


SCHEME INFORMATION DOCUMENT

ICICI PRUDENTIAL REGULAR GOLD SAVINGS FUND (FOF)

(An open ended fund of funds scheme investing in ICICI Prudential Gold ETF)

This Product is suitable for investors who are seeking*:	Riskometer#
<ul style="list-style-type: none"> Long term wealth creation solution A fund of funds scheme with the primary objective to generate returns by investing in units of ICICI Prudential Gold ETF. 	 <p style="text-align: center; font-size: small;">Investors understand that their principal will be at Moderately High Risk</p>
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

**Continuous offer for units at NAV based prices.
Face value of units of the Scheme is Rs. 10 per unit**

#It may be noted that risk-o-meter specified above is based on the scheme's monthly portfolio as on March 31, 2021. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis.

Name of Mutual Fund: ICICI Prudential Mutual Fund

INVESTMENT MANAGER

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

Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12 th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001 www.icicipruamc.com	Corporate Office: One BKC ,13th Floor, Bandra Kurla Complex, Mumbai - 400051	Central Service Office: 2 nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400 063 website:www.icicipruamc.com, email id: enquiry@icicipruamc.com
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Trustee: ICICI Prudential Trust Limited

Corporate Identity Number: U74899DL1993PLC054134

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001

The particulars of ICICI Prudential Regular Gold Savings 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 (SID).

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.

SAI is incorporated by reference (is legally a part of the SID). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

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

This Scheme Information Document is dated April 30, 2021.

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ABBREVIATIONS

Abbreviations	Particulars
AMC	Asset Management Company or Investment Manager
AMFI	Association of Mutual Fund in India
AML	Anti Money Laundering
CAMS	Computer Age Management Services Limited
CDSL	Central Depository Services (India) Limited
TREPS	Tri Party Repo
NAV	Net Asset Value
NRI	Non-Resident Indian
SID	Scheme Information Document
RBI	Reserve Bank of India
SEBI or the Board	Securities and Exchange Board of India
The Fund or The Mutual Fund	ICICI Prudential Mutual Fund
The Trustee	ICICI Prudential Trust Limited
ICICI Bank	ICICI Bank Limited
IMA	Investment Management Agreement
The Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
The Scheme	ICICI Prudential Regular Gold Savings Fund (FOF)
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

INTERPRETATION

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

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

HIGHLIGHTS/SUMMARY OF THE SCHEME

Name of the Scheme	ICICI Prudential REGULAR GOLD SAVINGS FUND (FOF)
Type of the Scheme	An open ended fund of funds scheme investing in ICICI Prudential Gold ETF
Investment Objective	<p>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 (IPru Gold ETF).</p> <p>The investments into underlying funds under the Scheme would, <i>inter alia</i>, be governed by:</p> <ul style="list-style-type: none"> - The investment management style of such scheme - The tolerance and the risk profile of such schemes - The asset allocation (such as equity or debt) of such Schemes <p>However, there can be no assurance that the investment objective of the Scheme will be realized.</p>
Liquidity	<p>Being an open-ended Scheme, units may be redeemed on every business day at NAV based prices. The Fund will, under normal circumstances, endeavour to dispatch redemption cheques, within 3 business days from the date of acceptance of the redemption request at any of the Customer Service Centers of ICICI Prudential Asset Management Company Limited (the AMC). This service standard will apply only at the centers where RBI handles clearing directly and is able to transfer funds from Mumbai on the same day value basis. In respect of all non-RBI centers, for redemption payments, AMC will take additional day(s), not exceeding 3 Business Days that would essentially be linked to the time taken by banks to clear funds at such non RBI centers. As per the regulations, the Fund shall dispatch redemption proceeds within 10 working days of receiving the redemption request.</p> <p>Investors who hold units in any of the open-ended schemes of the ICICI Prudential Mutual Fund (the Fund) may switch all or part of their holdings to the Scheme on an ongoing basis.</p>
Benchmark	<p>The Scheme's performance is benchmarked against the domestic price of gold.</p> <p>The Trustees reserve the right to change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.</p>

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TRANSPARENCY/ DISCLOSURE:	NAV	<p>The NAV will be calculated and disclosed at the close of every Business Day. The AMC shall prominently disclose the NAV of all schemes under a separate head on the AMC's website and on the website of AMFI. NAV will be determined on every Business Day except in special circumstances. NAV of the Scheme shall be made available at all Customer Service Centres of the AMC.</p> <p>AMC shall update the NAV on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and AMC website (www.icicipruamc.com) by 10.00 am of following business day. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p> <p>The AMC shall disclose portfolio of the scheme (along with ISIN) as on the last day of the month / half-year on AMC's website i.e. www.icicipruamc.com and on the website of AMFI within 10 days from the close of each month / half-year respectively.</p> <p>The AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the scheme's portfolio on the AMC's website and on the website of AMFI.</p> <p>The 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 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.</p> <p>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>
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<p>LOADS:</p> <div style="border: 1px solid black; width: 40px; height: 20px; margin: 10px auto; text-align: center;">16</div>	<p>Entry Load: Not Applicable.</p> <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund.</p> <p>Exit Load:</p> <p>If the amount sought to be redeemed or switched out is invested for a period upto 15 days from the date of allotment - 1% of the applicable Net Asset Value;</p> <p>If the amount sought to be redeemed or switched out is invested for a period more than 15 days from the date of allotment – Nil</p> <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>MINIMUM APPLICATION AMOUNT, INCLUDING SWITCHES</p>	<p>Rs.100 and in multiples of Re. 1 thereafter</p>
<p>MINIMUM ADDITIONAL AMOUNT, INCLUDING SWITCHES</p>	<p>Rs.100 and in multiples of Re. 1 thereafter</p>
<p>MINIMUM REDEMPTION AMOUNT</p>	<p>Any amount</p>

PLANS/OPTIONS:	Plans	ICICI Prudential Regular Gold Savings Fund (FOF) – Direct Plan and ICICI Prudential Regular Gold Savings Fund (FOF)
	Default Plan (if no plan selected)	a) If broker code is not mentioned the application will be processed under ICICI Prudential Regular Gold Savings Fund (FOF)- Direct Plan b) If broker code is mentioned the application will be processed under ICICI Prudential Regular Gold Savings Fund (FOF)
	Default Plan (in certain circumstances)	<ul style="list-style-type: none"> If ICICI Prudential Regular Gold Savings Fund (FOF)- Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Regular Gold Savings Fund (FOF) - Direct Plan. If ICICI Prudential Regular Gold Savings Fund (FOF) is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Regular Gold Savings Fund (FOF)- Direct Plan.
	Options/ sub-options	Growth Option and IDCW Option with IDCW Payout and IDCW Reinvestment sub-option
	Default Option	Growth Option
<p>In case neither distributor code is mentioned nor 'ICICI Prudential Regular Gold Savings Fund (FOF) - Direct Plan' is selected in the application form, the application will be processed under the 'ICICI Prudential Regular Gold Savings Fund (FOF)- Direct Plan'.</p> <p>All the plans/options under the Scheme shall have a common portfolio.</p> <p>In case of IDCW reinvestment option, the dividend would be reinvested in the same Scheme/Plan by issuing additional Units of the Scheme at the prevailing ex-dividend Net Asset Value per Unit on the record date. There shall be no exit load on the redemption of units allotted as a result of such reinvestment of dividend.</p> <p>The Trustee reserves the right to declare dividends under the IDCW option of the Scheme. It should, however, be noted that actual distribution of dividends and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus. Pursuant to the payment of the dividend, the NAV of the Scheme will fall to the extent of the dividend payout and the statutory levy, if any.</p>		

	The Trustee may, at a later date, decide to introduce any other options, under the Scheme, as is considered necessary.
SIP Amount	<p>Daily, Weekly, Fortnightly and Monthly SIP[§]: Rs. 100/- (plus in multiple of Re. 1/-) Minimum installments: 6</p> <p>Quarterly SIP[§]: Rs. 5,000/- (plus in multiple of Re. 1/-) Minimum installments - 4</p> <p>[§] The applicability of the minimum amount of installment mentioned is at the time of registration only.</p> <p>Please refer to the section 'UNITS AND OFFER' for more details.</p>
SWP	<p>Available</p> <p>Please refer to the section 'UNITS AND OFFER' for more details.</p>
Systematic Transfer Plan (STP)/ Value STP/ Flex STP	<p>Available</p> <p>Please refer to the section 'UNITS AND OFFER' for more details.</p>

I. INTRODUCTION

A. RISK FACTORS

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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/AMC/Mutual Fund and their associates is not indicative of the future performance of the Scheme.
- ICICI Prudential Regular Gold Savings Fund (FOF) is the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the contribution of an amount of Rs. 22.2 lacs collectively made by them towards setting up the Fund and such other accretions and additions to the corpus set up by the Sponsors.
- Investors in the Scheme are not being offered any guaranteed/indicated returns.
- In the event of receipt of inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio, there may be delays in the redemption of Units.
- The liquidity of the Scheme's investments is inherently restricted by trading volumes of the units of the underlying scheme in which it invests.
- 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 schemes. The various factors which impact the NAVs of the units of the Scheme and the value of scheme investments include but are not limited to fluctuations in the securities 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. and securities investments are subject to market risks and there is 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 capital market, in particular, level of interest rates, various markets related factors and trading volumes, settlement periods and transfer procedures.
- 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".
- Different types of securities in which the Scheme would invest as given in the SID carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern.

Scheme Specific Risk Factors:

- Investors may please note that they will be bearing the expenses of the relevant fund of fund Scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment.

- The changes in the asset allocation may result in high transaction costs.
- The Scheme would invest in ICICI Prudential Gold ETF (IPru Gold ETF). Accordingly, the NAV of the Scheme will react to Gold price movements and as IPru Gold ETF is listed on stock exchange, the Scheme NAV would also react to general stock market fluctuations.
- The investible surplus could remain idle before it can be suitably invested and could lead to underperformance. Similarly, to avoid liquidity shortfall at the time of redemption and dividend, the Scheme could maintain some cash in the Scheme which could lead to underperformance vis-à-vis gold prices.
- The NAV of the Scheme to the extent invested in Debt and Money market securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- Trading in listed IPru Gold ETF may be halted because of market conditions or for reasons that in view of Exchange Authorities or SEBI, trading is not advisable. In addition, trading is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of the market necessary to maintain the listing of IPru Gold ETF will continue to be met or will remain unchanged. IPru Gold ETF may suffer liquidity risk from domestic as well as international market.
- The units of the underlying scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that IPru Gold ETF can be created and redeemed in creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.
- The factors that may affect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and Foreign exchange rates, Interest rates, Inflation trends, trading in gold as commodity, legal restrictions on the movement/trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to/from India, trends and restrictions on import/export of gold jewellery in and out of India, etc.
- Any changes in trading regulations by the Stock Exchange(s) or SEBI may affect the ability of market maker of the underlying scheme to arbitrage, resulting into wider premium/discount to NAV. This could lead to fund underperformance vis-à-vis gold prices.
- The returns from underlying schemes in which the Scheme invests may under perform returns from the various general securities markets or different asset classes other than gold. Different types of securities tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
- The Scheme may be affected by a general price decline in the gold prices. The Scheme ultimately invests in gold as an asset class regardless of such investment merit.
- An investment in the Scheme may be adversely affected by competition from other methods of investing in gold.
- The Trustee, in the general interest of the unit holders of the Scheme offered under this Document and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.
- For the valuation of underlying scheme, indirect taxes like customs duty, GST, etc would also be considered. Hence, any change in the rates of indirect taxation would affect the valuation of underlying fund(s) units and hence the Fund of Funds scheme's units.
- The Fund of funds may also invest in money market instruments, bonds & other debt securities or Liquid/Debt Funds as permitted under the Regulations which are subject to price, credit and interest rate risk. Trading volumes and settlement periods and transfer procedures may restrict liquidity in debt investments.

- The Scheme's endeavor is to get cash on redemptions from underlying scheme. However, in case the underlying scheme is unable to sell for any reason, and delivers physical gold there could be delay in payment of redemptions proceeds pending such realization.
- Time lag in realization of cheque/ DD and as a result investment/deployment of investible surplus will be done basis the realization in scheme account for which the performance of scheme may vary from that of benchmark.
- The Scheme will subscribe according to the value equivalent to unit creation size as applicable for the underlying scheme. When subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to gold returns profile.
- 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 scheme.
- While it would be the endeavour of the Fund Manager of the Fund of Funds scheme(s) to invest in the target scheme in a manner, which will seek to maximize returns, the performance of the underlying fund may vary which may lead to the returns of the Fund of Funds being adversely impacted. Again any change in the fundamental attributes or the investments policies of the underlying scheme could affect the performance of the Scheme.
- The Scheme specific risk factors of the underlying scheme become applicable to the fund of funds as well. 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 Fund scheme that they invest in. Copies of the SID pertaining to the Scheme of the Fund, which disclose the relevant risk factors, are available at the Customer Service Centres or may be accessed at www.icicpruamc.com.
- A Fund Manager managing the Scheme may also be the Fund Manager for any underlying scheme.
- The tax benefits available under the Scheme are as available under the present taxation laws. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the investors and the Unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unitholder is advised to consult his/her own professional tax advisor.

Risk factors pertaining to investment in Fixed Income Securities

- Market Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Liquidity Risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.
- Credit Risk:** Investments in 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.

- d. **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.
- e. **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.
- f. **Settlement risk:** The inability of the underlying Scheme to make intended securities purchases due to settlement problems could cause the underlying Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the underlying Schemes' portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the underlying Schemes' portfolio.
- g. **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.
- h. **Risks associated with investment in unlisted securities:** Except for any security of an associate or group company, the underlying scheme has the power to invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the underlying Scheme will realise their investments in unlisted securities at a fair value.
- i. 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.
- j. The AMC may, considering the overall level of risk of the portfolio, invest in lower rated 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.
- k. 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.

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

The scheme may also invest in Units of Liquid / Debt funds which are subject to risks as stated above.

• **Risks associated with investing in TREPSs/ Government Securities:**

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.”

• **Risk associated with investment in ICICI Prudential Gold ETF (IPru Gold ETF/ underlying scheme):**

- a. IPru Gold ETF would invest in Gold and Gold-linked instrument(s). Accordingly, the NAV of the underlying Scheme will react to Gold price movements. Units of the underlying scheme are proposed to be listed on a stock exchange; hence the market prices of the units would also react to general stock market fluctuations.
- b. Although units of underlying scheme are proposed to be listed on an exchange, there can be no assurance that an active secondary market will develop or be maintained. Prices of units, which are proposed to be listed and traded, could be impacted by thin liquidity in the secondary market as these funds may not be actively traded.
- c. **Risk of passive investment:** The underlying scheme is not actively managed. The underlying scheme may be affected by a general price decline in the gold prices. The underlying scheme ultimately invests in gold as an asset class regardless of such investment merit. The AMC does not attempt to take defensive positions in declining markets.
- d. **Tracking error risk:** The performance of the underlying scheme may not be commensurate with the performance of the benchmark on any given day or over any given period. Such variation, referred to as tracking error may impact the performance of the underlying scheme. However, the Investment Manager would monitor the tracking error of the underlying scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Investible surplus remaining idle increases the tracking error and hence acts as a risk factor.
- e. Trading in units of underlying scheme on the exchange may be halted because of market conditions or for reasons that in view of exchange authorities or SEBI, trading in units of the underlying scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of exchange necessary to maintain the listing of the units will continue to be met or will remain unchanged.
- f. The units may trade above or below their NAV. The NAV of the underlying scheme will fluctuate with changes in the market value of holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that units can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.
- g. Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/ discount to NAV.
- h. The returns from physical gold in which the underlying scheme invests may under-perform returns from the various general securities markets or different asset classes other than gold. Different types of securities tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
- i. Gold Exchange Traded Fund is relatively new product and their value could decrease if unanticipated operational or trading problems arise.
- j. There is no Exchange for physical gold in India. The underlying scheme may have to buy or sell gold from the open market, which may lead to counter party risks for the Scheme for trading and settlement.
- k. An investment in the underlying scheme may be adversely affected by competition from other methods of investing in gold.

- l. The Trustee, in the general interest of the unit holders of the underlying scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.
- m. For the valuation of units, indirect taxes like customs duty, GST etc. would also be considered. Hence, any change in the rates of indirect taxation would affect the valuation of units of the underlying scheme.
- n. The underlying scheme may also invest in gold related instruments, money market instruments, bonds & other debt securities as permitted under the Regulations which are subject to price, credit and interest rate risk. Trading volumes and settlement periods and transfer procedures may restrict liquidity in debt investments.

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

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

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

Portfolio Concentration Risk

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

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

The Scheme would not be investing in derivatives.

• **Risks associated with Investing in Securitised Debt**

The Scheme shall not invest in securitised debt.

• **Risks associated with Short Selling and Securities Lending.**

The Scheme will not do any Short Selling and Securities Lending activity.

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

The Scheme will not have any exposure in ADR/GDR and foreign securities. However, the Scheme may invest in units of the overseas Gold linked fund by publishing an addendum to this effect.

- **Risk Mitigation Strategies:**

Risk Mitigation measures for portfolio volatility

Gold ETFs being passively managed carry lesser risk compared to active management. The underlying ETF scheme(s) where the fund intends to invest follow the underlying price of gold and therefore the level of portfolio volatility would be same as that of the underlying gold price. The fund manager would also endeavour to keep minimal cash levels to keep performance deviation from the underlying ETF's to minimal.

