

THE PRUDENTIAL FACT SHEET

Assets Under Management Rs. 22,040.10 Crore
(As on December 30, 2005)



Making your money work as hard as you do

www.pruicici.com

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From the Managing Director's Desk



Pankaj Razdan
Managing Director

The equity market in 2005 was a reflection of the fact that as an economy, India has a lot going for it. The signs of a great future ahead of our nation are amply evident. A favourable public policy has accelerated the reforms process. Infrastructure development stares us in the face, be it in the case of roads, power, telecom or other utilities. The evolving mall culture and multiplexes are a clear indicator of growing retail spending – a phenomenon that has received impetus from India's changing age and income demographics and the simultaneous growth of retail credit.

Be it the economy or corporate performance, India's growth story is omnipresent. The average annual increase in sales for 184 of 200 most commonly traded shares on the stock market (*for which comparative figures are readily available*) was around 16% for the 3 years that ended last March. On the other hand, the net profit of these firms shot up by almost 34%. Clearly corporates are leveraging upon the opportunities in the domestic economy and their competitive advantages in the global space. When seen in the light of this evidence, the Indian equity markets have only echoed the 'real growth' sentiment of the country.

Now let's see India the way the world does. India, in 2005, has been seen as one of the most preferred investment options for foreign investors. During 2005, the Nifty delivered returns of 36%, next only to Nikkei and Korea. The indices of other Asian markets like Malaysia, Indonesia, Thailand, Taiwan, Singapore and Hong Kong have delivered -5%, 16%, 7%, 6%, 14% and 5% respectively. During the last year, Indian markets witnessed FII inflows from Japan, Singapore and Europe. Going forward there are indications of further inflows from Japan, Europe and petrodollars from the Middle East. Cash flows will be a key determinant of how markets will shape up in the near term. Hopefully the domestic interest in equities should continue which will add stability to the capital market.

In 2005, three themes emerged strongly, which we believe offer significant growth opportunities for our economy. These include consumption growth, infrastructure spending and India's arbitrage advantage in case of human intelligence. While our FMCG fund, a topper in the equity funds category, seeks to capture the former theme, the latter two were aptly captured by two new products we launched during the year, i.e. the Prudential ICICI Infrastructure Fund and the Prudential ICICI Service Industries Fund. Our Prudential ICICI Blended Plan, an arbitrage scheme, was another product that met with a good response in view of its compelling proposition. In 2006, we will continue our effort to bring you products in line with your changing needs.

After a wonderful year for equity markets, the most pertinent question would now be – what next?

Theoretically, the growth that we see, should translate into returns for the equity investor. In practice however, market volatility is bound to persist in the short term and it may get quite unnerving for the investor to see his portfolio value fluctuate. An equity investor must have a long term outlook to allow the momentary frenzy of the markets to iron out and give him returns in line with earnings growth.

At PruICICI, there are two things that we have been reiterating to our equity investors for years. First, practice asset allocation. An asset allocation plan in line with your risk profile and investment horizon and a regular periodicity for portfolio rebalancing are the key to help you achieve your financial goals. Secondly, follow a disciplined investment process. The systematic investment plan (SIP) is an ideal process available to you to overcome problems of market timing, investment size and investment management. We would strongly urge you to avail of it. You will find the SIP performance of our various schemes, as disclosed in the fact sheet, quite impressive.

At PruICICI, it is our endeavour to identify ways and means to make investing for you, a pleasurable experience. With a view to offer you transactional convenience while dealing with the SIP, we have activated several options you could use i.e. ECS (direct debit) facility & standing instructions with select banks. We would soon be launching a 'Group SIP' facility that will make SIP investing even more convenient for office-goers.

Our commitment to encouraging investors to adopt a disciplined investment process is evident from our new TV advertising campaign, which seeks to increase awareness on the concept of Systematic investing. We are in the process of rolling it out across other media in the times to come.

As most of you would soon be getting your tax investments in order, I thought it would a good idea to bring to your attention a star product from the mutual fund product bouquet – the equity linked savings scheme (ELSS). A diversified equity fund, the tax plan, is one of the few options that combine the benefits of tax saving with that of capital appreciation through equities. By virtue of having a 3-year lock-in period, the fund enjoys an intrinsic advantage – it enables the fund manager to follow a highly rewarding patient investment strategy. The success of this strategy reflects in the superior performance of ELSS plans over that of other equity funds. The Prudential ICICI Tax Plan can now give you a tax benefit on upto Rs. 1,00,000 under the plan. With the increased tax benefit and the good long-term prospects of the Indian economy, the Tax Plan has only got more compelling.

