective investors (including NRIs) including joint holders and guardians in case of investments by Minors.</p> <p>Exempted investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted PAN-exempt KYC Reference Number (PEKRN).</p> <p>No investments (Systematic transaction, lumpsum, redemption) shall be permitted in such folios wherein PAN/ PEKRN details are not available.</p> <p>For more details, please refer SAI available on the AMC's website</p>
<b>Transferability of units</b>	Pursuant to paragraph 14.4.4 of the Master Circular, the Units of the Scheme can be freely transferred in demat form or in such form as may be permitted under SEBI Regulations and guidelines, as amended from time to time.
<b>Tax Status of the investor</b>	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.
<b>Mode of crediting redemption/ IDCW proceeds</b>	It is hereby notified that for the purpose of optimizing operational efficiency and in the interest of investors, the AMC reserves the right to choose the mode of payment i.e. NEFT/ECS/RTGS etc. for crediting redemption/ IDCW proceeds, unless a written intimation is received from the investor to the contrary. The AMC may send a communication to investors whose mode of payment has been changed to a new mode from the existing mode.
<b>Processing of Transmission-cum-Redemption request(s)</b>	If an investor submits redemption/switch out 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/switch-out request(s) from the new unit holder.
<b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>	<p>The Units of the Scheme can be transferred in demat form or in such form as may be permitted under SEBI Regulations and guidelines, as amended from time to time.</p> <p>Investors may please consult their tax advisors to understand the tax implications that may arise on account of such transfers.</p> <p>Except as stated above, additions/ deletion of names will not be allowed under any folio of the Scheme.</p>

	<p>The above provisions in respect of deletion of names will not be applicable in case of death of unit holder (in respect of joint holdings) as this is treated as transmission of units and not transfer.</p> <p>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 transaction 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><b>How to Switch?</b></p>	<p>On an on-going basis the Unitholders will have the option to switch all or part of their investment from the Scheme to any of the other schemes offered by the Fund provided the Scheme Information Document of the scheme to which the holdings are to be switched in, permits such switch.</p> <p>To effect a switch, a Unitholder must provide clear instructions. A request for a switch may be specified either in terms of amount or in terms of the number of units of the scheme from which the switch is sought. Such instructions may be provided in writing or by completing the Switch Request Slip provided in the transaction booklet and lodging the same on any Business Day at any of the Customer Service Centers. An Account Statement reflecting the new holdings is proposed to be despatched to the Unitholders within 3 Business Days of completion of switch transaction, except in case of switch transactions during the New Fund Offer of the Scheme.</p>



	<p>The switch will be effected by redeeming Units from the scheme in which the Units are held and investing the net proceeds in the other scheme(s), subject to the minimum balance applicable for the respective scheme(s).</p> <p>The price at which the Units will be switched out of the scheme will be based on the Applicable NAV of the relevant scheme(s) and considering the applicable exit loads. Exit load applicable to redemption of units is also applicable to switch.</p> <p>For switches on an ongoing basis, the Applicable NAV for effecting the switch out of the existing open-ended funds will be the NAV of the Business Day on which the switch request, complete in all respects, is received by the AMC, subject to the cut-off time and other terms specified in the Scheme Information Document of the respective existing open-ended schemes.</p>
<b>Updation of Email address and mobile number</b>	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.
<b>Communication via Electronic Mail (e-mail)</b>	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 provide the account statement to the investor(s) within 5 working days from the receipt of such request.
<b>Seeding of Aadhaar number</b>	Investors are advised to refer to Statement of Additional Information (SAI) available on website of the AMC i.e. <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> .
<b>Stamp Duty</b>	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.
<b>Online Facility of Loan against Mutual Fund Units</b>	Unit holders can obtain loan against their mutual funds units from any bank/financial institution/person/entity, subject to their instructions and relevant regulations. Units can be pledged by completing the requisite forms/formalities as may be required by the RTA/AMC. The unitholder (pledger) will not be able to redeem Units that are pledged until the financier provides authorisation as per the requisite forms/formalities as may be required by the RTA/AMC that the pledge/lien charge may be removed. The decision of the AMC shall be final in all cases.