Risk mitigation measures for managing liquidity

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

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

1. **Delay in the purchase or sale of gold due to**

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

Risk Mitigation:

- a. Gold is a fairly liquid asset and hence in normal circumstances would be available for purchase and sale at all points of time.
 - b. The AMC has a robust process of retrieving speedily the daily collections at various RTA locations. The RTA has been advised to bank cheques as expeditiously as possible. The AMC tracks the daily cash flows and the Fund Managers towards prompt deployment, subject to market conditions.
 - c. Even if the collections reported on a day are less than the minimum lot size, the AMC can procure the required quantity through open market purchases. The AMCs generally appoint Authorised Participants under the Gold ETF scheme to ensure liquidity in the market place for the ETF units.
2. The Scheme may buy or sell the gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.

Risk Mitigation:

Investment is based on the judgment of the Fund Manager, and he would work towards furtherance of the unitholders interest.

3. The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.

Risk Mitigation:

Units procured through exchanges have an auction process inbuilt into them, and hence the aforesaid risk is automatically mitigated.

Even for lot size purchases, the AMC deals with multiple reputed banks/authorized participants whereby the probability of default in trades are remote.

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

Risk Mitigation:

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

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

Risk Mitigation:

These deals are done at best possible prices available at the time of investments. Distortions, if any would automatically get corrected over periods of time.

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

Risk Mitigation:

The Fund seeks to keep it to the minimal to reduce the impact of the tracking error. The AMC will endeavor to keep the tracking error as low as possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. However this may vary when the markets are very volatile.

7. Delay in receipt of subscription/SIP inflows

Risk Mitigation:

The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by ICICI Prudential Mutual Fund. The subscription/redemption request will also be reported and used as a basis for planning investments in IPru Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.

8. Availability of Gold bars for creation of units of IPru Gold ETF

Risk Mitigation:

The Mutual Fund appoints leading bullion banks to make gold bars available for creation of underlying scheme and that in turn will help minimize tracking error.

9. Funds flows in Gold Saving funds of value lesser than Creation lot size of IPru Gold ETF

Risk Mitigation:

For small amounts of inflows/outflows which are less than the creation size of IPru Gold ETF, the FOF scheme will buy/sell IPru Gold ETF units directly on the stock exchange without waiting for additional subscription redemption to minimize tracking error.

10. The trade execution prices for IPru Gold ETF may be different from NAV of IPru Gold ETF.

Risk Mitigation:

The execution price of IPru Gold ETF will be a factor of demand/supply on the stock exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error.

- **Risk management strategies**

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in the underlying scheme and debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

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

Risk & Description specific to Gold	Risk mitigants / management strategy
Price risk: Fluctuations in the price of Gold	Price risk is inherent to a gold scheme. Being a passively managed scheme, it will invest in the underlying scheme.
Liquidity risk: Inability to buy / sell appropriate quantity of IPru Gold ETF units	<p>For small amounts of inflows/outflows which are less than the creation size of IPru Gold ETF, the FOF scheme will buy/sell IPru Gold ETF units directly on the stock exchange without waiting for additional subscription redemption to minimize tracking error.</p> <p>The underlying scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements. The underlying scheme has to sell gold only to bullion bankers / traders who are authorized to buy gold. Though, there are adequate numbers of players (commercial or bullion bankers) to whom the underlying scheme can sell gold, the underlying scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses. The Trustee, in general interest of the Unit holders of the underlying scheme offered under its Scheme Information Document and keeping in view of the unforeseen circumstances / unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day.</p>
Risk & Description specific to Debt	Risk mitigants / management strategy
<p><u>Market Risk</u> As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.</p>	In a rising interest rates scenario the Scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent.
<p><u>Liquidity or Marketability Risk</u> This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).</p>	<p>The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.</p> <p>The fund will however, endeavor to minimise liquidity risk by investing in securities having a relatively liquid market.</p>

<p><u>Credit Risk</u> 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's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.</p>
<p><u>Reinvestment Risk</u> 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.</p>	<p>Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.</p>

Taxation Provisions:

Repurchase of IPru Gold ETF by the Fund or sale of IPru Gold ETF by the investor on the Stock Exchange may attract short or long term capital gain tax depending upon the holding period of the Units. The tax benefits described in this SID are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment or redemption in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each investor is advised to consult his / her own professional tax advisor.

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 endeavour 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 15th day of the notice period. The Fund 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 the 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 SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2019/155 dated December 16, 2019. The AMC is also providing investment management services to Alternative Investment Funds registered under SEBI (Alternative Investment Funds) Regulations, 2012. Further, the AMC shall also provide investment management services, including dealing services to Offshore funds from India in accordance with Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. The AMC 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).

D. DEFINITIONS –

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

Asset Management Company or AMC or Investment Manager	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.
Applicable NAV for purchase (including switch in)	<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> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. • Irrespective of the time of receipt of application, where the

	<p>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, Value STP, Capital Appreciation STP, IDCW Transfer, Trigger etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of dividend etc.</p>
Applicable NAV for redemption (including switch out)	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. 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.
Business Day	A day other than (1) Saturday and Sunday or (2) a day on which the Stock Exchange, Mumbai and National Stock Exchange are closed whether or not the Banks in Mumbai are open, or (3) a day on which the Banks in Mumbai or RBI are closed, or (4) a day on which there is no Bank clearing/settlement of securities or (5) a day on which the Sale and Redemption of Units is suspended by the Trustee/AMC or (6) a day on which the underlying Gold-linked fund(s) have a non-business day. However, the trustees reserve the right to declare any day as a business day or otherwise at any of its locations at its sole-discretion.
Custodian	HDFC Bank Limited, Mumbai, acting as Custodian to the Scheme, or any other custodian who is approved by the Trustee and has been granted registration by SEBI under the Securities and Exchange Board of India (Custodian of Securities) Regulations, 1996 as amended from time to time.
Cut Off time	3:00 p.m.
Fund of Funds scheme	"Fund of funds scheme" means a mutual fund scheme that invests primarily in underlying schemes of the same mutual fund or other mutual funds.
Foreign Portfolio Investor	"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.
ICICI Bank	ICICI Bank Limited
ICICI Prudential Regular Gold Savings Fund (FOF) / The Scheme / FOF	ICICI Prudential Regular Gold Savings Fund (FOF) and the Plans/options offered thereunder referred to as the Scheme. The Scheme is a "Fund of funds" scheme that invests primarily in underlying schemes of the mutual fund(s).
ICICI Prudential Gold ETF (IPru Gold ETF/ underlying scheme/ Gold ETF)/Gold Exchange Traded Fund	ICICI Prudential Gold ETF and the options offered in the Scheme. The Scheme is a "Open ended exchange traded Fund" that invests primarily in gold.
Investment Management Agreement	The Agreement dated September 3, 1993 entered into between ICICI Prudential Trust Limited and ICICI Prudential Asset Management Company Limited as amended from time to time.
Money Market Instruments	Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India from time to time.
NAV	Net Asset Value of the Units of the Scheme and Plans/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.
NRI	Non-Resident Indian.
Scheme Information Document (SID)	This document issued by ICICI Prudential Mutual Fund, offering Units of ICICI Prudential Regular Gold Savings Fund (FOF).
Person	Person means any resident or non-resident natural or juridical person.
PIOs	Persons of Indian Origin.
Prudential	Prudential 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.
RBI	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time.
R & T Agent/ Registrar/RTA	Registrar and Transfer Agent: 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.
Retail investors (for the	In line with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/42

purpose of TER)	dated March 25, 2019, retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction
Risk –o –meter	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.
SEBI	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992, as amended from time to time.
Sponsors	ICICI Bank & Prudential plc (through its wholly owned subsidiary namely Prudential Corporation Holdings Ltd)
The Fund or Mutual Fund	ICICI Prudential Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882. The Fund is registered with SEBI vide Registration No.MF/003/93/6 dated October 12, 1993 as ICICI Mutual Fund and has obtained approval from SEBI for change in name to ICICI Prudential Mutual Fund vide SEBI's letter dated April 16, 1998.
The Trustee	ICICI Prudential Trust Limited, a company set up under the Companies Act, 1956, and approved by SEBI to act as the Trustee for the schemes of ICICI Prudential Mutual Fund
The Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time.
Trust Deed	The Trust Deed dated August 25, 1993 establishing ICICI Mutual Fund, as amended from time to time.
Trust Fund	Amounts settled/contributed by the Sponsors towards the corpus of the ICICI Prudential Mutual Fund and additions/accretions thereto.
Tracking Error	<p>"Tracking Error" is defined as the standard deviation of the difference between daily returns of the index and the NAV of the Scheme. The performance of the Scheme may not be commensurate with the performance of the underlying index on any given day or over any given period. Such variations are commonly referred to as the tracking error.</p> <p>To know more, refer section 'Tracking Error'</p>
Underlying schemes	The schemes of the Mutual Funds in which the corpus of ICICI Prudential Regular Gold Savings Fund (FOF), a "Fund of funds scheme"- will be primarily invested.
Unit(s)	The interest of an investor, which consists of, one undivided share in the Net Assets of the Scheme and or the options thereunder.
Unit-holder	A holder of Units in the Scheme of ICICI Prudential Regular Gold Savings Fund (FOF) as contained in this Scheme Information Document.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

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

Place : Mumbai
Date : April 30, 2021

Sd/-
Rakesh Shetty
Compliance Officer

Note: The Due Diligence Certificate dated April 30, 2021 as stated above was submitted to SEBI.

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An open ended fund of funds scheme investing in ICICI Prudential Gold ETF

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

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:

- The investment management style of such scheme
- The tolerance and the risk profile of such schemes
- The asset allocation (such as equity or debt) of such schemes.

However, there can be no assurance that the investment objectives of the Scheme will be realized.

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	High/Medium/ Low
Units of ICICI Prudential Gold ETF	100%	95%	Low
Debt & Money Market Instruments (including cash & cash equivalent and Liquid/Debt Funds).	5%	0%	Low

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

The deviation from the underlying ETF may occur mainly on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

The above percentages would be adhered to at the point of investment in the underlying schemes. Further, subject to the asset allocation pattern stated above, the maximum asset allocation to the 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 composition/asset allocation pattern under the Scheme undergo changes within the permitted band as indicated above or for short term and defensive considerations with a view to protect the interest of the unitholders on a temporary basis. The investors/unitholders can ascertain details of asset allocation of the Scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the Scheme as on the given day.

The investment portfolio of the Scheme would reflect low volatility in the units of the underlying schemes having asset allocations in gold and in debt and money market investments.

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.

Change in Investment Pattern

Subject to the regulations, the asset allocation pattern indicated may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. However there could be a variance in the asset allocation on account of receipt of cash flows, which on an average takes 5 business days to clear given the existing operational procedure. Where the portfolio is not rebalanced within 5 days, justification for the same shall be placed before the investment committee and reasons for the same shall be recorded in writing. The investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

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?

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

- 1) In the Units of ICICI Prudential Gold ETF registered with SEBI and/or permitted by SEBI.
- 2) Money market instruments permitted by SEBI/RBI, having maturities of up to one year, in call money market or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
- 3) All types of debt securities which suits the investment objective of the Scheme.

As per the SEBI guidelines, a Fund of funds scheme shall not invest in any other fund of funds scheme.

The units of the schemes of the Mutual Funds or other securities where the Scheme proposes to invest could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The units may be acquired through subscription to the units during the New Fund Offerings (NFOs) of the schemes or by subscriptions on on-going basis in case of open - ended schemes. The Scheme may also enter into repurchase and reverse repurchases obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

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.

E. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme would endeavor to provide investment returns linked to the underlying scheme. The Scheme intends to achieve its investment objective by investing in ICICI Prudential Gold ETF and Debt & Money Market Instruments. The AMC shall endeavor that the returns of ICICI Prudential Regular Gold Savings Fund (FOF) will replicate the returns generated by ICICI Prudential Gold ETF and is not expected to deviate more than 2% on an annualized basis, net of recurring expenses in the Scheme. The deviation from the underlying ETF may occur mainly on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

The Scheme will invest in ICICI Prudential Gold ETF directly or through secondary market.

The table shows below the impact that could happen on fund performance as a result of delay in receipt of funds and consequent investments in ICICI Prudential Gold ETF over previous six months ending on March 31, 2021.

Percentage difference in NAVs between 'n' days	2 days	3 days	4 days	5 days	6 days	7 days
Minimum	-3.22	-4.16	-4.33	-4.60	-4.11	-4.74
Maximum	2.33	2.47	2.86	3.16	3.32	3.85
Average	-0.19	-0.19	-0.20	-0.26	-0.38	-0.41

The assumption is that entire corpus is delayed by the no. of days tabulated above. But in reality, since the daily subscription may not be material to the total corpus of the fund the impact would not be material. Moreover subscriptions over periods of time would normally be expected to iron out the deviations.

F. COMPARISON BETWEEN THE SCHEMES

How the Scheme is different from the existing fund of funds or Gold exchange traded fund (Gold ETF) or Schemes of ICICI Prudential Mutual Fund?

In our basket of existing fund of funds schemes, the Fund has 10 fund of funds like. The Fund also has ICICI Prudential Gold ETF (IPru Gold ETF). However, the Fund does not have any other scheme which is an open ended fund of funds scheme investing only in Gold exchange traded fund.

The Scheme is different from the existing Fund of Funds scheme and ICICI Prudential Gold ETF of ICICI Prudential Mutual Fund:

- Being fund of funds scheme investing in IPru Gold ETF, it is different from existing Fund of Funds scheme, which invests in Equity funds, Debt funds apart from Gold ETFs and/or International scheme.
- The Scheme is different from existing IPru Gold ETF due to following reasons:
 - The Scheme primarily invests in IPru Gold ETF whereas IPru Gold ETF directly invests in Gold.
 - The Scheme is not proposed to be listed on stock exchange and hence it facilitates the investment by investors across India who do not have demat account, to invest in this fund through physical mode. IPru Gold ETF is listed on stock exchange.

- Investor can buy and sell units of the Scheme on any business days directly with the Fund whereas in case of IPru Gold ETF, buying and selling of units, other than in creation unit size, is on stock exchange.
- Investors can invest in the Scheme in a systematic manner on a regular basis, through Systematic Investment Plan.

Systematic Investment Plan (SIP) is long term disciplined investment technique where investment can be made of fixed sum of money on a monthly or quarterly basis in a Scheme at the prevailing NAV. This allows saving and investing regularly.

This investment technique enables following benefits:

- **Small, regular investments:** A simple way to enter the market by investing small amounts. Small but regular investments go a long way in creating wealth over time.
 - **Rupee cost averaging:** Fewer units during rising markets and more units during falling markets, thereby reduces the average cost per unit.
 - **No need for 'timing the markets':** No need to select the right time and quantity to buy and sell as timing the market is time consuming and risky. It eliminates the need to actively track the markets.
 - **Availability of add-on facilities:** Ease of availing add on facilities like Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan and switch etc.
- As the Scheme is not listed on any stock exchange, investors need not depend on stock exchange liquidity to exit or redeem from the Scheme. By investing in gold through ICICI Prudential Regular Gold Savings Fund (FOF), the investor can directly subscribe/ redeem units through the physical mode at the various designated investor service centres across the country thereby making it easily accessible and convenient.
 - **Cost Effective:** Investing in gold through the ICICI Prudential Regular Gold Savings Fund (FOF) in physical application mode enables the investors to invest in a low cost manner as the investor does not have to incur the following charges applicable for investing through the dematerialized mode.

Example: if an investor subscribing Rs 50,000/- each in Gold ETF through the dematerialized mode and Regular Gold Savings Fund (FOF) through physical application could incur following charges:

Charges	ICICI Prudential Gold ETF through Demat Mode	ICICI Prudential Regular Gold Savings Fund (FOF) through Physical Application Mode
Account Opening charges	Nil	Nil
Annual Maintenance charges of Demat Account	Rs 0 – Rs 1200	Nil
Delivery brokerage charges	Rs 25 - Rs175	Nil
Transaction related charges	Rs 25	Nil
Annual Scheme Recurring Expenses	Rs 750	Rs. 750
Total	Rs 800- Rs 2150	Rs. 750

Delivery brokerage in the above example is in the range of 0.05% to 0.35%. The above charges may vary as per different brokers. Charges like trading account opening charges, Goods and

Services tax, education cess, exchange levy and stamp duty is applicable on the transactions in dematerialized mode.

The above illustration is for the understanding of investors only.

COMPARISON WITH EXISTING SCHEMES:

The Schemes offered by ICICI Prudential Mutual Fund are different from each other in terms of scheme features, investment objectives, asset allocation, etc. A comparison table for Fund of Funds Schemes has been given below.

Features of the Scheme	ICICI Prudential Regular Gold Savings Fund(FOF)			ICICI Prudential Global Stable Equity Fund(FOF)		
Type of the Scheme	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		
Asset Allocation as per SID (in %)	Particulars	(% of corpus)	Risk profile	Particulars	(% of corpus)	Risk profile
	Units of ICICI Prudential Gold ETF	95 – 100	Low	Units/shares of Nordea 1 – Global Stable Equity Fund and/or other overseas mutual fund schemes*	95 – 100	Medium to 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
	The Cumulative Gross Exposure across Units of ICICI Prudential Gold ETF and Debt & Money Market Instruments and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.			*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.		