On the debt side, we expect interest rates in 2006 to remain stable with a slightly upward bias on the back of US interest rates and relatively tight liquidity. We would urge debt investors to invest in schemes like the liquid plan, short term plan and floating rate plans for capital protection. Debt investors with a taste for equity may want to look at schemes like the monthly income plan or other hybrid options.

Wish you a great year ahead and happy investing in 2006.



Nilesch Shah
Chief Investment Officer

Equity Market Snapshot

Factors

Fundamentals

IIP data showed a growth of 8.5% yoy in Oct 05. The slowdown in growth compared to same period last year was on account of negative growth in mining & manufacturing sectors. Export numbers for Nov 05 were also bad as they declined by 11.4% yoy. Inflation remained range bound but is expected to inch up on account of the low base effect. The BOP surplus was only marginally lower in 1H06 at US\$ 6.5bn even though trade deficit continued to soar high. The total trade deficit is expected to touch US\$60bn. in FY06, highlighting the need for strong capital flows and remittances.

Though not reflecting a trend, this weak economic data is certainly a cause for concern. If the economy does to remain charged up for a sustained 8% GDP growth, the stock market will be left standing on weaker fundamentals

Technicals

Investments by Institutions (Rs. Crs.)	Jan 04 - Dec04	Jan 05 - Dec 05
FII (Net Purchases / Sales)	38747	47595
MFs (Net Purchases / Sales)	-881	13191
Avg Daily Open Interest (Rs. Crs.)		
Index Futures	1765	4739
Stock Futures	5497	12020
Index Options	1131	3056
Stock Options	1591	1923
Total	9984	21738
Avg Daily Volumes (Rs. Crs.)	Jan 04 - Dec04	Jan 05 - Dec 05
CASH Segment		
BSE	2102	2591
NSE	4653	5555
Total	6755	8146
Derivative Segment		
NSE	10245	15693
Avg Advance Decline Ratio	Jan 04 - Dec04	Jan 05 - Dec 05
BSE Ratio	1.45	1.44
NSE Ratio	1.45	1.37

Valuation Ratios	Jan 04 -Dec04	Jan 05 -Dec 05
P/E ratio- Sensex	17.07	18.61
P/E ratio- Nifty	15.32	17.16
Price/Book Value Ratio-Sensex	3.77	4.52
Price/Book Value Ratio-Nifty	3.61	4.37
Dividend Yield-Sensex	1.78	1.45
Dividend Yield-Nifty	1.83	1.56

Sectoral Index Performance	Dec04 (% Change)	Dec05 (% Change)
BSE PSU	14.81	21.87
Bankex	32.98	36.54
BSE Teck Index	33.31	40.82
BSE Healthcare	22.65	1.83
BSE Auto	11.92	50.07
BSE Oil & Gas	-0.44	40.17
BSE Capital Goods	28.47	93.64
BSE FMCG	-4.59	55.52
BSE Consumer Durables	8.08	114.49

Market Sentiments

THE year 2005 has been a remarkable year for stock markets - the indices scaled new peaks, the foreign inflows crossed an eye-popping \$10.57 billion (crossing the \$10-billion mark for the first time in a calendar) and a record number of IPOs hit the bourses. The BSE Sensex gained 42% and S&P CNX Nifty went up by 36% in 2005. It has been mainly the strong FII flows and mutual fund buying that kept the bourses at lifetime high levels during the year. India was the third best performing market in Asia this year; Unlike in 2004, when mid-caps occupied centerstage, large-caps came back with a bang in 2005, though this was aided to no small extent by the graduation of several stocks to the large-cap bracket. To put the performance of such stocks in context, returns of the Sensex in 2005 outpaced those of the BSE 100, BSE 200 and the S&P CNX 500 by five to seven-percentage points.

Global Events

Foreign stock markets enjoyed one of their broadest rallies in recent memory, beating their U.S. counterparts for a third straight year and attracting record sums of U.S. capital. Global conditions last year were close to ideal for stocks. Low interest rates worldwide generated a wave of borrowing and investment. European and Japanese companies continued to restructure, squeezing out bigger profits and boosting their share prices. Emerging markets in Asia benefited from strong economic growth, while Latin American commodity producers capitalized on rising prices for natural resources, and in Europe, Russia's benchmark index rose 62.5%. Asian stock markets offered hefty gains in 2005, as foreign investors poured capital into the region and shrugged off early concerns about rising U.S. interest rates, lofty oil prices and the threat that bird flu might break out in humans. The region's big winners were South Korea, India and Japan. Japan's economic recovery stands out as perhaps the most welcome development of 2005. Investors enjoyed a big rally in Japanese equities, as the Nikkei Stock Average of 225 companies surged 40.2%. The country's turnaround, now considered by many to be sustainable, could lead the region's growth this year.