## 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 by 12 noon* on the next 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 12 noon on the next business 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 12 noon on the next business 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><i>* Since the Scheme predominantly invests in units of mutual fund schemes which invests in international market, the NAV of the underlying schemes may be declared on the same or the next business day. In light of the same, the NAV of the Scheme will be declared by 12.00 noon on the following business day to ensure that same day's valuation is considered for underlying schemes while computing NAV of the Scheme.</i></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>The Scheme Risk-o-meter shall be evaluated on a monthly basis and shall be disclosed along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.</p> <p>The AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively. The AMC shall send the details of the scheme portfolio while communicating the 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 within the prescribed timelines. The AMC shall provide a</p>

	<p>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><i>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.</i></p>
<b>Half Yearly Results</b>	<p>In terms of Regulations 59 and paragraph 5.3 of the Master Circular, 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>
<b>Annual Report</b>	<p>The scheme wise annual report shall be hosted on the website of the AMC and on the website of the AMFI soon as may be possible but not later than four months from the date of closure of the relevant accounts year. The AMC shall publish an advertisement every year in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC.</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>
<b>Associate Transactions</b>	Please refer to Statement of Additional Information (SAI).

**Taxation**

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.

As per the provisions of the Act, as amended by the Finance Act, 2023:

Period	Up to March 31, 2023	April 01, 2023 onwards	Tax rates applicable for Mutual Fund
Particulars	Tax rates applicable for Resident Investors  (Refer note 2)	Tax rates applicable for Resident Investors  (Refer note 2)	(other than Equity Oriented Fund and Infrastructure Debt Fund)
Tax on IDCW	Taxable as per applicable tax rates	Taxable as per applicable tax rates	Nil
Long Term Capital Gains	20%# with Indexation  (held for more than 36 months)	NA	Nil
Short Term Capital Gains	Income tax rate applicable to the unit holders as per their income slabs  (held for not more than 36 months)	Income tax rate applicable to the unit holders as per their income slabs  (irrespective of the holding period)	Nil

Note:

1. Under the terms of the Scheme Information Document, the schemes are classified as “other than equity oriented fund and infrastructure debt fund”.
2. Section 50AA as introduced by Finance Act, 2023 deems any gains on transfer / redemption of specified mutual funds acquired on or after 1 April 2023 as short-term capital gains. For the purposes of section 50AA, “specified mutual fund” means a mutual fund by whatever name called, where not more than 35 percent of its total proceeds is invested in the equity shares of domestic companies. The scheme is identified as a “specified mutual fund”

	<ol style="list-style-type: none"> <li>3. 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 (Act).</li> <li>4. 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.</li> <li>5. 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.</li> <li>6. A rebate of up to Rs. 12,500 is available for resident individuals whose total income does not exceed Rs. 5,00,000.</li> <li>7. The Finance Act, 2023 provides a rebate of up to Rs 25,000 for resident individuals opting for taxation under section 115BAC of the Act whose total income does not exceed Rs 700,000.</li> </ol> <p># Excluding applicable surcharge and cess.</p> <p>For details on Stamp Duty, please refer section 'Units and Offer' mentioned in respective scheme SID.</p> <p>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')'.</p>
<p><b>Investor services</b></p>	<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 Corporate Office of the AMC. The address and phone numbers are:  2nd Floor, Block B-2, Nirlon Knowledge Park,  Western Express Highway, Goregaon,  Mumbai - 400063.  Tel # 022 2685 2000  Fax # 022 26868313  e-mail - <a href="mailto:enquiry@icicipruamc.com">enquiry@icicipruamc.com</a></p>

#### **D. COMPUTATION OF NAV**

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. 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 Statement of Additional Information (SAI). The broad valuation norms are detailed in Statement of Additional Information:

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

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

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provision}}{\text{No. of Units outstanding under Scheme}}$$

The NAV of the Scheme will be calculated as of the close of every Business Day. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

#### **Illustration of computation of NAV:**

If the net assets of the Scheme are Rs.10,45,34,345.34 and units outstanding are 100,00,000, then the NAV per unit will be computed as follows:

$$10,45,34,345.34 / 100,00,000 = \text{Rs. } 10.4534 \text{ p.u. (rounded off to four decimals)}$$



#### IV. FEES AND EXPENSES

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

##### 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 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. Investors can refer <https://www.icicipruamc.com/Downloads/total-expense-ratio.aspx> for Total Expense Ratio (TER) details.

##### Annual Scheme Recurring Expenses:

Particulars	ICICI Global Fund (FOF) (% p.a. of daily net assets)	Prudential Advantage Fund (% p.a. of daily net assets)
Investment Management and Advisory Fees	2.25	
Trustee fee		
Audit fees		
Custodian fees		
Registrar & Transfer Agent's 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		
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>		
Additional expenses under regulation 52 (6A) (c)* (more specifically elaborated below)	Upto 0.05	
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.