Features of the Scheme	ICICI Prudential Regular Gold Savings Fund(FOF)	ICICI Prudential Global Stable Equity Fund(FOF)
		<p>Under normal circumstances, the Scheme will invest at least 95% of the total portfolio in foreign securities. The Scheme will not invest in securitized debt. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure.</p> <p>The Scheme may invest in other overseas mutual fund schemes, as referred above, in following indicative circumstances:</p> <ol style="list-style-type: none"> 1) Change in the Investment Policy and/or fundamental attribute of the underlying scheme. 2) For other reasons such as scheme performance, regulatory considerations, risk profile, change of the Investment Manager and any other considerations taking into account the interest of the unitholders. <p>The aforesaid indicative circumstances are explained in detail under "Section D: Where will the Scheme invest".</p> <p>The portfolio would be reviewed to address any deviations from the aforementioned allocations due to market changes.</p> <p>Investors may note that securities, which provide higher returns typically, display higher volatility. Accordingly, the investment portfolios of the Scheme would reflect, medium to high volatility due to underlying scheme's investment in equity and equity related investments and low to medium volatility in its debt and money market investments.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Scheme undergo changes within the permitted</p>

Features of the Scheme	ICICI Prudential Regular Gold Savings Fund(FOF)	ICICI Prudential Global Stable Equity Fund(FOF)
		<p>band as indicated above or for changes due to defensive positioning of the portfolio with a view to protect the interest of the unitholders on a temporary basis. The investors/unitholders can ascertain details of asset allocation of the Scheme as on the last date of each month on AMC's website at www.icicipruamc.com.</p> <p>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.</p>
Investment Objective	<p>ICICI Prudential Regular Gold Savings Fund (FOF) is a fund of funds scheme with the primary objective to generate returns by investing in units of ICICI Prudential Gold ETF.</p> <p>The investments into underlying funds under the Scheme would, inter alia, be governed by:</p> <ul style="list-style-type: none"> - The investment management style of such scheme - The tolerance and the risk profile of such schemes - The asset allocation (such as equity or debt) of such schemes. <p>However, there can be no assurance that the investment objective of the Scheme will be realized.</p>	<p>ICICI Prudential Global Stable Equity Fund (FOF) 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 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	Rs. 458.07 Crore	Rs. 94.46 Crore

Features of the Scheme	ICICI Prudential Regular Gold Savings Fund(FOF)	ICICI Prudential Global Stable Equity Fund(FOF)
(March 31, 2021)		
No. of folios as on March 31, 2021	65792	2813

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 %)	Particulars	(% of corpus)	Risk profile	Particulars	(% of corpus)	Risk profile
	Equity oriented schemes	10-35%	Medium to High	Equity oriented schemes	0-100%	High
	Debt oriented schemes & Hybrid oriented schemes	65-90%	Low To Medium	Debt-oriented schemes	0-100%	Low To Medium
	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0-5%	Low To Medium	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0-5%	Low To Medium
	*or similar instruments as may be permitted by RBI/SEBI.			* or similar instruments as may be permitted by RBI/SEBI		
	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			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		

Features of the Scheme	ICICI Prudential Income Optimizer Fund (FOF)	ICICI Prudential Asset Allocator Fund (FOF)
	<p>applicable category of assets for the purposes of asset allocation.</p> <p>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.</p> <p>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.</p> <p>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. Further, in case the portfolio is not rebalanced within the period of 30 days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee shall then decide on the future course of action.</p>	<p>purposes of asset allocation.</p> <p>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.</p> <p>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.</p> <p>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. Further, in case the portfolio is not rebalanced within the period of 30 days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee shall then decide on the future course of action.</p>
Investment Objective	<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 & hybrid oriented schemes with an aim to generate capital appreciation.</p> <p>However, there can be no assurance or guarantee that the investment</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>

Features of the Scheme	ICICI Prudential Income Optimizer Fund (FOF)	ICICI Prudential Asset Allocator Fund (FOF)
	objective of the Scheme would be achieved.	
Assets under Management (March 31, 2021)	Rs. 302.17 Crore	Rs. 10,288.86 Crore
No. of folios as on March 31, 2021	2430	197405

Features of the Scheme	ICICI Prudential Debt Management Fund (FOF)			ICICI Prudential Passive Strategy Fund (FOF)		
Type of the Scheme	An open ended fund of funds scheme investing predominantly in debt oriented schemes.			An open ended fund of funds scheme investing predominantly in Exchange Traded Funds.		
Asset Allocation as per SID (in %)	Particulars	(% of corpus)	Risk profile	Particulars	(% of corpus)	Risk profile
	Debt-oriented schemes	95-100%	Low to Medium	Exchange Traded Funds	95-100%	High
	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash Equivalents)	0-5%	Low to Medium	Units of Liquid schemes/Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents.	0-5%	Low to Medium
	<p>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.</p> <p>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.</p> <p>At all points of time, the scheme will</p>			<p>*or similar instruments as may be permitted by RBI/SEBI.</p> <p>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.</p>		

Features of the Scheme	ICICI Prudential Debt Management Fund (FOF)	ICICI Prudential Passive Strategy Fund (FOF)
	<p>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.</p> <p>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. Further, in case the portfolio is not rebalanced within the period of 30 days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee shall then decide on the future course of action.</p>	<p>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.</p> <p>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.</p> <p>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. Further, in case the portfolio is not rebalanced within the period of 30 days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee shall then decide on the future course of action.</p>
Investment Objective	<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 Exchange Traded Funds.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>
Assets under Management (March 31, 2021)	Rs. 177.64 Crore	Rs. 81.03 Crore
No. of folios as on March 31, 2021	2,350	1,268

Features of the Scheme	ICICI Prudential Thematic Advantage Fund (FOF)	ICICI Prudential BHARAT 22 FOF																					
Type of the Scheme	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.																					
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>Sectoral/Thematic Equity Oriented Schemes</td> <td>80-100</td> <td>High</td> </tr> <tr> <td>Debt oriented Schemes</td> <td>0-20</td> <td>Low to Medium</td> </tr> <tr> <td>Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents</td> <td>0-5</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Sectoral/Thematic Equity Oriented Schemes	80-100	High	Debt oriented Schemes	0-20	Low to Medium	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	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 BHARAT 22 ETF</td> <td>95-100</td> <td>Medium to High</td> </tr> <tr> <td>Units of Liquid schemes, Money Market Instruments (with maturity not exceeding 91 days), including TREPS, cash & cash equivalents</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	Medium to High	Units of Liquid schemes, Money Market Instruments (with maturity not exceeding 91 days), including TREPS, cash & cash equivalents	0-5	Low to Medium
	Particulars	(% of corpus)	Risk profile																				
	Sectoral/Thematic Equity Oriented Schemes	80-100	High																				
	Debt oriented Schemes	0-20	Low to Medium																				
	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0-5	Low to Medium																				
Particulars	(% of corpus)	Risk profile																					
Units of BHARAT 22 ETF	95-100	Medium to High																					
Units of Liquid schemes, Money Market Instruments (with maturity not exceeding 91 days), including TREPS, cash & cash equivalents	0-5	Low to Medium																					
*or similar instruments as may be permitted by RBI/SEBI.	<p>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.</p> <p>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.</p> <p>The portfolio would be rebalanced periodically to address any deviations from the aforementioned allocations. In the event of any deviation from the asset allocation stated above, the Fund Manager shall rebalance the portfolio within 30 days from the date of such deviation. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further</p>																						
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.																							
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																							

Features of the Scheme	ICICI Prudential Thematic Advantage Fund (FOF)	ICICI Prudential BHARAT 22 FOF
	<p>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.</p> <p>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. Further, in case the portfolio is not rebalanced within the period of 30 days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee shall then decide on the future course of action.</p>	<p>course of action.</p> <p>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.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Scheme undergo changes within the permitted band as indicated above or for short term and defensive considerations with a view to protect the interest of the unitholders on a temporary basis. The investors/unitholders can ascertain details of asset allocation of the Scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the Scheme as on the given day.</p>
Investment Objective	<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objectives of the Scheme would be achieved.</p>
Assets under Management (March 31, 2021)	Rs. 23.95 Crore	Rs. 28.59 crore
No. of folios as on March 31, 2021	1714	4246

Features of the Scheme	ICICI Prudential Global Advantage Fund (FOF)	ICICI Prudential India Equity FOF
Type of the Scheme	An Open-ended Fund of Funds scheme predominantly investing in mutual fund schemes/ETFs that invest in international	An Open-ended Fund of Funds scheme investing in units of equity oriented schemes

	markets.		
Asset Allocation as per SID (in %)	Under normal market circumstances, the asset allocation under the Scheme would be as follows:	Under normal market circumstances, the asset allocation under the Scheme would be as follows:	
	Particulars	Indicative Allocation (% of Corpus) Risk Profile	Particulars
			Indicative Allocation (% of Corpus) Risk Profile
	Units of mutual fund schemes as stated below:	95 – 100	Units of equity oriented schemes / ETFs investing in equity and equity related securities
	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%	Medium to High
b) Units of equity oriented schemes#/equity oriented ETFs which invests in equity and equity related securities in domestic markets	0- 20%	Medium to High	

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

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.

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

	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> <p>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.</p> <p>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.</p> <p>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)).</p> <p>The indicative list is highlighted below:</p>			<p>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.</p> <p>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. If owing to adverse market conditions or with the view to protect the interest of the investors, the Fund manager is not able to rebalance the asset allocation within the abovementioned period of 30 days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee shall then decide on the future course of action.</p>

	<ul style="list-style-type: none"> • Aditya Birla Sun Life Commodity Equities - Global Agri Plan • Aditya Birla Sun Life International Equity Fund - Plan A • Franklin Asian Equity Fund • ICICI Prudential US Bluechip Equity Fund • Reliance Japan Equity Fund • Reliance US Equity Opportunities Fund • Motilal Oswal NASDAQ 100 ETF • Reliance ETF Hang Seng BeES 	<p>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.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Scheme undergo changes within the permitted band as indicated above or for short term and defensive considerations with a view to protect the interest of the unitholders on a temporary basis. The investors/unitholders can ascertain details of asset allocation of the Scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the Scheme as on the given day.</p>
	<p>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.</p> <p>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.</p> <p>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.</p>	
Investment Objective	<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</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>

	<p>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>	
Assets under Management (March 31, 2021)	Rs. 109.26 Crore	Rs. 26.22 Crore
No. of folios as on March 31, 2021	3579	2706

Features of the Scheme	ICICI Prudential Nifty Low Vol 30 ETF FOF
Type of the Scheme	An open ended fund of funds scheme investing in ICICI Prudential Nifty Low Vol 30 ETF

Asset Allocation as per SID (in %)	Under normal market circumstances, the asset allocation under the Scheme would be as follows:														
	<table border="1"> <thead> <tr> <th data-bbox="368 277 743 383" rowspan="2">Particulars</th> <th colspan="2" data-bbox="743 277 1142 383">Indicative Allocation (% of Corpus) Risk Profile</th> <th data-bbox="1142 277 1350 383" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="743 383 935 421">Maximum</th> <th data-bbox="935 383 1142 421">Minimum</th> </tr> </thead> <tbody> <tr> <td data-bbox="368 421 743 495">Units of ICICI Prudential Nifty Low Vol 30 ETF</td> <td data-bbox="743 421 935 495">100%</td> <td data-bbox="935 421 1142 495">95%</td> <td data-bbox="1142 421 1350 495">Medium to High</td> </tr> <tr> <td data-bbox="368 495 743 600">Reverse Repo, Tri-Party Repo*, Units of Debt Mutual Funds and ETFs</td> <td data-bbox="743 495 935 600">5%</td> <td data-bbox="935 495 1142 600">0%</td> <td data-bbox="1142 495 1350 600">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="352 600 1283 669">*or similar instruments as may be permitted by RBI/ SEBI, subject to requisite approvals from SEBI / RBI, if needed.</p> <p data-bbox="352 703 1358 875">The cumulative gross exposure through units of ICICI Prudential Nifty Low Vol 30 ETF and Reverse Repo, Tri-Party Repo*, Units of Debt Mutual Funds and ETFs, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme</p> <p data-bbox="352 913 1358 1193">In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 working Days. If owing to adverse market conditions or with the view to protect the interest of the investors, the Fund manager is not able to rebalance the asset allocation within the abovementioned period of 30 working days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee shall then decide on the future course of action.</p> <p data-bbox="352 1229 1358 1402">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.</p>	Particulars	Indicative Allocation (% of Corpus) Risk Profile		Risk Profile	Maximum	Minimum	Units of ICICI Prudential Nifty Low Vol 30 ETF	100%	95%	Medium to High	Reverse Repo, Tri-Party Repo*, Units of Debt Mutual Funds and ETFs	5%	0%	Low to Medium
Particulars	Indicative Allocation (% of Corpus) Risk Profile		Risk Profile												
	Maximum	Minimum													
Units of ICICI Prudential Nifty Low Vol 30 ETF	100%	95%	Medium to High												
Reverse Repo, Tri-Party Repo*, Units of Debt Mutual Funds and ETFs	5%	0%	Low to Medium												
Investment Objective	<p data-bbox="352 1440 1358 1547">ICICI Prudential Nifty Low Vol 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 Low Vol 30 ETF.</p> <p data-bbox="352 1581 1358 1648">There can be no assurance or guarantee that the investment objectives of the Scheme would be achieved.</p>														
Assets under Management (March 31, 2021)	Since the scheme is a new scheme, these details are not available														
No. of folios as on March 31, 2021	Since the scheme is a new scheme, these details are not available														

Banking and Utilization of Funds

A) Banking of Funds

Following are the various modes of payments for Purchase/Additional purchases and SIP transactions for ICICI Prudential Regular Gold Savings Fund (FOF)

(1) Electronic mode:

Real Time Gross Settlement (RTGS)

Any investor can transfer funds through RTGS for amounts exceeding Rs.2 Lacs (limit specified by RBI as of now) within the stipulated cut off time prescribed by the Bank and investor should ensure that the remitting bank, branch are RTGS enabled. In this mode as per instructions of investors, the funds get transferred to the Scheme account (beneficiary's account) on the same day.

National Electronic Funds Transfer (NEFT)

Any investor can transmit funds through NEFT Mode for amounts less than Rs.2 Lacs (Limit prescribed by RBI). NEFT has 11 settlement cycles and the funds get transferred in batch mode. If the funds are transferred after 5 p.m. on any working day then the funds are moved to the beneficiary's account invariably only on the next day.

Electronic Clearing System (ECS)

This mode is generally used for SIP (Systematic Investment plan) for small ticket size Investor. After getting a mandate from the Investor, funds are cleared from the respective account of the investors bank to the Scheme account i.e. beneficiary's account. Funds are usually settled within 2 days and for few locations beyond 2 days depending on the clearing cycle of the respective locations This is also one of the safest modes of transfer of funds through electronic clearing introduced by RBI.

Auto Debit

If an Investor is having account with the bank, where a Scheme is also having account, the Fund Transfer is happening through Auto Debit mode. The Funds are credited to Scheme account on the same day. This facility is carried out on the basis of mandate given by the Investor. This is generally used for SIP type of transactions, where there is a small ticket size and Investor wants to continue his Investment at specific intervals.

(2) All categories of Investors – for Physical mode

Magnetic Ink Character Recognition (MICR) instrument:

Any cheques/DD deposited in MICR clearing generally takes two days time and for certain locations beyond 2 days depending on the clearing cycle and for credit to beneficiary account. In some location, it takes three to seven days, since the clearing is depending on SBI or SBI associates or some of Public sector Banks.

Post Dated Cheque (PDC)

PDC is nothing but postdated cheques, which is generally obtained from the investors for SIP transactions at remote locations which are not covered by ECS or Auto Debit where an investor can opt for a SIP cycle and issue post dated cheques. The cheques are banked on the respective cycle dates and the clearing is based on the normal MICR clearing cycle as specified by RBI/SBI from time to time.

Status of fund realisation on lumpsum and SIP investments

a. Banking of Funds

The realization of funds by the AMC is dependent on the settlement cycles advised by RBI, location, mode of banking and Turn Around Time followed by various Banks and their service providers, as may be applicable.

Following are the various modes of payments for Purchase/Additional purchases and SIP transactions for ICICI Prudential Regular Gold Savings Fund (FOF)

Sr. No.	Payment Mode	Current Clearing Cycle
1	RTGS	Same Day
2	Transfer Instrument	Same Day
3	Auto Debit	Same Day
4	NEFT	Same day or the next day
5	ECS	One/Two days or Five/seven days (Depending on the clearing cycle of that particular location)
6	MICR	Two days but in some cases 3-7 Days
7	PDC	As per MICR clearing cycle of RBI/SBI

The cash flow through various modes of acceptance will be analyzed on a daily basis. Investment into the underlying units of underlying scheme would be on the basis of this cash flow analysis & subscription/redemption request received. The deployment will be carefully planned on the basis of the mode of acceptance of instrument with an objective to moderate tracking error.

To illustrate – A cheque of Rs. 10,000 received on T day in the Fund would result in the investor getting the NAV of T day in ICICI Prudential Regular Gold Savings Fund (FOF) as per extant guidelines. The said cheque would be realized only on T+2/3 and hence the fund would invest in underlying scheme on T+2/3 as the case may be. There could be underlying price movements in underlying scheme between T day and T+2/3 day. This could result in tracking error. However, over periods of time it may get neutralized.

To that extent the performance of scheme shall be at variance with that of the underlying scheme.

The table below highlights the % of funds on Systematic Investment Plan received from ECS location for one SIP date 25th (for Nov 2016 – Jan 2017 period).