Outlook

Equity markets continue to ride the liquidity wave. The New Year has begun on a strong note of FII buying and the extent of their participation in the markets will be one of the key factors in determining the market direction. However what is certain is that the quantum of funds that they would be required to bring for driving up the markets would be much larger given the current price levels. Institutional investors are buying into the markets, fully aware of the expensive valuations; fresh money is likely to come in from investors in Japan, Australia, Germany & the Middle East.

Fundamentally, things still look good for India Inc. though a few economic data points could become a cause for concern if the negative trend continues. Q3 earnings growth could be marginally lower compared to the previous two quarters but would still be good enough to maintain buying interest in Indian equities.

Fixed Income Market Snapshot

Factors	Impact on Interest Rates	
	Short Term (1-3 Months)	Medium Term (3-6 Months)
Inflation	Negative	Negative

Inflation remained range bound in Dec'05 between 4.32-4.62%. Fuel & Manufacturing products prices remained almost flat. Primary article prices came down a little on back of a good monsoon. Previous years low base kept pressure on the WPI Index. We expect inflation to inch up in coming months on account of low base effect.

Money Supply	Positive	Neutral
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Money supply (M3) grew at 17.1% YoY as on Dec 9. Aggregate deposits have grown at 18.8% YoY as on the same date. IMD redemptions of Rs.330bn. in the last week of Dec'05 tightened the liquidity. We expect SDS interest & government expenditure to bring some respite.

Credit Demand	Negative	Negative
---------------	----------	----------

Credit demand grew at 29.9% YoY as on Dec 9 and the credit-deposit ratio as on this date was at 68.47%. We expect robust credit demand in 2HFY06 to keep pressure on liquidity.

Government Borrowings	Neutral	Negative
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The borrowing program of the government has gone through smoothly on account of SLR buying by banks and Insurance companies. The yield curve has become flat as long end yields are supported by the insurance companies and short end yields moved up due to tight liquidity.

Foreign Exchange Market	Neutral	Neutral
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The rupee appreciated sharply against the dollar on account of indications from the Fed that it was nearing an end to the tightening cycle. We expect Rupee to depreciate gradually as trade deficits will have to be matched by investment flows.

RBI Policy	Neutral	Negative
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RBI has maintained flexible position on interest rate, inflation and growth equation. They pumped liquidity to overcome IMD redemptions. However there was no announcement of CRR cut to ease liquidity. We expect RBI to take a call on interest rates closer to the Monetary Policy review.

Market Sentiment	Neutral	Neutral
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Market was thinly traded due to tight liquidity and holiday mood. People expect some trading activity as the New Year begins for foreign banks.

We expect interest rates to remain range bound with a downward bias. End of US Fed tightening cycle, improved liquidity and support at the long end by PF & Insurance companies will keep interest rates on the check. The only surprise could be RBI hiking reverse repo rate by a quarter percent in the policy review.

In a market like this, investors can look at debt funds for returns which will accrue via coupon income. We recommend debt funds for asset allocation and portfolio diversification

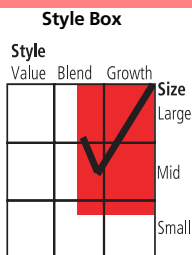
PruICI Infrastructure Fund

WHY SHOULD ONE INVEST?
Long term investment of funds for capital appreciation derived from the growth and development of the infrastructure sector

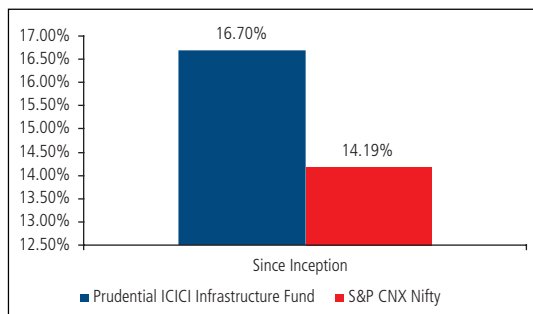
Figures as on 30-December, 2005

Snapshot:

Fund Managers : Sankaran Naren
Indicative Investment Horizon: 5 yrs and more
Inception date: 12-09-2005
Fund Size: Rs. 1,288.61 crores
NAV (As on 30-December-05):
Growth option : Rs. 11.67
Dividend option : Rs. 11.67
****Expense Ratio for the month of Dec'05:** 1.95%
****This is a close approximation of the number.**