**Investors are requested to note that they will be bearing the recurring expenses of the fund of funds scheme, in addition to the expenses of underlying schemes in which the fund of funds scheme makes investments.**

**Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying schemes shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling as stated above.**

\*As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to paragraph 15.10.1 of the Master Circular, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018.

ICICI Prudential Global Advantage Fund (FOF) – Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc as compared to ICICI Prudential Global Advantage Fund (FOF) and no commission for distribution of units will be paid/charged under ICICI Prudential Global Advantage Fund (FOF) – Direct Plan. The NAV for ICICI Prudential Global Advantage Fund (FOF) -Direct Plan and ICICI Prudential Global Advantage Fund (FOF) shall be different.

All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in other than Direct Plan.

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 Scheme Information Document shall be subject to the applicable guidelines. Expenses over and above the permitted limits will be borne by the AMC.

The purpose of the above table is to assist the investors in understanding the various costs and expenses that an investor in the Scheme will bear. The above expenses may increase/decrease as per actual and/or any change in the Regulations.

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.

Pursuant to paragraph 15.10.1 of the Master Circular and SEBI (Mutual Funds) Second Amendment Regulations, 2012, 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 or as may be 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.

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

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.

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

Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives.

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.

The following is an illustration of the impact of expense ratio on the scheme's returns:

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000

Returns before Expenses	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1300	1350

### C. LOAD STRUCTURE

Load is an amount, which is paid by the investor to redeem the units from the scheme. 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.icicipruamc.com](http://www.icicipruamc.com) or may call at (toll free no.) or your distributor.

**Entry Load:** Not Applicable.

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

**Exit Load:**

- For redemption/switch-out of units upto 1 month the date from allotment: 1% of applicable NAV
- For redemption/switch-out of units after 1 month from the date of allotment: Nil

Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under paragraph 6.11.1.1 (b) of the Master Circular, such redemption / switch will not be subject to exit load.

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

Exit Load, if any, prevailing on the date of enrolment of SIP/ STP shall be levied in the Scheme. Units issued on reinvestment of IDCW shall not be subject to exit load. The investor is requested to check the prevailing load structure of the Scheme before investing.

Any imposition or enhancement in the load shall be applicable on prospective investments only.

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

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

will also be disclosed in the statement of accounts issued after the introduction of such load.

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

#### **D. WAIVER OF LOAD FOR DIRECT 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 vide letter dated March 2, 2023, issued an administrative warning for the observation identified during the inspection of DDP activities conducted for the FY 2020-21. The observations were pertaining to collection of registration fees before submission of Common Application Form (CAF) and collection of balance fees in case of re-categorization of FPI category and non-updation of operational manual with specific section to deal with specific entities. The Bank submitted the action taken report (ATR) on the observation of SEBI, vide its letter dated March 18, 2023. Further, as advised by SEBI, the aforementioned letter of SEBI along with findings of inspection and corrective steps taken by the Bank were placed before the Board of Directors in their meeting held on April 22, 2023. The Board noted the steps taken by the Bank and advised to ensure timely compliance with the instruction issued by SEBI. The same was informed to SEBI by the Bank vide its letter dated May 23, 2023.
2. SEBI vide letter dated October 14, 2022 issued an administrative warning for the observations identified during the inspection of custodian activities conducted for the FY 2019-20. The observations were failure to transfer monetary corporate benefits pertaining to written off securities to the Investor Protection and Education Fund

within prescribed timelines and delay in updation of Operational Manual after issuance of Regulations / Guidelines. The Bank submitted the action taken report (ATR) on the observation of SEBI, vide its letter dated November 22, 2022. Further, as advised by SEBI, the aforementioned letter of SEBI along with findings of inspection and corrective steps taken by the Bank were placed before the Board of Directors in their meeting dated January 21, 2023. The Board noted the steps taken by the Bank and advised to ensure timely compliance with the instruction issued by SEBI. The Board was also appraised that the updated Operating Guidelines for Custodian activities was approved by the Committee of Executive Directors at its meeting held on January 16, 2023. The same was informed to SEBI by the Bank vide its letter dated February 27, 2023.