Period of receipt of funds from the SIP date	Nov-2016% collected	Dec-2016% collected	Jan-2017% collected
Row Labels	Nov-16	Dec-16	Jan-17
<= T+ 2 DAYS	91.82%	93.00%	94.48%
>= T+ 3 DAYS & <= T+ 5 DAYS	7.97%	6.80%	5.29%

* T = Trade date

b. Clearance of Funds

Availability of Clear Funds in Equity Funds (feb-2017)	Amount in %	Avg. no. of days (Funds cleared)
Online Transfer*	24%	T Day
CMS	13%	Maximum up to T + 3 days
CMS	1%	>T+3 days
RTGS/ Cheque	62%	T Day
Grand Total	100%	

* Online transfers denote Channel & payment gateway funds

Availability of Clear Funds for non liquid debt funds (feb-2017)	Amount in %	Avg. no. of days (Funds cleared)
Online Transfer*	15%	T Day
CMS	4%	Maximum up to T + 3 days
CMS	0%	>T+3 days
RTGS/ Cheque	81%	T Day
Grand Total	100%	

* Online transfers denote Channel & payment gateway funds

The average number of days of inflow of clear funds into ICICI Prudential Regular Gold Savings Fund (FOF) may differ depending on the mode/source of transaction.

B. Utilization of Funds

Transactions are accepted before the cut off time as specified by SEBI from time to time. All the transactions are reported in our Registrars and Transfer Agents system by the respective branches across India and funds get deposited into the banks accounts. On the basis of clear Funds being available for deployment, cash flows are reported to the fund manager on timely basis.

The inputs regarding cash flows by various modes of acceptance will be planned on a daily basis. The subscription/redemption request will also be reported and used as a basis for investing in underlying Gold funds on realization of funds. This will also form the basis for subsequent deployment of funds in underlying Gold funds. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.

Fund Manager will either execute trade the units of underlying Gold funds on exchange or subscribe directly via AMC depending on market dynamics in the best interest of investors.

POSITION OF DEBT MARKET IN INDIA

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Indian debt markets, in the early nineties, were characterised by controls on pricing of assets, segmentation of markets and barriers to entry, low levels of liquidity, limited number of players, near lack of transparency, and high transactions cost. Financial reforms have significantly changed the Indian debt markets for the better. Most debt instruments are now priced freely on the markets; trading mechanisms have been altered to provide for higher levels of transparency, higher liquidity, and lower transactions costs; new participants have entered the markets, broad basing the types of players in the markets; methods of security issuance, and innovation in the structure of instruments have taken place; and there has been a significant improvement in the dissemination of market information. There are three main segments in the debt markets in India, viz., Government Securities, Public Sector Units (PSU) bonds, and corporate securities. A bulk of the debt market consists of Government Securities. Other instruments available currently include Corporate Debentures, Bonds issued by Financial Institutions, Commercial Paper, Certificates of Deposits and Securitized Debt. Securities in the

Debt market typically vary based on their tenure and rating. Government Securities have tenures from one year to thirty years whereas the maturity period of the Corporate Debt now goes upto sixty years and more (perpetual). Perpetual bonds are now issued by banks as well. Securities may be both listed and unlisted and there is increasing trend of securities of maturities of over one year being listed by issuers. While in the corporate bond market, deals are conducted over telephone and are entered on principal-to-principal basis, due to the introduction of the Reserve Bank of India's NDS- Order Matching system a significant proportion of the government securities market is trading on the new system.

The yields and liquidity on various securities as on March 31, 2021 are as under:

Issuer	Instrument	Maturity	Yields (%)	Liquidity
GOI	Treasury Bill	91 days	3.28%	High
GOI	Treasury Bill	364 days	3.76%	High
GOI	Short Dated	1-3 Yrs	3.92%-4.93%	High
GOI	Medium Dated	3-5 Yrs	4.93%-5.70%	High
GOI	Long Dated	5-10 Yrs	5.70%-6.16%	High
Corporates	Taxable Bonds (AAA)	1-3 Yrs	4.15%-5.20%	Medium
Corporates	Taxable Bonds (AAA)	3-5 Yrs	5.20%-6.20%	Low to Medium
Corporates	CDs (A1+)	3 months	3.30%	Medium to High
Corporates	CPs (A1+)	3 months	3.50%	Medium to High

Investment by the AMC

1

From time to time and subject to the regulations, the sponsors, the mutual funds and investment Companies managed by them, their associate companies, subsidiaries of the sponsors and the AMC may invest 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 unitholders to redeem their units.

From time to time and subject to the regulations, the AMC may invest in this Scheme. As per the Regulation, in case the AMC invests in any of the schemes managed by it, it shall not be entitled to charge any fees on such investments.

Procedure followed for Investment decisions

Please refer Statement of Additional Information (SAI).

G. FUNDAMENTAL ATTRIBUTES

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

- (i) **Type of a scheme** - An open ended fund of funds scheme investing in ICICI Prudential Gold ETF.
- (ii) **Investment Objective** - Please refer to section on "WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?"

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.

(iii) **Terms of Issue**

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

Listing: 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.

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

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

- An 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 30 days to exit at the prevailing Net Asset Value without any exit load.

H. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

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The Scheme will be benchmarked against the domestic price of gold. Further, the domestic price of gold are derived from the LBMA AM Fixing prices. The composition of the benchmark is such that, it is most suited for comparing performance of the Scheme of ICICI Prudential Mutual Fund.

The Trustees reserves the right to change the benchmark in future if a benchmark better suited

to the investment objective of the Scheme is available.

I. WHO MANAGES THE SCHEME?

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Mr. Manish Banthia and Mr. Nishit Patel are the Fund Managers of the Scheme. As on March 31, 2021, Mr. Manish Banthia has been managing the Scheme for tenure of 8 years 7 months, since September 2012 and Mr. Nishit Patel has been managing the scheme for the tenure of 4 months, since December 2020. Their qualifications and experience are as under:

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
Mr. Manish Banthia / 41/ B.Com, CA and MBA	<p>He is associated with ICICI Prudential Asset Management Company Limited since October 2005.</p> <p>Past Experience:</p> <p>~ ICICI Prudential Asset Management Company Limited - Fixed Income Investments - August 2007 to October 2009.</p> <p>~ ICICI Prudential Asset Management Company Limited - New Product Development - October 2005 to July 2007.</p> <p>~ Aditya Birla Nuvo Ltd. – June 2005 to October 2005.</p> <p>~ Aditya Birla Management Corporation Ltd. – May 2004 to May 2005.</p>	<ul style="list-style-type: none"> • ICICI Prudential Regular Savings Fund • ICICI Prudential Equity Savings Fund • ICICI Prudential Equity & Debt Fund • ICICI Prudential Balanced Advantage Fund • ICICI Prudential Ultra Short Term Fund • ICICI Prudential Short Term Fund • ICICI Prudential Medium Term Bond Fund • ICICI Prudential Bond Fund • ICICI Prudential Long Term Bond Fund • ICICI Prudential All Seasons Bond Fund • ICICI Prudential Credit Risk Fund • ICICI Prudential Gold ETF • ICICI Prudential Child Care Fund (Gift Plan) • ICICI Prudential Debt Management Fund (FOF) • ICICI Prudential Asset Allocator Fund (FOF) • ICICI Prudential Thematic Advantage Fund (FOF) • ICICI Prudential Retirement Fund (all plans) • ICICI Prudential Income Optimizer Fund (FOF) • ICICI Prudential Business Cycle Fund

<p>Mr. Nishit Patel/26/ Chartered Accountant and B.Com</p>	<p>Mr. Nishit joined ICICI Prudential Asset Management Company Limited in November 2018.</p> <p>Past Experience:</p> <p>~ ICICI Prudential Asset Management Company Limited – ETF Business - November 2018 – January 2020.</p>	<ul style="list-style-type: none"> • ICICI Prudential Bharat 22 ETF • ICICI Prudential Midcap Select ETF • ICICI Prudential Nifty Next 50 Index Fund • ICICI Prudential Nifty 100 ETF • ICICI Prudential Alpha Low Vol 30 ETF • ICICI Prudential Sensex Index Fund • ICICI Prudential NV20 ETF • ICICI Prudential Bank ETF • ICICI Prudential Gold ETF • ICICI Prudential S&P BSE 500 ETF • ICICI Prudential Nifty Low Vol 30 ETF • ICICI Prudential BHARAT 22 FOF • ICICI Prudential Nifty ETF • ICICI Prudential Nifty Next 50 ETF • ICICI Prudential Private Banks ETF • ICICI Prudential Midcap 150 ETF • ICICI Prudential Nifty Index Fund • ICICI Prudential IT ETF • ICICI Prudential Sensex ETF
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J. WHAT ARE THE INVESTMENT RESTRICTIONS?

11

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

1. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
 - 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.
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 Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

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

4. No loans for any purpose can be advanced by the Scheme.
5. No mutual fund scheme shall make any investments in;
 - a) any unlisted security of an associate or group company of the sponsor; or
 - b) any security issued by way of private placement by an associate or group company of the Sponsor; or
 - c) the listed securities of group companies of the Sponsor which is in excess of 25% of the net assets of the scheme of the Mutual Fund.
6. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest or dividend to the Unitholders. Such borrowings shall not exceed 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.
7. 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 with SEBI Circular no SEBI/IMD/CIR No. 1/91171/07 dated 16th April 2007 and SEBI/IMD/CIR No. 7/12959/08 dated June 23, 2008, and SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019 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.
8. The Mutual Fund having an aggregate of securities which are worth Rs.10 crores or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by the Board, settle their transactions entered on or after January 15, 1998 only through dematerialised securities. Further, all transactions in government securities shall be in dematerialised form.
 9. The Scheme being the fund of fund scheme, it shall be subject to following investment restrictions:
 - a) The Scheme shall not invest in any other fund of fund scheme.

b) The 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 SID of fund of fund scheme.

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 Regulations may allow or as deemed fit in the general interest of the Unitholders.

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

K. HOW HAS THE SCHEME PERFORMED?

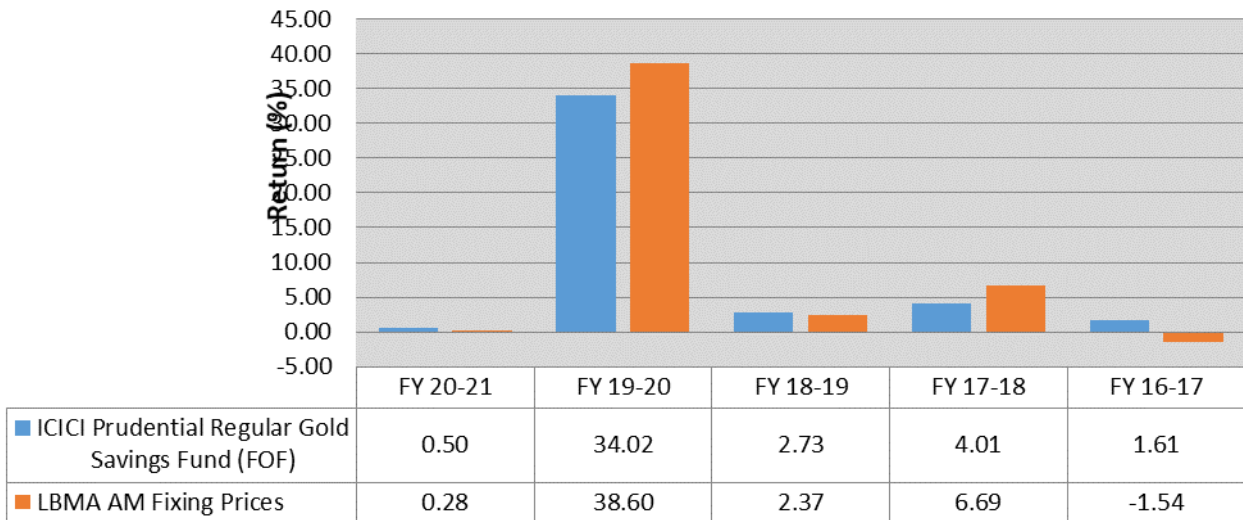
Performance of the scheme – Growth Option (As on March 31, 2021)

Compounded Annualised Returns	ICICI Prudential Regular Gold Savings Fund (FOF)	Benchmark Returns % (Domestic Gold Prices)
Last 1 year	0.50	0.28
Last 3 year	11.38	12.43
Last 5 year	7.89	8.36
Since Inception	4.04	5.40

Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in future. • Benchmark is Gold Price derived from the LBMA Fixing Prices.

• For computation of since inception returns the allotment NAV has been taken as Rs. 10.00 • Date of inception - (11-Oct-2011).

Absolute Returns for past five Financial Years



Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future. Absolute returns are provided. Benchmark is Gold Price. NAV of growth option is considered for computation of returns without considering load. Date of inception - (11-Oct-2011). Domestic prices of gold are derived from the LBMA Fixing Prices.

K. ADDITIONAL DISCLOSURES AS ON MARCH 31, 2021:

i. SCHEME PORTFOLIO HOLDINGS

a) Top 10 holdings

Company	% to NAV
ICICI Prudential Gold ETF	100.05%
CCIL	1.48%
Total	101.53%

Term Deposits have been excluded in calculating Top 10 holding exposure.

b) Sector wise holdings

Sector	% to NAV
Financial Services	100.05%
Cash, Cash Equivalents and Net Current Assets	-0.05%
Total	100%

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

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

ii. SCHEME'S PORTFOLIO TURNOVER RATIO: N.A

iii. INVESTMENT DETAILS

The aggregate investment in the Scheme under the following categories is mentioned below:

Sr. No.	Category	Total Investments
1	AMC's Board of Directors	Nil
2	Scheme's Fund Manager	Nil
3	Other key personnel	990,138.22

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.

iv. EXPENSE RATIO OF UNDERLYING SCHEME:

Sr. No	Underlying Scheme	Sum of Weighted FRE	Actual FRE(Fund Recurring Expenses)
1.	ICICI Prudential Gold ETF	0.60%	0.60%
	Total	0.60%	0.60%

The above excludes Goods and Services tax on Management fees.

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, and the units are available for continuous subscription and redemption.

B. ONGOING OFFER DETAILS

Ongoing Offer Period This is the date from which the Scheme will reopen for subscriptions/ redemptions after the closure of the NFO period.	The Scheme is an open ended Scheme and hence is available for ongoing subscription and redemption on an ongoing basis on every business day at NAV based prices. The Units of the Scheme will not be listed on any exchange, for the present.
Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors This is the price you need to pay for purchase/switch-in.	The purchase price of the Units will be based on the Applicable NAV. Purchase Price = Applicable NAV (for respective plan and option of the scheme) Example: An investor invests ₹ 20,000/- and the current NAV is ₹ 20/- then the purchase price will be ₹ 20/- and the investor receives $20000/20 = 1000$ units. 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. In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund.
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs.	The Redemption Price of the Units will be based on the Applicable NAV. The Redemption Price of the Units will be computed as follows: Redemption Price = Applicable NAV (for respective plan and option of the scheme) * (1 - Exit Load as applicable to the investor) 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. 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>Scenario 1) In case investor redeems before April 1, 2020, then applicable exit load would be 2%. Now suppose the same investor decides to redeem his 1000 units. The prevailing NAV is ₹ 25/-. Hence, the sale or redemption price per unit becomes ₹ 24.50/- i.e. $25 \times (1 - 2\%)$. The investor therefore gets $1000 \times 24.50 = ₹ 24,500/-$.</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 ₹ 30/-. Hence, the sale or redemption price per unit will be ₹ 30/- i.e. $30 \times (1 - 0)$. The investor therefore gets $1000 \times 30 = ₹ 30,000/-$.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</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> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. • Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. <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, Value STP, Capital Appreciation STP, IDCW Transfer, Trigger etc. the units will be allotted as per the closing NAV of the day on</p>

	<p>which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of dividend etc.</p> <p>Redemptions including switch-outs:</p> <p>In respect of valid applications received upto cut-off time on a business day by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p>
Where can the applications for purchase/redemption switches be submitted?	<p>Application Forms are available at all the branches of the AMC, Brokers, at the corporate office of the AMC and the office of the Registrar.</p> <p>Applications complete in all respects, may be submitted at any of the Official Points of Acceptance of Transactions as mentioned on the back cover of this SID or at locations mentioned in the Application Form.</p> <p>Kindly retain the acknowledgement slip initialed/ stamped by the collecting agency.</p>
Minimum balance to be maintained	<p>Not applicable.</p> <p>Please note that since the minimum redemption amount is "Any amount" provisions pertaining to minimum balance to be maintained shall not be applicable.</p>
Minimum amount for purchase/redemption /switches	Refer Highlights/ Summary of the Scheme
Minimum Additional Application Amount, including switches	Refer Highlights/ Summary of the Scheme
Special Products / facilities	<p>Systematic Investment Plan (SIP)</p> <p>The Unit holders 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 subject to minimum of Rs. 100/- and multiples of Re. 1 in case of frequencies for daily, weekly, monthly, fortnightly or Rs. 5,000/- and in multiples of Re. 1/- in case of every quarter 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 for daily, weekly, fortnightly and monthly frequency will be 6 and for quarterly frequency will be 4.</p>

Frequency	Specified date	Minimum amounts per installment	Minimum number of installments
Daily	Daily (only Business days)	Rs. 100/- and in multiples of Re. 1	6
Weekly	Any day* (Monday to Friday)		
Fortnightly	1 st and 16 th day of each month, as applicable*		
Monthly	Any date*		
Quarterly	Any date*	Rs. 5000/- and in multiples of Re. 1	4

* In the event that such a day is a non-business day, the application would be processed on the next business day.