3. SEBI vide letter dated December 3, 2021 has issued an administrative warning for erroneous submission of monthly Assets Under Custody (AUC) data in the capacity of custodian to NSDL for the month ending December 2020 and January 2021 which resulted in incorrect disclosures on the websites of the Depositories and SEBI. As advised by SEBI, the communication received from SEBI and the additional controls put in place as the corrective action taken by the Bank was placed before the Board of Directors of the Bank in Board meeting held on January 22, 2022. The Board took note of the controls implemented for the AUC report and advised to follow the same diligently and the same was informed to SEBI vide email dated February 21, 2022.
4. SEBI vide letter dated December 3, 2021 has issued an administrative warning for erroneous submission of monthly Assets Under Custody (AUC) data in the capacity of custodian to NSDL for the month ending December 2020 and January 2021 which resulted in incorrect disclosures on the websites of the Depositories and SEBI. As advised by SEBI, the communication received from SEBI and the additional controls put in place as the corrective action taken by the Bank was placed before the Board of Directors of the Bank in Board meeting held on January 22, 2022. The Board took note of the controls implemented for the AUC report and advised to follow the same diligently and the same was informed to SEBI vide email dated February 21, 2022.
5. 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.

6. 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. 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. Subsequently, SEBI vide email dated November 10, 2022 and December 27, 2022 had sought certain documents which were submitted to SEBI. Further, SEBI vide letter dated March 27, 2023 sought documents, referred in the SAT order dated January 5, 2023 addressed to SEBI and Ex-MD, which were submitted to SEBI on April 5, 2023.
7. 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.
8. 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. The Bank has submitted its response to the SCN to SEBI. Pursuant to the submission of response, personal hearing was also held with SEBI in the said matter. On June 29, 2021, after considering the detailed/additional submissions made by the Bank, SEBI had issued the Adjudication Order (AO) wherein no violation has been established in respect of the Bank and the Bank has been discharged from the said proceedings.

9. The Bank received a show cause notice dated November 21, 2022 from RBI under Sections 35, 35A, 46 and 47A of Banking Regulation Act, 1949 relating to non-compliance with RBI Know Your Customer (KYC) Directions, 2016, for one account, based on a high value fraud reported by a bank. The Bank submitted its response to RBI on December 09, 2022. RBI through letter dated January 30, 2023 informed that they have dropped the charges against the Bank and hence the matter stands closed
10. The Bank has received show cause notice dated February 17, 2023 from RBI under Sections 35, 35A, 46 and 47A of the Banking Regulation Act, 1949- Non-compliance with the statutory provisions and the Reserve Bank of India (RBI) directions observed during statutory inspections with reference to financial position at March 31, 2020 and March 31, 2021. The SCN highlights four specifically observed acts/omissions leading to stated contravention of directions issued by RBI. The Bank has submitted its response to RBI on March 10, 2023
11. Reserve Bank of India (RBI) in December 2020 issued a Show Cause Notice (SCN) for continued operations in InstaSave Salary accounts despite aggregate balances exceeding permissible limits. Subsequently, in May 2021 RBI has cautioned the Bank to be careful in future in the matter.
12. Financial Intelligence Unit – India (FIU-IND), in exercise of its powers u/s 13(2) of the Prevention of Money Laundering Act (PMLA) 2002, had imposed penalty of ₹ 1.4 million on the Bank in February 2015, for not detecting and reporting attempted suspicious transactions for the incidents concerning media sting. The Bank had filed an appeal against the said order with the Appellate Tribunal (Under the Prevention of Money Laundering Act, 2002). The Tribunal waived off the penalty and issued a warning in accordance with provisions of PMLA, 2002 in June 2017. The Tribunal's judgement was upheld by Hon'ble High Court of Delhi in September 2019 and Hon'ble Supreme Court of India in April 2021.
13. The Financial Intelligence Unit (FIU-IND) vide 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-IND 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.
14. The Directorate of Enforcement (DOE) in March 2019, issued six Show Cause Notices (SCN) 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.



For two SCNs, charges against ICICI Bank and its employee have been dropped. In rest of 4 SCNs, the Bank has filed an appeal against DOE order imposing penalty on them and their employee.

15. On October 03, 2022, ICICI Bank Limited's New York Federal Branch ("NY Branch") entered into a "Consent Order" with its federal banking supervisor, the Office of the Comptroller of the Currency ("OCC"), which requires the NY Branch to enhance certain processes in its Bank Secrecy Act/Anti-Money Laundering ("BSA/AML") program and establish and maintain an effective Sanctions Compliance program. The Consent Order did not involve any monetary penalty. The observations made by the OCC are restricted only to the NY Branch of ICICI Bank Limited ("ICICI Bank") which constitutes 0.61% of ICICI Bank's total assets as on June 30, 2022 and the Consent Order does not have a material adverse effect on its business, nor does the Consent Order restrict any of the NY Branch's existing activities, apart from requiring the corrective actions as specified under the Consent Order. The NY Branch is committed to taking all necessary and appropriate steps to address the aspects identified and implement the corrective actions as approved by the OCC.
16. The Bank had received a Show Cause Notice under section 40 of The Insurance Act, 1938 and clause 21 of The Guidelines on Licensing of Corporate agents issued vide circular no. 017/IRDAI / Circular / CA Guidelines/ 2005 Dated July 14, 2005 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 Prudential Life Company Ltd during FY2016 in violation of Insurance laws. The Bank submitted its response 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 Bank's point of view during the personal hearing with IRDAI on January 29, 2020. The Bank has not received any further communication on the same.
17. The Bank has on May 22, 2020 received a Show Cause Notice under sub clause 1 of clause II of Schedule V under Regulation 28 of IRDAI (Registration of Corporate Agents) Regulations from Insurance Regulatory and Development Authority of India (IRDAI) subsequent to its onsite inspection between June 4 - 8, 2018 with regard to CA activities performed by the Bank. The Bank has submitted its response vide e-mail dated June 29, 2020. The Bank has received final order dated July 27, 2022 based on the reply and submissions made during hearing held on May 13, 2022. The order comprised of advisories & direction and no penalty was imposed.
18. The Reserve Bank of India has, by an order dated May 03, 2021, imposed a monetary penalty of Rs. 30 million 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 HTM category to 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. The Bank has paid the penalty on May 14, 2021.

19. 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 Rs. 3 million 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 Rs. 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 effective from November 2021. The Bank has paid the penalty on December 23, 2021.

- 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.**

Details as specified in para 2.1 and 2.2 above shall 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 was approved by the Directors of ICICI Prudential Trust Limited on February 25, 2019. The Trustees have ensured that ICICI Prudential Global Advantage Fund (FOF) approved by them is a new product offered by ICICI Prudential Mutual Fund and is not a minor modification of the existing Scheme/Fund/Product.

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

**Sd/-**  
**Nimesh Shah**  
**Managing Director**

**Place: Mumbai**

**Date : October 23, 2023**

### 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 463-464, 1st & 2nd Floor, Sector - 35C	Chandigarh	160022
	ICICI Prudential Asset Management Company Ltd. Shop No. 10, 11 & 12, Ground Floor, Raheja Towers, Jail Road	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	Shop No 2,3,4and5 ,Madhav Arcade,-Opp Garden, Nr RMC Commissioner, Bunglow,-Ram Krishna Nagar Main 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
	Unit No. 129, First Floor, Narayan Empire, Anand - Vidhyanagar 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	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	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	Ambala	133001

	B.D.High School, 3 Cross Road,Ambala Cantt.,	Cantt	
	ICICI Prudential Asset Management company Limited, 510-513, ward no.8, 1st floor, Above Federal Bank, opp. Bhatak Chowk, G T Road, Panipat	Panipat	132103
Himachal Pradesh	Unit No. 21, First Floor, The Mall Road	Shimla	171001
Karnataka	Ground Floor, Lakshmi Arcade, No: 298/1, 17th Cross 2nd Main Road, Sampige Road, Malleswaram	Bangalore	560003
	ICICI Prudential AMC Ltd. No. 311/7, Ground Floor 9th Main, 5th Block, Jayanagar	Bangalore	560041
	Phoenix Pinnacle, First Floor Unit 101 -104, No 46 Ulsoor Road	Bangalore	560042
	Ground Floor, No: 644, 6th Block, 17th Main, 100 ft Road, Near Sony world signal, 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	Mumbai	400077