Investors can choose any date of his/her preference to register under monthly or quarterly frequency available under SIP facility. 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 Post Dated Cheques / Standing Instructions / NACH facilities offered by the Banks. The cheques should be in favour of **"ICICI Prudential Regular Gold Savings Fund (FOF)"** and crossed "Account Payee Only", and the cheques must be payable at the centre 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 monthly and quarterly 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. 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:

- a. 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.
- b. The minimum Fixed TOP UP amount shall be Rs. 100/- and in multiples of Rs. 100/-.
- c. 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%.
- d. 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.
- e. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.
- f. 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 selections, 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. The details of scheme-wise availability of SIP facility, minimum amount under SIP, minimum installments etc. are stated in para "Highlights of the Scheme".

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 monthly & Quarterly 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, investor 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.

Unitholders may change the amount indicated in the SWP at later date. 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 on 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:

- a) 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.
- b) 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.
- c) 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.
 - d) 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.
 - e) 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.
 - f) Conversion of physical unit to demat mode will nullify any existing / future SWP registration request and the request cannot be re-submitted.
 - g) 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)

1. 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).
2. The source schemes refer to all open ended schemes* [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Liquid Fund for deployment of unclaimed amounts viz ICICI Prudential Liquid Fund - Unclaimed Redemption, ICICI Prudential Liquid Fund - Unclaimed Dividend, ICICI Prudential Liquid Fund - Unclaimed Redemption Investor Education and ICICI Prudential Liquid Fund - Unclaimed Dividend 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.

3. 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 Liquid Fund for deployment of unclaimed amounts viz ICICI Prudential Liquid Fund - Unclaimed Redemption, ICICI Prudential Liquid Fund - Unclaimed Dividend, ICICI Prudential Liquid Fund - Unclaimed Redemption Investor Education and ICICI Prudential Liquid Fund - Unclaimed Dividend Investor Education].
4. 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.

5. 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.
6. All requests for registering or discontinuing Systematic Transfer Plans shall be subject to an advance notice of 7 (seven) working days.
7. 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.
8. At the time of registration the minimum amount for this facility is Rs. 1,000/- 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.

9. 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.
10. The Scheme is available as a both Source and Target Scheme under this facility.

Value STP

The AMC has introduced ICICI Prudential Value Systematic Transfer Plan (Value STP) for the benefit of the Unitholders.

- 1) In this facility, unit holder(s) can opt to transfer an amount at regular intervals from a designated source scheme(s) of ICICI Prudential Mutual Fund ("Transferor Scheme") to the Growth option of designated target Scheme(s) of ICICI Prudential Mutual Fund ("Transferee Scheme"). It includes a feature of a 'Reverse Transfer' from the Transferee Scheme into the Transferor Scheme, in order to achieve the specified Target Investment Value [(first installment amount) X (number of installments paid; including the current installment)] on each transfer date in the Transferee Scheme, subject to the terms and conditions of Value STP.
- 2) In Value STP, transfers into the Transferee Scheme from the Transferor Scheme are made to achieve the Total Target Investment Value [first installment amount) X (total no. of installments specified by the unitholders)] in the Transferee Scheme. This is done by transferring an amount at regular intervals in a way that it increases the Target Investment Value of units in the Transferee Scheme systematically, by a fixed amount (i.e. the first installment amount specified by the Unitholder) on the date of each transfer for the tenure of the Value STP. The amount to be transferred will be arrived at on the basis of the difference between the Target Investment Value and the Market Value of the holdings in the Transferee Scheme on the date of transfer.
- 3) Value STP is available at Daily, Weekly, Monthly and Quarterly Intervals. The Unit holder is free to choose the frequency of such transfers.

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.

4) Value STP has the following features:

- i. **Transfer:** The first Value STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrollment. From the second Value STP installment onwards, the transfer amount may be higher/lower than the first installment amount, as derived by the formula stated below:

$$[(\text{First installment amount}) \times (\text{Number of installments paid including the current installment})] - (\text{Market Value of the investments transferred through VALUE STP in the Transferee Scheme on the date of transfer})$$

In case the amounts (as specified above) to be transferred are not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme.

- ii. **Reverse Transfer:** On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Target Investment Value for that month [(first installment amount) X (number of installments paid; including the current installment)], then a reverse transfer will be effected from the Transferee Scheme to the Transferor Scheme, to the extent of the difference in the amount, in order to arrive at the Target Investment Value for that month.

5)

- a. The minimum amount per Value STP installment at the time of registration, shall be as follows:

- Weekly , Monthly and quarterly frequency: Rs. 1,000 and in multiples of Re.1
- Daily frequency: Rs. 250 and in multiples of Re.1

- b. There should be a minimum of 6 installments for enrolment under daily, Weekly and Monthly Value STP and 4 installments for Quarterly Value STP.

- c. The minimum unit holder's account balance or a minimum amount of application at the time of Value STP enrolment should be Rs. 12,000 in the Transferor Scheme.

6) Load Structure: In respect of units created under Value STP enrollments made in the above-mentioned Transferor and Transferee Scheme(s)

(and in Transferor Scheme for instances of Reverse Transfer), the Load Structure prevalent at the time of enrolment shall govern the investors during the tenure of the Value STP.

- 7) The Scheme acts as both transferor and Transferee Scheme under this facility.
- 8) The redemption/switch-out of units allotted in the Transferee Scheme shall be processed on the 'First In First Out' (FIFO) basis. In case there is a redemption / switch-out of any units allotted under Value STP in the Transferee Scheme by the Unit Holder, the balance installments under VALUE STP will be processed as a normal STP for the remaining installments by investing the amount indicated as first installment amount, on the date of each transfer over the balance tenure of the Value STP, subject to availability of unit balance in the Transferor Scheme.
- 9) In case of nil balance in the Transferor Scheme, Value STP for that particular due date will not be processed. Value 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.
- 10) Only one registration (either Flex STP or Value STP) per target scheme in a folio would be allowed.

This facility is available only for units held / to be held in a Non-demat Mode in the Transferor and the Transferee Scheme.

The Trustee reserves the right to change/modify the terms and conditions of Value STP or withdraw the Value STP at a later date. For the terms and conditions of Value STP, contact the nearest ISC or visit our website www.icicipruamc.com.

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:

- a. 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.

- b. 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	1,000/- and in multiples of Re.1

- c. 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/-.
- d. 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.
- e. 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.
- f. 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.
- g. 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.
- h. 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.

- i. 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.
- j. Flex STP shall be applicable subject to payment of exit load, if any, in the Transferor Schemes.
- k. 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.
- l. 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.
- m. For availing this facility, investors are required to submit ICICI Prudential Flex STP form duly complete in all respects.
- n. The Scheme acts as both transferor and Transferee Scheme under this facility.
- o. Only one registration (either Flex STP or Value STP) 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 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 www.icicipruamc.com

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.

**Consolidated
Statements (CAS)**

Accounts

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

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

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

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

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

- a. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event

	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>CAS for investors having Demat account:</p> <ul style="list-style-type: none"> • Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. • Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. • If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. • In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository. <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>
Dividend Policy	<p>(i) Growth Option</p> <p>The Scheme will not declare any dividends under</p>

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.

(ii) IDCW Option

This option is suitable for investors seeking income through dividend declared by the Scheme. The Trustee may approve the distribution of dividend by AMC out of the net surplus under this Option. The remaining net surplus after considering the dividend and tax, if any, payable there on will be ploughed back in the Scheme and be reflected in the NAV.

(iii) IDCW Payout:

As per the SEBI (MF) Regulations, the Mutual Fund shall despatch to the Unit Holders, dividend warrants within 15 days from the record date. Dividends will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). Dividends will be paid by cheque, net of taxes as may be applicable. Unit Holders will also have the option of direct payment of dividend 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 dividend cheques, investors should provide the name of their bank, branch and account number in the application form. Dividend cheques will be sent to the Unit Holder after incorporating such information. Dividend Payout facility will be available with all frequencies except daily frequency. In case of daily frequency, dividend will be mandatorily reinvested. The minimum amount for dividend payout shall be Rs.100, else dividend would be mandatorily reinvested.

(iv) IDCW Reinvestment:

The investors opting for IDCW Option may choose to reinvest the dividend to be received by them in additional Units of the Scheme. Under this provision, the dividend 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-dividend NAV). The dividends so reinvested shall be

constructive payment of dividends to the Unitholders and constructive receipt of the same amount from each Unitholder for reinvestment in Units. On reinvestment of dividends, the number of Units to the credit of Unitholder will increase to the extent of the dividend reinvested dividend 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 source schemes refer to all schemes where IDCW option is available [except (i) Exchange Traded Funds (ETFs) (ii) separate plans under ICICI Prudential Liquid Fund for deployment of unclaimed amounts viz ICICI Prudential Liquid Fund - Unclaimed Redemption, ICICI Prudential Liquid Fund - Unclaimed Dividend, ICICI Prudential Liquid Fund - Unclaimed Redemption Investor Education and ICICI Prudential Liquid Fund - Unclaimed Dividend Investor Education 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 Liquid Fund for deployment of unclaimed amounts viz ICICI Prudential Liquid Fund - Unclaimed Redemption, ICICI Prudential Liquid Fund - Unclaimed Dividend, ICICI Prudential Liquid Fund - Unclaimed Redemption Investor Education and ICICI Prudential Liquid Fund - Unclaimed Dividend 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 dividends under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme. It should, however, be noted that actual distribution of dividends and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee.

The dividend will be distributed in accordance with applicable SEBI Regulations and SEBI Circular no. SEBI/IMD/ Cir No. 1/ 64057/06 dated April 4, 2006 on the procedure for Dividend Distribution.

The treatment of unclaimed redemption & dividend amount will be as per SEBI circular dated Feb 25, 2016.

Equalization Reserve	<p>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 dividend. Dividend can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p>
Dividend	<p>The Trustee may approve the distribution of dividends by the AMC out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain reinvested in the Scheme and be reflected in the NAV. It should, however, be noted that actual distribution of dividends 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 dividend payments shall be dispatched to the unit holders within 15 days from the record date.</p> <p>In the event of failure to dispatch dividend within 15 days, the AMC shall be liable to pay interest at 15% per annum to the unit holders.</p> <p>With respect to payment of interest in the event of failure of dispatch of dividend payments within the stipulated time period, the interest for the delayed payment of dividend shall be calculated from the record date.</p> <p>The treatment of unclaimed redemption & dividend amount will be as per SEBI circular dated Feb 25, 2016.</p> <p>For folios where dividend is withheld, warrants are returned undelivered and / or the dividend warrants remains unclaimed on 3 (three) consecutive occasions, the AMC reserves the right to compulsorily reinvest the future dividend amounts; wherein reinvestment option is available under the Scheme.</p>
<p>Redemption of Units</p> <div data-bbox="443 1753 600 1812" style="border: 1px solid black; padding: 2px; width: fit-content; margin-left: auto; margin-right: auto;">17(b)</div>	<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 any amount of minimum of 100/- (plus in multiples of Rs 1/-).</p> <p>The redemption will be at Applicable NAV, subject to applicable exit load.</p> <p>The Fund reserves the right to modify exit loads, at any time in future, on perspective basis. The maximum load (exit) under the Scheme will not exceed the limits as prescribed under the Regulations.</p> <p>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.</p> <p>Notice of the changes in the load structure (exit load) shall be made by a suitable display in the Customer Service Centres of the AMC and will be communicated to the intermediaries and investors in the manner prescribed by</p>

	SEBI.
	<p>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. The application received after the cut-off time will be processed at next Business Day applicable NAV.</p> <p>The redemption proceeds will be paid through direct credit or cheque will be issued in favor of the sole/first Unitholder's registered name and bank account number and will be sent to the registered address of the sole/first holder. The redemption cheque will be payable at par at all the places where the Customer Service Centres are located. The bank charges for collection of cheques at all other places will be borne by the Unitholder.</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 Regular Gold Savings 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>Suspension of acceptance of subscription: In the interest of the investors and in order to protect the portfolio from market volatility, the Trustees reserve the right to discontinue subscriptions under the Scheme for a specified period of time or till further notice.</p> <p>Suspension of Sale and Redemption of Units</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.</p> <p>Additionally, the following requirements shall need to be observed before imposing restriction on redemptions:</p> <p>a) Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <p>i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any</p>

issuer specific security.

- ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
 - iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.
- b) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.
 - c) Any imposition of restriction would require specific approval of Board of AMC and Trustees and the same should be informed to SEBI immediately.
 - d) When restriction on redemption is imposed, the following procedure shall be applied:
 - 1. No redemption requests up to INR 2 lakh shall be subject to such restriction.
 - 2. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

Right to Limit Redemptions

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

Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be

	<p>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>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.</p> <p>As per the regulations, the Fund shall dispatch redemption proceeds within 10 working days of receiving the redemption request.</p> <p>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.</p> <p>As per the guidelines issued by SEBI, in the event of failure to dispatch the redemption or repurchase proceeds within 10 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.</p> <p>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.</p>
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Delay in payment of redemption / repurchase proceeds	Beyond 10 working days from the date of receipt of redemption request, 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).
Investment by Sponsors/ AMC	The sponsors or AMC will invest not less than one percent of the amount which would be raised in the new fund offer or fifty lakh rupees, whichever is less, in the Scheme and such investment will not be redeemed unless the Scheme is wound up.
Who can invest	The following persons are eligible and may apply for

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.

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):

- Resident adult individuals either singly or jointly (not exceeding 4)
- Minor through parent/lawful guardian
- 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)
- Religious and Charitable Trusts are eligible to invest in the Scheme, if the provisions of the respective constitution under which they are established permits to invest under the provisions of 11(5)(xii) of Income-tax Act, 1961 read with Rule 17C of Income-Tax Rules, 1962.
- 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 Investors (FPIs) registered with SEBI on full repatriation basis
- Army, Air Force, Navy and other para-military funds
- Scientific and Industrial Research Organizations
- Mutual Fund Schemes
- FPIs, subject to conformity with applicable regulations
- Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI (Mutual Funds) Regulations, 1996.
- 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

	<p>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 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> <ul style="list-style-type: none"> • 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>Bank Account Details</p> <div style="border: 1px solid black; width: 40px; height: 20px; margin: 10px auto; text-align: center; line-height: 20px;">19</div>	<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><u>Bank Mandate Requirement</u></p> <p>For all fresh purchase transactions made by means of a cheque, if cheque provided alongwith fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.</p> <ol style="list-style-type: none"> 1. Original cancelled cheque having the First Holder Name and bank account number printed on the cheque. 2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application. 3. Photocopy of the bank statement duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal. 4. Photocopy of the bank pass book duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal. 5. Photocopy of the bank statement/passbook/cheque duly attested by ICICI Prudential Asset Management Company Limited (the AMC) branch officials after verification of original bank statement/passbook shown by the investor or their representative. 6. Confirmation by the bank manager with seal, designation and employee number on the bank's letter

	<p>head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months.</p> <p>This condition is also applicable to all purchase transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/dividend proceeds are credited to wrong account in absence of above original documents.</p> <p>In case the bank account details are not mentioned or found to be incomplete or invalid in a purchase application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the payout bank account for the payment of redemption/dividend amount etc. The aforementioned updation of bank account shall however be subject to compliance with the third party investment guidelines issued by Association of Mutual Funds in India (AMFI) from time to time.</p> <p>The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/incomplete/invalid bank account details. The AMC also reserves the right to reject such applications.</p>
Other requirements/processes	<p>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</p>

	<p>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>Overwriting on application forms/transaction slips In case of corrections/overwriting on key fields (as may be determined at the sole discretion of the AMC) of the application forms/transaction slips, the AMC reserves the right to reject the application forms/transaction slips in case the investor(s) has(ve) not countersigned in each place(s) where such corrections/overwriting has(ve) been made.</p> <p>Folio(s) under Lien If the units are under lien at the time of redemption of the Scheme, then the AMC reserves the right to pay the redemption amount to the person/entity/bank/financial institution in whose favour the lien has been marked. An intimation of such payment will be sent to the investor. The AMC thereafter shall not be responsible for any claims made by the investor/third party on account of such payments.</p> <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.</p> <p>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.</p> <p>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.</p> <p>Seeding of Aadhaar number Please refer to Statement of Additional Information available on website www.icicipruamc.com</p>

Mode of crediting redemption/dividend proceeds

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/dividend 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.

Updation of Email address and mobile number

Investors are requested to update their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

Communication via Electronic Mail (e-mail)

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

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

Tax Status of the investor

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

Trigger Facility:

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) (ii) separate plans under ICICI Prudential Liquid Fund for deployment of unclaimed amounts viz ICICI Prudential Liquid Fund - Unclaimed Redemption, ICICI Prudential Liquid Fund - Unclaimed Dividend, ICICI Prudential Liquid Fund - Unclaimed Redemption Investor Education and ICICI Prudential Liquid Fund - Unclaimed Dividend Investor Education and (iii) 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 Liquid Fund for deployment of unclaimed amounts viz ICICI Prudential Liquid Fund - Unclaimed Redemption, ICICI Prudential Liquid Fund - Unclaimed Dividend, ICICI Prudential Liquid Fund - Unclaimed Redemption Investor Education and ICICI Prudential Liquid Fund - Unclaimed Dividend Investor Education]

Processing of Systematic Withdrawal Plan (SWP)/ Trigger facility request(s)

Registration/cancellation of SWP and Trigger facility request(s) will be processed within 7 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.

Submission of separate forms /transaction slips for Trigger Option/ Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) facility

Investors who wish to opt for Trigger Option /Systematic Withdrawal Plan/Systematic Transfer Plan 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).

Restrictions, if any, on the right to freely retain or dispose of units being offered.