	Railway Station, Ghatkopar East		
	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
	Shop No 1,2,3, Ground Floor of Cross wind, City Survey no 597, Mauza - Ambazari, North Ambazari Road, Gandhi Nagar	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	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	Mumbai	421301
	ICICI Prudential Asset Management Company Limited, Ground Floor, 301, Pai Mansion, 5, Padma Nagar, Ramachandra Lane, Evershine Nagar, Malad West	Mumbai	400064
	Ground Floor, Pride Coronet, Beside BATA Showroom, Baner	Pune	411045
	Office no. 102, First Floor, Sai Kiran Apartments, Plot no 217, 11th Road, Central Avenue, chembur	Mumbai	400 071
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
	Unit No. 3504 to 3509, 2nd Floor, Chawari Bazar	Delhi	110 006
	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, B23, Ground Floor,	New Delhi	110058

	community Center, Janak Puri		
Orissa	ICICI Prudential Asset Management Company Ltd., Plot No – 381, Khata – 84, MZ Kharvel Nagar, Near Ram Mandir, Dist – Khurda, Bhubaneswar, Odisha	Bhubhaneshwar	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	600083
	Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram	Coimbatore	641002
	Door No.24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai	Chennai	600047
Telanga	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	208001
	Regency Plaza, Ground and First Floor, 5 Park Road.	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
	Plot 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	248001
West Bengal	Room No 208, 2 <sup>nd</sup> Floor, Oswal Chambers, 2,	Kolkata	700001

Church Lane, Ground Floor, Apeejay House, Block A, 3rd Floor, Apeejay House, Block A, 15 Park Street, Kolkata, West Bengal	Kolkata	700 016
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, CityCentre	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

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17.	<a href="mailto:TrxnMumbai@icicipruamc.com">TrxnMumbai@icicipruamc.com</a>
18.	<a href="mailto:TrxnNRI@icicipruamc.com">TrxnNRI@icicipruamc.com</a>
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- (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. MF Central can be accessed using <https://mfcentral.com/> and a Mobile App which will be launched in future. Any registered user of MF Central, requiring submission of physical document as per the requirements of MF Central, 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: Nibedita, 1st Floor, JB Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura (West), Pin – 799 001. • 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 Lal 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: AGVR Arcade, 2nd Floor, Plot No. 37 (Part), Layout No. 466/79, Near Canara Bank, Sangamesh Nagar, Andhra Pradesh, Pin code - 515001 • 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 • KH. No. 183/2G, opposite Hotel Blue Diamond, T.P. Nagar, Korba, Chhatisgarh – 495677 • Ward No. 5, Basantapur More, PO Arambag, Hoogly, Arambagh 712 601, West Bengal • House No. 18B, 1st 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: 501-503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar, Gujarat, Pin code – 364 001. • 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: Basement, Building Name: - Talk of the Town, 399 G T Road, Burdwan, West Bengal, - 713 101 • 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-130301 • 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: st 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  
 • CAMS Service Centre Office Number 112, 1st Floor, Mahatta Tower, B Block Community  
 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: LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121 002 • Gaya: C/o  
 Sri Vishwanath Kunj, Ground Floort, 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:  
 camnbrd@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, Kudasana, 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.: 14-3-178/1B/A/1,  
 Near Hanuman Temple, Balaji Nagar, Bhoothpur Road, Mahbubnagar, Telangana - 509  
 001 • 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 1st 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 • Kashipura: 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 • Shop No. 1128, First Floor, 3rd Line, Sri Bapuji Market Complex, Ongole, Andhra Pradesh, Pin code - 523 001 • 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 • Mangaluru: 14-6-674/15(1), Shop No - UG11-2 Maximus Complex, Light House Hill Road, Mangaluru - 575001, 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: Rajabahdur 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 • Muzzafarpur: 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, Kalluveettil 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: Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001, Andhra Pradesh. • New Delhi: Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110 034 • 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: Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector - 18, Noida – 201 301 • 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 Baruvvari 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, Blg. 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 - 2, Solaris Royce, - Opp Old RTO, Besides AGS Eyes Hospital, Athwagate, Surat - 395007 • 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, Thiruvalla 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: TC No: 22/902, 1st - Floor “BLOSSOM” Bldg, Opp. NSS Karayogam, Sasthamangalam Village P.O, Trivandrum – 695 010, Kerala., 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: Door No. 86, BA Complex, 1st Floor, Shop No. 3, Anna Salai (Officer Line), Tollgate, Vellore, Tamilnadu - 632 001. • 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. • CAMS Service Center, Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation) Shivaji Chowk, Kalyan (W) - 421 301.

#### **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, IInd 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: Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga - 142001, 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 Vidyalyaya 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. • PID No. 88268, 2nd Floor, 2nd Cross, M G Road, Tumkur, Karnataka, Pin-572 101.

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)