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.

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.

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.

However, existing investments will be allowed to be redeemed.

How to Switch?

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 SID of the scheme to which the holdings are to be switched in, permits such switch.

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 dispatched to the Unitholders on completion of switch transaction, except in case of switch transactions during the New Fund Offer of the Scheme.

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

	<p>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 any exit loads that the Trustee may approve from time to time.</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 SID of the respective existing open-ended schemes.</p>
Reversal of cheque(s)	<p>Where the units under any scheme are allotted to investors and cheque(s) given by the said investors towards subscription of units are not realised thereafter or where the confirmation from the bankers is delayed or not received for non-realisation of cheque(s), the Fund reserves the right to reverse such units.</p> <p>If the Investor redeems such units before the reversal of units , the fund reserves the right to recover the amount from the investor –</p> <ol style="list-style-type: none"> 1. out of subsequent redemption proceeds payable to investor . 2. by way of cheque or demand draft or pay order in favour of Scheme if investor has no other units in the folio
Non Acceptance/Processing of Purchase request(s) due to repeated Cheque Bounce	<p>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 investor(s).</p>
Third party Cheques	<p>Investment/subscription made through third party cheque(s) will not be accepted for investments in the units of ICICI Prudential Mutual Fund. Third party cheque(s) for this purpose are defined as:</p> <ol style="list-style-type: none"> i) Investment made through instruments issued from an account other than that of the beneficiary investor, ii) In case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made. Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below: <ol style="list-style-type: none"> 1. Payment by Employer on behalf of employee under Systematic Investment Plans or lump

sum/one-time subscription through Payroll deductions.

2. Custodian on behalf of a Foreign Portfolio Investor (FPI) or a client.
3. Payment made by the AMC to a Distributor empanelled with it on account of commission, incentive, etc. in the form of the Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
4. Payment made by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal-agent relationship) account of commission or incentive payable for sale of its goods/services, in the form of Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
5. Payment by registered Stock brokers of recognized stock exchanges for their clients having demat accounts.

Note:

Pursuant to SEBI circular SEBI/HO/IMD/DF3/CIR/P/2019/166 dated December 24, 2019 payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.

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

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

The AMC reserves a right to seek information and/or obtain such other additional documents other than the

	<p>aforesaid documents from third party for establishing the identity of the Third Party, before processing such applications.</p> <p>Please visit www.icicipruamc.com for further details.</p>
Multiple Bank accounts	<p>The unit holder/ investor can register multiple bank account details under its existing folio by submitting separate form available on the website of the AMC at www.icicipruamc.com. Individuals/HUF can register upto 5 different bank accounts for a folio, whereas non-individuals can register upto 10 different bank accounts for a folio.</p>
Know Your Client (KYC) Norms	<p>It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor.</p> <p>Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.</p> <p>Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at our nearest branch. Further, upon updation of PAN/KYC details with the KRA (KRA-KYC)/CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent, Computer Age Management Services Limited, their PAN information along with the folio details for updation in our records.</p> <p>CKYCR (Central KYC Records Registry) has now been extended to Legal Entities as well, procedure for the same shall be prescribed from time to time.</p> <p>For more details, please refer SAI available on the AMC's website.</p>
Multiple purchase transactions	<p>In case, multiple purchase transactions are submitted by investors in same option or sub-option of the scheme for the same Transaction Date / Net Asset Value (NAV)date applicability, the Fund reserves the right to aggregate all such multiple applications and consider them as a single transaction for considering NAV applicability and reimbursement of Demand Draft charges.</p>
Transaction Charges	<p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 the transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner:</p> <p>a. The existing investors may be charged Rs.100/- as transaction charge per subscription of Rs.10,000/- and above;</p>

	<p>b. 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 (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 in the relevant scheme opted by the investor.</p> <p>Transaction Charges shall not be deducted if:</p> <ul style="list-style-type: none"> • 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>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>
Stamp Duty	Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated

	<p>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 dividend reinvestment) to the unitholders would be reduced to that extent.</p>
<p>Trading and Demat</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 available.</p> <p>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>Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.</p> <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</p>

	<p>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>The AMC shall, on production of instrument of transfer together with the relevant Unit certificate(s), register the transfer and return the Unit certificate(s) to the transferee within 30 days from the date of such production.</p>
Cash Investments	Currently, the AMC is not accepting cash investments. Notice shall be provided in this regard as and when the facility is made available.
Treatment of transactions received through distributors whose AMFI registration/ARN has been suspended temporarily or terminated permanently by AMFI	<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 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>c) All Purchase and Switch transactions including SIP/STP transactions received through the stock exchange platforms through a distributor whose ARN is suspended shall be rejected.</p>

d) In case where the ARN of the distributor has been permanently terminated, the unitholders have the following options:

- Switch their existing investments under the other than Direct Plan to DirectPlan (Investors may be liable to bear capital gains taxes as per their individual tax position for such transactions); or
- Continue their existing investments under the other than Direct Plan under ARN of another distributor of their choice.

C. PERIODIC DISCLOSURES

<p>Net Asset Value</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> <div style="border: 1px solid black; width: 60px; margin: 10px auto; text-align: center; padding: 2px;">17(a)</div>	<p>The AMC shall prominently disclose the NAV of all schemes under a separate head on the AMC's website and on the website of AMFI. NAV will be determined on every Business Day except in special circumstances. NAV of the Scheme shall be made available at all Customer Service Centers of the AMC. In accordance with the SEBI circular no. SEBI/IMD/CIR No.5 /96576/2007, dated June 25, 2007, the NAV of the scheme shall be uploaded on the website of the AMC and AMFI by 10.00 am of the following business day.</p> <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>Monthly and Half yearly Portfolio / Disclosures</p>	<p>The AMC shall disclose portfolio of the scheme (along with ISIN) as on the last day of the month/half-year on AMC's website i.e. www.icicipruamc.com and on the website of AMFI within 10 days from the close of each month/half-year respectively.</p> <p>The AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the scheme's portfolio on the AMC's website and on the website of AMFI.</p> <p>The 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 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.</p> <p>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>
<p>Half Yearly Results</p>	<p>In terms of Regulations 59 and SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The half-yearly unaudited report shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. Further, the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in</p>

	<p>atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.</p>
Annual Report	<p>The scheme wise annual report shall be hosted on the website of the AMC and on the website of the AMFI soon as may be possible but not later than four months from the date of closure of the relevant accounts year.</p> <p>The AMC shall publish an advertisement every year in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC.</p> <p>The AMC shall display prominently on the AMC's website link of the scheme wise annual report and physical copy of the same shall be made available to the unitholders at the registered/corporate office of the AMC at all times.</p> <p>The AMC shall email the annual report or an abridged summary thereof to the unitholders whose email addresses are registered with the Fund. The unitholders whose e-mail addresses are not registered with the Fund are requested to update/provide their email address to the Fund for updating the database. Physical copy of scheme wise annual report or abridged summary shall be provided to investors who have opted to receive the same.</p> <p>The AMC shall also provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from unitholder.</p> <p>As per Regulation 56(3A) of the Regulations, copy of Schemewise Annual Report shall be also made available to unitholder on payment of nominal fees.</p>
Associate Transactions	Please refer to Statement of Additional Information (SAI).

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, 2021

Particulars	Tax applicable rates for Resident Investors	Tax rates applicable for Mutual Fund (other than equity oriented fund and infrastructure debt fund)
Tax on Dividend	As per applicable tax slabs	Nil
Capital Gains: Long Term (held for more than 36 months)	20% with Indexation	NIL
Short Term (held for not more than 36 months)	Income tax rate applicable to the Unit holders as per their income slabs.	NIL

Note:

1. Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23D) of the Act.
2. Under the terms of the Scheme Information Document, this Scheme is classified as "other than equity oriented fund and infrastructure debt fund".

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.

3. 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.
4. A rebate of up to Rs. 12,500 is available for resident individuals whose total income does not exceed Rs. 5,00,000.

	<p># Excluding applicable surcharge and health and education cess</p> <p>For more details on Stamp Duty, please refer section 'Units and Offer'.</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>
Investor services	<p>The Fund will follow-up with Customer Service Centres and Registrar on complaints and enquiries received from investors for resolving them promptly.</p> <p>For this purpose, Mr. Rajen Kotak is the Investor Relations Officer. He can be contacted at the Central Service Office of the AMC. The address and phone numbers are:</p> <p>2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400 063 Tel No.: 022 26852000, Fax No.: 022-2686 8313 e-mail - enquiry@icicipruamc.com</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 SAI.

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 for every Business Day.

IV. FEES AND EXPENSES

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

A. NEW FUND OFFER (NFO) EXPENSES

The Scheme being an open-ended Scheme, no New Fund Offer expenses were charged in accordance with SEBI Circular dated April 04, 2006.

B. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that up to following percentage of daily net assets of the scheme will be charged to the scheme as expenses

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

Estimated Recurring Expenses:

Particulars	ICICI Prudential Regular Gold Savings Fund (FOF) % per annum of daily net assets
Investment Management and Advisory Fees [§]	Up to 1.00
Trustee fee	
Audit fees	
Custodian Fees	
Registrar & Transfer Agents Fees	
Marketing & Selling Expense including Agent Commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades	
Goods and Services tax on expenses other than investment and advisory fees	
Goods and Services tax on brokerage and transaction cost	
Other Expenses including weighted average of charges levied by the underlying schemes*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Up to 1.00

Additional expenses under regulation 52 (6A) (c)* (more specifically elaborated below)	Up to 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.	

It may be further noted that the total expense ratio to be charged over and above the weighted average of total expense ratio of the underlying schemes shall not exceed two times the weighted average of the total expense ratio levied under the underlying schemes, subject to limit as specified above.

[§] No Investment Management and Advisory fees will be charged under the Scheme

*As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to SEBI circulars no. CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI/HO/IMD/DF2/CIR/P/2018/16 dated February 02, 2018, SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018.

ICICI Prudential Regular Gold Savings Fund (FOF)- Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. as compared to ICICI Prudential Regular Gold Savings Fund (FOF) and no commission for distribution of Units will be paid/ charged under ICICI Prudential Regular Gold Savings Fund (FOF)- 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 SID shall be subject to the applicable guidelines.

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

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

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

1. 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.
2. expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors from B30 cities as specified by the Securities and Exchange Board of India, from time to time are at least –
 - 30 per cent of the gross new inflows from retail investors from B30 cities into the scheme, or;
 - 15 per cent of the average assets under management (year to date) of the scheme,

whichever is higher;

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

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

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

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

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

At least 2 basis points on daily net assets within the maximum limit of overall expense Ratio shall be annually set apart for investor education and awareness initiatives.

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

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

Illustration impact of expense ratio on scheme's return

	Particulars	Year 1	Year 2
(A)	Net Assets Before expenses	500,000,000.00	594,000,000.00
	NAV per Unit Before Expense	10.00	11.8800
	Return Before Expense	-	20.00%
(B)	Total Expenses (1.0% of Net Assets Before Expenses)	5,000,000.00	5,940,000.00
(A-B)	Net Assets After expenses	495,000,000.00	588,060,000.00
	Units	50,000,000.00	50,000,000.00
	NAV per Unit	9.90	11.7612
	Return After Expense	-	18.80%

For calculating expense of ICICI Prudential Regular Gold Savings Fund (FOF) - Direct Plan,

brokerage component will not be considered.

C. LOAD STRUCTURE

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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 or may call at (toll free no.) or your distributor.

Entry Load: Not Applicable.

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

Exit Load:

1. If the amount sought to be redeemed or switched out is invested for a period of up to 15 days from the date of allotment - 1% of the applicable Net Asset Value
2. If the amount sought to be redeemed or switched out is invested for a period of more than 15 days from the date of allotment – Nil

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.

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

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

Units issued on reinvestment of dividends for existing as well as prospective investors shall not be subject to load structure.

The investor is requested to check the prevailing load structure of the scheme before investing. Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure on the Units subscribed/redeemed on any Business Day. At the time of changing the load structure, the AMC / Mutual Fund may adopt the following procedure:

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

A public notice shall be provided on the website of the AMC in respect of such changes Any imposition or enhancement in the load shall be applicable on prospective investments only.

D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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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):

2.1) As mentioned by RBI in its press release dated March 29, 2018, RBI has through an order dated March 26, 2018, imposed a monetary penalty of Rs. 589.0 million on ICICI Bank for non-compliance with directions/guidelines issued by RBI. This penalty has been imposed in exercise of powers vested in RBI under the provisions of Section 47A(1) (c) read with Section 46(4)(i) of the Banking Regulation Act, 1949.

2.2) 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") on September 30, 2019 and October 24, 2019 respectively. SAT vide its order dated July 08, 2020 and September 10, 2020 has converted the monetary penalty imposed on the Bank and eCO to warning, respectively.

SEBI filed an appeal with the Supreme Court of India ("Supreme Court") against the aforementioned SAT orders on September 24, 2020 and November 23, 2020 pertaining to the Bank and eCO respectively. These matters were heard with Supreme Court on January 6, 2021 wherein the Supreme Court directed an interim stay on the operation of the SAT orders until further orders from them. The Bank and eCO have filed counter-affidavits before the

Supreme Court on February 2, 2021. To bring closure to the matter, the eCO has filed the settlement application on December 31, 2020 under SEBI (Settlement Proceedings) Regulations, 2018 with SEBI.

2.3) 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. The Central Bureau of Investigation ("CBI") had also initiated a preliminary enquiry against various individuals and firms including unknown officers and/or officials of the Bank. In January 2019, the CBI filed a first information report against Ms. Chanda Kochhar, her spouse and certain borrowers of the Bank and their promoters, accusing them of cheating the Bank. The first information report states that certain individuals, who were on the Board of Directors of the Bank when the alleged transactions occurred and were part of committees that sanctioned credit facilities to the concerned borrower group, may also be investigated. These include the present Managing Director and Chief Executive Officer of the Bank and the present Managing Director of the Bank's life insurance subsidiary.

2.4) The Reserve Bank of India (RBI), in exercise of powers conferred under section 47(A)(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949, levied an aggregate penalty of ₹ 10 million vide its order dated February 25, 2019. The penalty has been levied for delay in compliance to RBI's directives on "Time-bound implementation & strengthening of SWIFT related controls".

2.5) 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.

2.6) 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 an interim response to SEBI vide letter dated January 12, 2021, requesting for inspection of documents relied upon by SEBI while

issuing the SCN and sought four weeks' time to file a reply on the SCN from the date of inspection.

2.7) The Bank received three notices from Unique Identification Authority of India (UIDAI) for non-compliance of guidelines under Aadhaar (Authentication) Regulations, 2016 in December 2017. The key non-compliance stated in the notices included obtaining universal consent from customers for use of aadhaar details of the customer to authenticate the customer with UIDAI in respect of all products and services offered by its Group companies even if these products and services are not availed/intended to be availed by the customers, sharing of Aadhaar details between the Bank and the group companies, overwriting of customers' previous bank account with ICICI Bank and non-conformity with standard application programme interfaces and specifications laid down by UIDAI and Aadhaar (Authentication) Regulations, 2016. The Bank has since responded to the notices and is awaiting further communication from UIDAI in this regard.

2.8) The Bank has received a show cause notice from Financial Intelligence Unit-India (FIU-IND) dated July 22, 2019 u/s 13 of Prevention of Money Laundering Act (PMLA), 2002 for deficiencies in respect of Cross Border Wire Transfer Reports (CBWTR) filed by the Bank. We understand that similar notices have been received by several other banks in India. Bank responded to the notice subsequent to which FIU-IND has directed the Bank to review and re-file the reports where deficiencies are observed. The Bank has since then completed the re-filing of such reports to FIU-IND.

2.9) Directorate of Enforcement (ED) has issued 6 show cause notices against AD –II Bank, ICICI Bank and other banks on violation of certain sections of FEMA Act. As per the notice, ICICI Bank have entered into transactions of foreign exchange (Realization, Repatriation and surrender of foreign exchange) and Customer Identification procedures for sale of foreign exchange as per RBI KYC circular dated 27.11.2009, 24.09.2012 & 15.11.2012 issued to Authorized persons. From which on 2 show cause notice ED in March 2020 has imposed a penalty of ₹ 8,10,000 and ₹ 59,000 on ICICI Bank Limited and similar amount on one of its employee. The Bank has filed an appeal against these judgements with Appellate Tribunal for Foreign Exchange, New Delhi on July 27, 2020 and August 25, 2020 respectively. Both the matters have been listed for hearing at the Appellate Tribunal.

Further with respect to another Show cause notice, Bank has received order from ED dated October 29, 2020. In this order, ED has imposed a penalty of ₹ 22,00,000/- on ICICI Bank Limited and ₹ 2,20,000/- on one of its employee. The Bank has filed an appeal against the judgment on behalf of ICICI Bank and on behalf of the employee.

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

2.11) The Bank has on May 20, 2020 received a Show Cause Notice from IRDAI subsequent to its onsite inspection between June 4 - 8, 2018 with regard to Corporate Agent activities performed by the Bank. The Bank has submitted its response on June 29, 2020.

2.12) The Bank received a show cause notice dated December 16, 2020 from RBI under Sections 35, 35A, 46 and 47A of Banking Regulation Act, 1949 relating to violations of RBI directions - Inter-category shifting of investments from HTM (held till maturity) to AFS (available for sale) during FY 2017-18 and continued operations in InstaSave salary accounts opened using OTP based e-KYC in non face-to-face mode.

2.13) ICICI Bank received a show cause notice from RBI dated April 25, 2018 under Section 11 of Foreign Exchange Management Act, 1999 relating to contravention of directions issued by Reserve Bank of India (RBI) in respect of follow-up with exporters and reporting of export realization. The Bank submitted a detailed response to the said show cause notice specifying the efforts taken by the Bank. Taking into cognizance of efforts made by the Bank, no monetary penalty has been imposed by RBI.

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

3.1 In connection with certain investments made by few schemes of ICICI Prudential Mutual Fund, the AMC has ensured compliance with the directions issued by SEBI. Further, in the same matter, quasi-judicial proceedings have been initiated by SEBI. The AMC had filed an application with SEBI for settling the adjudication proceedings, without admission or denial of findings. In this matter, the AMC has paid the full settlement amount to SEBI. In light of the above, SEBI vide its settlement order dated November 29, 2018 has disposed off the pending proceedings against the AMC.

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

3.3 Further, details as specified in para 2.2 and 2.3 above shall also form part of disclosure under this para.

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

4.1 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.

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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 vide resolution passed by circulation dated April 22, 2011. The Trustees have ensured that the Schemes approved by them were new products offered by ICICI Prudential Mutual Fund and are not a minor modification of the exiting Schemes.

For and on behalf of the Board of Directors of

ICICI Prudential Asset Management Company Limited
Sd/-
Nimesh Shah
Managing Director

Place: Mumbai
Date: April 30, 2021

ICICI Prudential Mutual Fund Official Points of Acceptance

• Ahmedabad: 307, 3rd Floor, Zodiac Plaza, Beside Nabard Vihar, Near St. Xavier's College Corner, H.L. Collage Road, Off C. G. Road, Ahmedabad 380009, Gujarat • Amritsar: SCF – 30, Ground Floor, Ranjit Avenue, B Block, Amritsar, 143 008, Punjab • Anand: 109-110, Maruti Sharnam Complex, Opp. Nandbhumi Party Plot, Anand Vallabh Vidyanagar Road, Anand - 388001, Gujarat • Aurangabad: Ground Floor, Shop no. 137/B, Samarth Nagar, Aurangabad - 431001, Maharashtra • Allahabad – Shop No. FF-1, FF-2, Vashishtha Vinayak Tower, 38/1, Tashkant Marg, Civil Lines, Allahabad 211 001 • Bangalore (M G Road): Phoenix Pinnacle, First Floor, Unit 101 -104, No 46, Ulsoor Road, Bangalore 560042, Karnataka • Bangalore: Yoshitha Hitech International, No. 120B, EPIP Industrial area, Opp Mariott Hotel, Whitefield, Bangalore – 560066 • New Delhi: Unit No. 6, First Floor, Shankar Vihar, Vikas Marg, Opposite Metro Pillar No. 75, Delhi-110092 • Bangalore: No. 311/7, Ground Floor 9th Main, 5th Block, Jayanagar, Bangalore – 560 041 • Baroda: 2nd Floor, Offc No 202, Goldcroft, Jetalpur Road, Alkapuri, Vadodara 390007, Gujarat • Bharuch: First Floor, Unit No. 107/108, Nexus Business Hub, Cit Survey No. 2513, Ward No. 1, Beside Rajeshwar Petrol Pump, Opp. Pritam Society 2, Mojampur, Bharuch – 392001 • Bhavnagar: 1st Floor, Unit No F1, Gangotri Plaza, Opp. Daxinamurti School, Waghawadi Road, Bhavnagar, Gujarat 364002 • Bhopal: Kay Kay Business Center, Ram Gopal Maheshwari Marg, Zone 1, Maharana Pratap Nagar, Bhopal-462023, Madhya Pradesh • Bhubhaneshwar: Plot No. 381, Khata 84, MZ Kharvel Nagar, (Near Ram Mandir), Dist –Khurda, Bhubhaneshwar, 751001 Orissa • Pune: Ground Floor, Office no. 6, Chetna CHS Ltd, General Thimayya Marg, Camp Pune, 411 011 • Chandigarh: SCO 137-138, F.F, Sec-9C, Chandigarh 160017, Chandigarh • Unit No. A1 & A2, Ground Floor, Zenith Doctor House, Halar Cross Road, Valsad - 396001 • Third Floor, Unit no. 301, Bhula Laxmi Business Centre, Vapi – Silvassa Road, Opp. DCB Bank, Vapi – 396191, Gujarat • Shop A & B, Block A, Apurba Complex, Senraleigh Road, Upcar Garden, Ground Floor, Near AXIS Bank, Asansol, West Bengal 713 304 • Chennai- Lloyds Road: Abithil Square, 189, Lloyds Road, Royapettah, Chennai 600014, Tamil Nadu • Chennai- 1st Floor, A Wing, Kimbarley Towers, Y-222, 2nd Avenue, Anna Nagar, Chennai - 600 040 • Chennai-Door No 24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai 600 047 • Chennai No. 66, Door No. 11A, Ill Floor, B R Complex, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai – 600045 • Chennai Unit No.2E, New Door Nos. 43 & 44 / Old Nos. 96 & 97, 11th Avenue, Ashok Nagar, Chennai – 600083. • Chennai :Kailash OMR, Ground Floor, Door No. 292, Old Mahabalipuram Road, Sholinganallur, Chennai - 600 119, • Cochin: #956/3 & 956/4 2nd Floor, Teepeyam Towers, Kurushupally Road, Off MG Road, Ravipuram , Kochi 682015, Kerala • Cochin: Ground and First Floor, Parambil Plaza, Kaloor Kadavanthara Road, Kathrikadavu, Ernakulam, Cochin – 682017, Kerala • Coimbatore: No. 1334, Thirumoorthy Layout, Thadagam Road, R.S. Puram, Behind Venkateswara Bakery, Coimbatore – 641002 • Dehradun: 1st Floor, Opp. St. Joseph school back gate, 33, Subhash road, Dehradun 248001, Uttaranchal • Durgapur : Mezzanine Floor, Lokenath Mansion, Sahid Khudiram Sarani, CityCentre, Durgapur 713216, West Bengal • Gujarat: Ground Floor, Unit No. 2 & 3, Bhayani Mansion, Gurudwara Road, Jamnagar - 361001, Gujarat • Gujarat Office No. 23-24 , Pooja-B, Near ICICI Bank, Station Road, Bhuj-Kutch 370001, Gujarat • Patiala: SCO-64, Near Income Tax Office, New Leela Bhawan, Patiala 147001, Punjab • Gujarat: Ground Floor, Unit no. A6, Goyal Palladium, Prahladnagar Corporate Road, Ahmedabad, Gujarat – 380015 • Gurgaon: M.G. Road, Vipul Agora Bulding, Unit no 109, 1st Floor, Opp. JMD Regedt Sq, Gurgaon - 122001 • Guwahati : Jadavbora Complex, M.Dewanpath, Ullubari, Guwahati 781007, Assam • Gwalior : First Floor, Unit no. F04, THE EMPIRE, 33 Commercial Scheme, City Centre, Gwalior – 474009, Madhya Pradesh

• SCF – 38, Ground Floor, Market – 2, Sector – 19, Faridabad 121002, Haryana • Hyderabad- Begumpet: Ground and First floor, No. 1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet, Hyderabad 500 016, Telangana • ICICI Prudential Asset Management Company Limited Unit No. 21, 1st Floor, The Mall Road, Shimla, 171 001 • Hyderabad: Door No. 1-98/2/11/3, Shrishti Tower, 1st floor, Shop no. 3, Arunodaya Colony, Hi Tech City Road,

Madhapur, Ranga Reddy District, Hyderabad - 500081 • Indore: Unit no. G3 on Ground Floor and unit no. 104 on First Floor, Panama Tower, Manorama Ganj Extension, Near Crown Palace Hotel, Indore 452001, Madhya Pradesh • Jabalpur : Ground Floor Unit no. 12/13, Plot no. 42/B3, Napier Town, Opp. Bhawartal Garden, Jabalpur – 482001, Madhya Pradesh • Jaipur: Unit No. D-34, Ground Floor,, G - Business Park, Subhash Marg, C Scheme , Jaipur 302001, Rajasthan • Jalandhar: Unit No. 22, Ground Floor, City Square Building, EH197, Civil Lines, Jalandhar - 144001, Punjab • Jamshedpur : Padmalaya, 18 Ram Mandir Area, Ground Floor, Bistapur, Jamshedpur – 831001, Jharkhand., Jamshedpur 831001, Jharkhand • Jodhpur: 1st Floor, Plot No 3, Sindhi Colony, Shastri Nagar Jodhpur Rajasthan • Kalyan: Ground Floor, Unit No. 7, Vikas Heights, Ram Baugh, Santoshi Mata Road, Kalyan – 421301 • Kanpur: Unit no. 317, Kan Chamber, 14/113, Civil Lines, Kanpur 208001 • Kalyani: B- 9/14 (C.A), 1st Floor, Central Park, Dist- Nadia, Kalyani 741224, West Bengal • Moradabad Plot No. 409, 1st Floor, Gram Chawani, Near Mahila Thana, Civil Lines, Moradabad – 244001 Uttar Pradesh • Kanpur: Unit No. G-5, Sai Square 16-116, (45), Bhargava Estate Civil Lines, Kanpur 208 001, Uttar Pradesh • Ambala : No. 5318/2 and 5314/1, Ground Floor, Near B.C High School, Cross Road 3, Ambala Cantt. Haryana - 133001 • Kolhapur: 1089, E Ward, Anand Plaza, Rajaram Road, Kolhapur 416001, Maharashtra • Bengaluru 1st Floor, AARYAA Centre, No. 1, MIG, KHB Colony, 1A Cross, 5th Block, Koramangala, Bengaluru – 560095 Karnataka • Kolkata : 1st Floor, 1/393 Garihat Road (South) Opp. Jadavpur Police station Prince Anwar Shah Road Kolkata - 700068 • Kolkata - Dalhousie: Room No. 409, 4th Floor, Oswal Chambers, 2, Church Lane Kolkata - 700001, West Bengal • Kolkata - Lords : 227, AJC Bose Road, Anandalok, 1st Floor, Room No. 103/103 A, Block - B, Kolkata 700020, West Bengal • Lucknow: 1st Floor Modern Business Center, 19 Vidhan Sabha Marg, Lucknow 226001, Uttar Pradesh • Lucknow: Unit no. 8 & 9, Saran Chambers II, 5 Park Road (Opposite Civil Hospital), Lucknow – 226001, Uttar Pradesh • Ludhiana: SCO 121, Ground Floor, Feroze Gandhi Market, Ludhiana 141001, Punjab • Margao: UG-20, Vasant Arcade, Behind Police Station, Comba, Margao, Goa - 403601 • Mumbai – Andheri: Vivekanand Villa, Opp. HDFC Bank, Swami Vivekanand Road, Andheri (West), Mumbai – 400058 • Mumbai-Borivli: ICICI Prudential Mutual Fund, Ground Floor, Suchitra Enclave Maharashtra Lane, Borivali (West), Mumbai 400092, Maharashtra • Mumbai - Fort: ICICI Prudential Asset Management Co Ltd, 2nd Floor, Brady House, 12/14 Veer Nariman Road Fort, Mumbai 400001, Maharashtra • Mumbai - Ghatkopar: Ground Floor, Unit No 4 & 5, Platinum Mall, Opposite Ghatkopar Railway Station, Jawahar Road, Ghatkopar East, Mumbai 400077 • Mumbai - Ghatkopar: Office No. 307, 3rd Floor, Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai - 400077 • Mumbai - Goregaon: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon, Mumbai 400013, Maharashtra • Mumbai: ICICI Prudential Mutual Fund, Ground Unit No. 3, First Floor, Unit No – 13 Esperanza, Linking Road, Bandra (West), Mumbai - 400050, Maharashtra • Mumbai – Powai : ICICI Prudential Mutual Fund, Ground Floor, Unit no. 16-17, Heera Panna Center, Powai, Mumbai – 400076 • Mumbai-Thane: ICICI Prudential Mutual Fund, Dev Corpora, 1st Floor, Office no. 102, Cadbury Junction, Eastern Express Highway, Thane (West) - 400 601, Maharashtra • Sri Kamakshi Sadan No. 44/1, 1st Floor, 4th cross, Malleswaram, Bangalore 560 003 • Mumbai-Vashi: ICICI Prudential AMC Ltd, Unit no B15/15C, Ground Floor, Vardhman Chambers, Plot No. 84, Sector-17, Vashi, Navi Mumbai: 400705, Maharashtra • Palghar: Shop No. A1, Ground Floor, Dhairwat Viva Swarganga, Next to ICICI Bank, Aghashi Road, Virar (West), Palghar - 401303, Maharashtra • Nagpur: 1st Floor, Mona Enclave, WHC Road, Near Coffee House Square, Above Titan Eye Showroom, Dharampeth, Nagpur 440010, • New Delhi: 12th Floor Narain Manzil, 23 Barakhamba Road, New Delhi 110501, New Delhi • Navsari: 1st Floor, Unit No. 106, Prabhakunj Heights, Sayaji Station Road, Opposite ICICI Bank,, Gujarat, Navsari 396445 • Noida: K-20, First Floor, Sector 18, Noida, Uttar Pradesh, Pincode 201301 • New Delhi: Ground Floor, Block F, Unit No. 17-24, S-1 level, American Plaza International Trade Tower, Nehru Place, New Delhi – 110019 • New Delhi: Plot No. C-1, 2, 3 Shop No. 112, Above ICICI Bank, First Floor, P.P Towers, Netaji Subhash Place, Pitampura, New Delhi – 110034 • New Delhi: 108, Mahatta Tower, B Block, Janak Puri, New Delhi 110558 • Panaji: 1st Floor, Unit no. F3, Lawande Sarmalkar Bhavan, Goa Street, Opp Mahalakshmi Temple, Panaji – 403001, Goa •

Panipat: 510-513, Ward No. 8, 1st Floor, Above Federal Bank, Opp. Bhatak Chowk, G.T. Road, Panipat - 132103, Haryana • Patna : 1st Floor, Kashi Place, Dak Bungalow Road, Patna 800001, Bihar • Pune: Ground Floor, Empire Estate – 4510, Premiser City Building, Unit A-20, Pimpri, Pune – 411019 • Pune: 1101 /4/6 Shivaji Nagar, Chimbalkar House, Opp Sambhaji Park, J M Road, Pune 411054, Maharashtra • Pune: Ground Floor, Shop No. 3 and 4, Saloni Apartments, Lot No. 9, S. No. 129/9, CTS No. 830, Ideal Colony, Kothrud, Pune - 411 038, Maharashtra • Raipur: Shop No. 10, 11 & 12, Ground Floor, Raheja Towers, Jail Road, Raipur, PIN 492001, Chattisgarh • Siliguri : Shanti Square, Ground Floor, Sevoke Road, 2nd Mile, Siliguri, West Bengal – 734001 • Ground Floor, 107/1, A. C. Road, Baharampur,, Murshidabad, West Bengal 742 103 • Surat: HG 30, B Block, International Trade Center, Majura Gate, Surat 395002, Gujarat • Udaipur: Shop No. 2, Ratnam, Plot No. 14, Bhatt Ji Ki Badi,Udaipur 313001, Rajasthan •Uttar Pradesh: Unit No. C-65, Ground Floor, Raj Nagar, District Centre, Ghaziabad 201002, Uttar Pradesh • Vadodara: First Floor, Unit no. 108, 109 & 110, Midtown Heights, Opp. Bank of Baroda, Jetalpur, Vadodara – 390007 • Varanasi: ICICI Prudential Asset Management Company Limited D-58/12A-7, Ground Floor, Sagra, Varanasi - 221010, Uttar Pradesh • Jaipur: Shop No. NFS/3&4, Nehru Place, Tonk Road, Jaipur, Rajasthan 302018• TC 15/1926, Near Ganapathy Temple, Bakery Junction, Vazhuthacaud Road, Thycaud, Thiruvananthapuram, Kerala - 695 014 • #230/1, New No. Ch13, 1st Floor, 5th Cross,12th Main, Saraswathipuram, Mysore , Karnataka- 570 009 • Agra: No. 2 & 9, Block No. 54/4, Ground Floor, Prateek Tower, Sanjay Place, Agra – 282002, Uttar Pradesh• Maximus Commercial Complex, UG 3 & 4 Light House Hill Road, Mangalore - 575001. State: Karnataka

• Email IDs: trxn@icicipruamc.com, TrxnBangalore@icicipruamc.com,
TrxnChennai@icicipruamc.com, TrxnKolkatta@icicipruamc.com,
TrxnHyderabad@icicipruamc.com, TrxnAhmedabad@icicipruamc.com,
TrxnMumbai@icicipruamc.com, TrxnPune@icicipruamc.com, TrxnDelhi@icicipruamc.com,
TrxnNRI@icicipruamc.com

Toll Free Numbers: (MTNL/BSNL) 1800222999; (Others) 18002006666 • Website: www.icicipruamc.com

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

• Agartala: Advisor Chowmuhan (Ground Floor) Krishnanagar, Agartala 799001, Tripura • Agra: No. 8, II Floor Maruti Tower Sanjay Place, Agra 282002, Uttar Pradesh • Ahmedabad: 111-113,1st Floor, Devpath Building, off : C G Road, Behind Ial Bungalow, Ellis Bridge , Ahmedabad, Ahmedabad 380006, Gujarat • Nadiad: F -134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad – 387001, Gujarat • Bijapur: Padmasagar Complex, 1st Floor, 2nd 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: Pawan Travels Street, Opposite City Centre Mall, Sikar 332001, Rajasthan • Amaravati : 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies, Amaravati 444601, Maharashtra • Ambala : Opposite PEER, Bal Bhawan Road, Ambala 134003, Haryana • Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist Jalpaiguri, Pincode: 735101, West Bengal • Amritsar: SCO - 18J, ‘C’ Block, Ranjit Avenue, Amritsar 140001, Punjab •

Anand: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers , Anand 388001, Gujarat • Anantapur: 15-570-33, I Floor Pallavi Towers, Anantapur 515001, Andhra Pradesh • Andhra Pradesh : 22b-3-9, Karl Marx Street, Powerpet, Eluru – 534002 • Andheri (parent: Mumbai ISC): CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri 400069, Maharashtra • Angul : Near Siddhi Binayak +2 Science College, Similipada, Angul – 759122, Orissa • Ankleshwar: Shop # F -56,1st Floor, Omkar Complex,Opp Old Colony, Near Valia Char Rasta, G.I.D.C., Ankleshwar 393002, Gujarat • Asansol: Block – G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram, Asansol 713303, West Bengal • N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal • Shop No. 6, Sriram Commercial Complex, In front of Hotel Blue Diamon, Ground Floor, T. P. Nagar, Korba 495677 • Ward No. 5, Basantapur More, PO Arambag, Hoogly, Arambagh 712 601, West Bengal • Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar - 788005 • Assam : Amba Complex, Ground Floor, H S Road, Dibrugarh – 786001 • 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: 1st Floor, 17/1, 272, 12th Cross Road, Wilson Garden, Bangalore – 560027 • Bankura: CAMS Service Center, Cinema Road, Nutunganj, Beside Mondal Bakery, P. O. & Dist. Bankura 722101 • 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: Dr R P Road Khalifabag Chowk, Bhagalpur 812002, Bihar • Bharuch: A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat • Bhatinda: 2907 GH,GT Road Near Zila Parishad, Bhatinda 151001, Punjab • Bhavnagar: 305-306, Sterling Point Waghawadi Road Opp. HDFC Bank, Bhavnagar 364002, Gujarat • Bhilai: Shop No. 117,Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai 490020, Chattisgarh • Bhilwara: Indraparstha tower Shop Nos 209-213, Second floor, Shyam ki sabji mandi Near Mukharji garden, Bhilwara 311051, Rajasthan • Bhojpur: Ground Floor, Old NCC Office, Club Road, Arrah – 802301, Bhojpur, Bihar • Bhopal: Plot No . 10, 2nd floor, Alankar Complex, Near ICICI Bank, M P Nagar, Zone II, Bhopal 462011, Madhya Pradesh • Bhubaneswar: 101/ 7, Janpath, Unit-III, Bhubaneswar 751001, Orissa • Bhuj:Office No. 4-5, 1st Floor RTO, Relocation Commercial, Complex - B, Opp. Fire Station,, Near RTO Circle, Bhuj, Kutch 370001, Gujarat • Bolpur: Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204 • Godhra: 1st Floor, Prem Prakash Tower, B/H B.N Chambers, Ankleshwar Mahadev Road, Godhra - 389001, Gujarat • Nalanda: R-C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalanda) Bihar 803 101. • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal, Bhusawal 425201, Maharashtra • Bikaner: Behind Rajasthan patrika, in front of Vijaya Bank, 1404 Amar Singh Pura, Bikaner 334 001, Rajasthan • Bilaspur: Shop No. B-104, First Floor, Narayan Plaza, Link Road, Bilaspur, (C.G), 495 001 Contact:9203900626 • Bokaro: Mazzanine Floor, F-4, City Centre Sector 4, Bokaro Steel City 827004, Bokaro 827004, Jharkhand • Bongaigaon: G.N.B Road, Bye Lane, Prakash Cinema, Bongaigaon – 783380, Assam • Burdwan: 1st floor, Above Exide Showroom, 399 G T Road, Burdwan, 713101 • Calicut: 29/97G 2nd Floor Gulf Air Building Mavoor Road Arayidathupalam, Calicut 673016, Kerala • Chandigarh: Deepak Towers, SCO 154-155, 1st Floor, Sector17-C, Chandigarh 160017, Punjab •Mandi 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi – 175001 Himachal Pradesh •Vijaynagaram Portion 3, First Floor, No. 3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar, Vijaynagaram 535003 Andhra Pradesh •Haryana : Sco-11-12,1st Floor, Pawan Plaza, Model Town, Atlas Road, Subhash Chowk, Sonapat-131001 • Maharashtra: 1st Floor, Shraddha Niketan,Tilakwadi, Opp. Hotel City Pride, Sharanpur Road Nasik - 422 002 •

Maharashtra: Dev Corpora, 1st Floor, Office no. 102, Cadbury Junction, Eastern Express Highway, Thane (West) - 400 601 1 • Maharashtra: 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road Nasik - 422 002 • Chandrapur: Opp. Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra 442 402. Tel. No. 07172 – 253108
Chennai: Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam, Chennai 600034, Tamil Nadu • Chennai: 7th floor, Rayala Tower - III,158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • Chennai: Ground floor, Rayala Tower- I,158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • Cochin: Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Modayil Building,, Cochin - 682 016. Tel.: (0484) 6060188/6400210 • Coimbatore: Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S. Puram, Coimbatore 641002, Tamil Nadu • Cuttack: Near Indian Overseas Bank Cantonment Road Mata Math, Cuttack 753001, Orissa • Davenegere: 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension, Devengere 577002, Karnataka • Dehradun: 204/121 Nari Shilp Mandir Marg Old Connaught Place, Dehradun 248001, Uttaranchal • Delhi: CAMS Collection Centre, Flat no.512, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi 110501, New Delhi • Delhi 306, 3rd Floor, DDA - 2 Building, District Centre, Janakpuri, New Delhi - 110058 • Deoghar: S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town, Deoghar 814112, Jharkhand • Dewas: Tarani Colony, Near Pushp Tent House, Dewas – 455001, Madhya Pradesh • Dhanbad: Urmila Towers Room No: 111(1st Floor) Bank More, Dhanbad 826001, Jharkhand • Dhule: House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule 424001 • Durgapur: City Plaza Building, 3rd floor, City Centre, Durgapur 713216, West Bengal • Erode: 197, Seshaiyer Complex Agraharam Street, Erode 638001, Tamil Nadu • Faridhabad: B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT, Faridhabad 121001, Haryana • Gaya: North Bisar Tank, Upper Ground floor, Near - I.M.A Hall, 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: cambrd@camsonline.com • Hyderabad: No. 15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad 500072 • Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001 • Gondal: Parent CSC - Rajkot,A/177, Kailash Complex, Khedut Decor, Gondal 360311, Gujarat • Gandhinagar : 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar – 382421 • Gorakhpur: Shop No. 5 & 6, 3rd Floor Cross Road, The Mall, AD Tiraha, Bank Road, Gorakhpur 273001, Uttar Pradesh • Gobindgarh: Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab – 147 301 • Guntur: Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel, Guntur 522002, Andhra Pradesh • Gurgaon: SCO - 17, 3rd Floor, Sector-14, Gurgaon 122001, Haryana • Guwahati: Piyali Phukan Road, K.C Path, House No.-1 Rehabari, Guwahati 781008, Assam • H. No 1-3-110, Rajendra Nagar, Mahabubnagar, Telangana, 509001 • B1, 1st floor, Mira Arcade, Library Road, Amreli, 365601 • Gwalior: G-6, Global Apartment Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior 474001, Madhya Pradesh • Hotel Heritage Sikkim, Ground Floor, Diesel Power House Road (D.P.H. Road), Near Janta Bhawan, Gangtok – 737101, Sikkim • Haridwar – F-3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand, 249408 • Hassan: 2nd Floor, Pankaja Building, Near Hotel Palika, Race Course Road, Hassan – 573201, Karnataka • Hazaribag: Municipal Market Annanda Chowk, Hazaribagh 825301, Jharkhand • Hisar: 12, Opp. Bank of Baroda Red Square Market, Hisar 125001, Haryana • Hubli: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029, Karnataka • Hyderabad: 208, II Floor, Jade Arcade Paradise Circle, Secunderabad 500003, Andhra Pradesh • Indore: 101, Shalimar Corporate Centre 8-B, South Tukogunj, Opp.Greenpark, Indore 452001, Madhya Pradesh • Jabalpur: 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001, Madhya Pradesh • Jaipur: R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station, Jaipur 302001, Rajasthan • Jalandhar: 367/8, Central Town Opp. Gurudwara Diwan Asthan, Jalandhar 144001, Punjab • Jalgaon: Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon

425001, Maharashtra • Jalna C.C. (Parent: Aurangabad): Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna 431203, Maharashtra • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004, Jammu & Kashmir • Jamnagar: 207, Manek Centre, P N Marg, Jamnagar 361001, Gujarat. Tel.: (0288) 6540116 • Jamshedpur: Millennium Tower, "R" Road Room No:15 First Floor, Bistupur, Jamshedpur 831001, Jharkhand • Jhansi: 372/18 D, 1st floor, Above IDBI Bank, Beside V-Mart, Near RASKHAN, Gwalior Road, Jhansi 284001 • Jodhpur: 1/5, Nirmal Tower Ist Chopasani Road, Jodhpur 342003, Rajasthan • Jorhat: Jail Road Dholasatra, Near Jonaki Shangha Vidyalaya Post Office – Dholasatra, 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: RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat - 700124, Kolkata, West Bengal • 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 • Kumbakonam: Jailani Complex 47, Mutt Street, Kumbakonam 612001, Tamil Nadu • Kurnool: H.No.43/8, Upstairs Uppini Arcade, N R Peta, Kurnool 518004, Andhra Pradesh • Lucknow: Off # 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow 226001, Uttar Pradesh • Ludhiana: U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana 141002, Punjab • Madurai: Cams Service Centre, # 1st Floor, 278, North Perumal, Maistry Street (Nadar Lane), Madurai 625001, Tamil Nadu • Mangalore: No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore 575003, Karnataka • Mapusa: Office no. 503, Buildmore Business Park, New Canca by pass road, Ximer, Mapusa, 403 507, Goa. • Margao: F4 – Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa 403601 • Meerut: 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road, Meerut 250002, Uttar Pradesh • Mehsana: 1st Floor, Subhadra Complex Urban Bank Road, Mehsana 384002, Gujarat • Moradabad: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sales Tax Office,, Uttar Pradesh • Hirji Heritage, 4th floor, Office No. 402, Above Tribhovandas Bhimji Zaveri (TBZ), L.T. Road, Borivali West, Mumbai 400 092. • Mumbai - Ghatkopar: Office no. 307, 3rd Floor, Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai – 400077 • Mumbai: Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai 400023, Maharashtra • Navi Mumbai: CAMS Service Centre BSEL Tech Park, B-505, Plot no 39/5

& 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705 • Muzaffarnagar 235, Patel Nagar, Near Ramlila Ground, New Mandi,, Muzaffarnagar - 251001 • 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, Kalluveetil Shyras Center 47, Court Road, Nagercoil - 629 001 • Nanded: Shop No.8 and 9 Cellar, Raj Mohd. complex, Main Road Sree nagar, Nanded – 431 605. Tel. No. 9579444034 Nasik: 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road, Nasik 422005, Maharashtra • Navsari: CAMS Service Center, 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Navasari 396445, Gujarat • Nagaland: House no. 436, Ground Floor, MM Apartment, Dr. Hokishe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112 • Nellore: 97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001, Andhra Pradesh • New Delhi: Aggarwal Cyber Plaza-II, Commercial Unit no. 371, 3rd Floor, Plot No. C-7, Netaji Subhash Place, Pitampura – 110034 • New Delhi : 304-305 III Floor Kanchenjunga Building 18, Barakhamba Road Cannaugt Place, New Delhi 110501, New Delhi • Nizamabad: CAMS Service Centre, 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana • Noida: E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida 201301, Uttar Pradesh • Palakkad: 10 / 688, Sreedevi Residency Mettupalayam Street, 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 1st Floor, Above Mahesh Graphics, Nandanam Complex, Beside Old CCS Building, Junglighat Port Blair - 744 103 • 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 Baruvari 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 • Sriganganagar: 18 L Block, Sri Ganganagar 335001, Rajasthan • Srinagar: Near New Era Public School, Rajbagh, Srinagar 190008. Contact no. 0194-2311428. • 47/5/1, Raja Rammohan Roy Sarani, PO Mallickpara, Dist Hoogly, Sreerampur 712203 • Surat: Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura, Surat

395001, Gujarat • Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat , Gujarat- 395 002 • Thane – 3rd floor, Nalanda Chambers, B Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) 400 062 • Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu • Thiruvalla: Central Tower, Above Indian Bank Cross Junction, Tiruvalla 689101, Kerala • Thiruvalla: 1st Floor, Room No. 61 (63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla, 689105, Kerala • Tirunelveli: III Floor, Nellai Plaza 64-D, Madurai Road, Tirunelveli 627001, Tamil Nadu • Tirunelveli: No. F4, Magnem Suraksha Apartments, Thiruvananthapuram Road, Tirunelveli - 627 002, Kerala • Tirupathi: Shop No: 6, Door No: 19-10-8 (Opp to Passport Office), AIR Bypass Road Tirupati - 517501, Andhra Pradesh, Tel: (0877) 6561003 • Trichur: Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur 680001, Kerala • Trichy: No 8, I Floor, 8th Cross West Extn Thillainagar, Trichy 620018, Tamil Nadu • Trivandrum: R S Complex Opposite of LIC Building Pattom PO, Trivandrum 695004, Kerala • Udaipur: 32, Ahinsapuri, Fatehpura circle, Udaipur – 313001, Email Id - camsudp@camsonline.com, Rajasthan • Udhampur: Guru Nank Institute, NH-1A, Udhampur, Jammu & Kashmir – 182101 • Vadodara: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390007, Gujarat • Valsad: Ground Floor Yash Kamal -"B" Near Dreamland Theater Tithal Road, Valsad 396001, Gujarat • VAPI: 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasata, Vapi 396195, Gujarat • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex Varanasi - 221010, Uttar Pradesh • Vellore: AKT Complex 2nd Floor, No. 1 and 3 New Sankaranpalayam Road, TollGate, Vellore – 632001, Tamil Nadu • Vijayawada: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet, Vijayawada 520010, Andhra Pradesh • Himachal Pradesh: 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi – 175001 • Visakhapatnam: Door No. 48-3-2, Flat No. 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, 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.

TP Lite Centres

• Ahmednagar: Office No. 3, 1st 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: 2nd 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, Ist Floor Opp. City Bus Stop, SuperMarket, Gulbarga 585101, Karnataka • Haldia: 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721602, West Bengal • Haldwani: Durga City Centre, Nainital Road Haldwani, Haldwani 263139, Uttaranchal • Himmatnagar: D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383001, Gujarat • Hoshiarpur: Near Archies Gallery Shimla Pahari Chowk,

Hoshiarpur 146001, Punjab • Hosur: No.303, SIPCOT Staff Housing Colony, Hosur 635126, Tamil Nadu • Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur 222001, Uttar Pradesh • Katni: 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni 483501, Madhya Pradesh • Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam 507001, Andhra Pradesh • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732101, West Bengal • Manipal: CAMS Service Centre, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal 576104, Karnataka • Mathura: 159/160 Vikas Bazar, Mathura 281001, Uttar Pradesh • Moga: 9 No, New Town, Opposite Jaiswal Hotel, Daman Building, Moga 142 001, Punjab • Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu • Palanpur: Gopal Trade Centre, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur 385001, Gujarat • Rae Bareli: No.17 Anand Nagar Complex, Rae Bareli 229001, Uttar Pradesh • Rajapalayam: D. No. 59 A/1, Railway Feeder Road Near Railway Station, Rajapalayam 626117, Tamil Nadu • Ratlam: Dafria & Co 81, Bajaj Khanna, Ratlam 457001, Madhya Pradesh • Ratnagiri: Orchid Tower, Ground Floor, Gala No. 06, S.V. Road No. 301/Paiki ½, Nachane Municipal Aat, Arogya Mandir, Nachane Link Road, Ratnagiri – 415612, Maharashtra • Roorkee: Cams Service Center, 22 Civil Lines Ground, Floor, Hotel Krish Residency, (Haridwar), Roorkee 247667, Uttaranchal • Sagar: Opp. Somani Automobiles Bhagwanganj, Sagar 470002, Madhya Pradesh • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur 242001, Uttar Pradesh • Sirsa: Bansal Cinema Market, Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa 125055, Haryana • Sitapur: Arya Nagar Near Arya Kanya School, Sitapur 262001, Uttar Pradesh • Solan: 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall, Solan 173212, Himachal Pradesh • Srikakulam: Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam 532001, Andhra Pradesh • Sultanpur: 967, Civil Lines Near Pant Stadium, Sultanpur 228001, Uttar Pradesh • Surendranagar: 2 M I Park, Near Commerce College Wadhwan City, Surendranagar 363035, Gujarat • Tinsukia: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank, PO Tinsukia, Tinsukia 786125, Assam • Tuticorin: 4B / A-16 Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin 628003, Tamil Nadu • Ujjain: 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain 456010, Madhya Pradesh • Vasco: No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama 403802, Goa • Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445001, Maharashtra.

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

In addition to the existing Official Point of Acceptance of transactions, authorized Points of Service (POS) of MF Utilities India Private Limited (MFUI) shall be an official point of acceptance for all financial and non- financial transactions. The updated list of POS of MFUI is available on www.mfuindia.com. The online transaction portal of MFU is 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