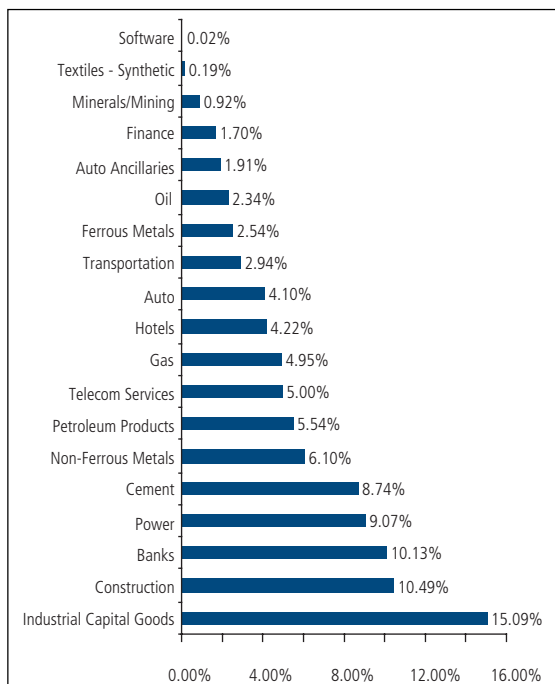


Performance Record *- Cumulative Option



*Returns < 1Year : Absolute, > = 1Year : CAGR
Benchmark is S&P CNX Nifty. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day.
Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Quantitative Indicators:

Average P/E : 16.15
Average P/BV : 3.16
Average Dividend Yield : 1.35
Annual Portfolio Turnover Ratio : 3.05 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

Portfolio

Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Auto	5,277.94	4.10%
Tata Motors Ltd.	3,086.90	2.40%
Ashok Leyland Limited	2,191.04	1.70%
Auto Ancillaries	2,455.37	1.91%
Kesoram Industries Limited	2,455.37	1.91%
Banks	13,046.70	10.13%
• State Bank of India	5,721.35	4.44%
Punjab National Bank	2,331.25	1.81%
Corporation Bank	2,085.07	1.62%
ICICI Bank Limited	1,829.59	1.42%
Canara Bank	1,079.44	0.84%
Cement	11,250.63	8.74%
• Grasim Industries Limited	6,515.59	5.06%
OCL India Ltd	2,648.69	2.06%
Century Textiles & Industries Ltd	2,002.34	1.55%
Associated Cement Companies Ltd	84.01	0.07%
Construction	13,506.40	10.49%
• Patel Engineering Ltd	6,258.74	4.86%
Jai Prakash Industries Limited	4,942.54	3.84%
Nagarjuna Construction Company	2,305.12	1.79%
Ferrous Metals	3,277.77	2.54%
Tata Iron & Steel Co. Ltd	2,137.22	1.66%
Jindal Vijayanagar Steel Limited	688.35	0.53%
Usha Martin Limited	452.20	0.35%
Finance	2,194.50	1.70%
Infrastructure Development Finance Corp.	2,194.50	1.70%
Gas	6,384.00	4.95%
• Gas Authority Of India Limited	6,384.00	4.95%
Hotels	5,432.57	4.22%
• EIH Limited (East India Hotels)	5,432.57	4.22%
Industrial Capital Goods	19,446.09	15.09%
• Siemens India Limited	6,325.99	4.91%
• Larsen & Toubro Limited	5,350.94	4.15%
Bharat Heavy Electricals Limited	4,854.68	3.77%
Bharat Earth Movers Limited	2,311.74	1.79%
KEC International Limited	424.18	0.33%
Punj Lloyd	178.56	0.14%
Minerals/Mining	1,182.31	0.92%
Gujarat NRE Coke Ltd	783.38	0.61%
Gujarat Mineral Development Corporation Ltd	398.93	0.31%
Non-Ferrous Metals	7,853.67	6.10%
• National Aluminium Company Limited	6,158.60	4.78%
Hindalco Industries Limited	1,695.07	1.32%
Oil	3,017.90	2.34%
Oil & Natural Gas Company Ltd	3,017.90	2.34%
Petroleum Products	7,134.89	5.54%
Reliance Industries Limited	4,916.50	3.82%
Madras Refineries Limited	2,218.39	1.72%
Power	11,674.54	9.07%
• National Thermal Power Corporation Ltd	5,796.11	4.50%
Gujarat Industries Power Co Limited	2,856.00	2.22%
Tata Power Company Limited	1,232.50	0.96%
Power Trading Corporation of India Limited	741.35	0.58%
CESC Limited	682.05	0.53%
Neyveli Lignite Corporation	366.53	0.28%
Software	31.36	0.02%
Tulip IT Services	31.36	0.02%
Telecom Services	6,443.66	5.00%
• Bharati Televentures Ltd.	5,355.25	4.16%
Mahanagar Telephone Nigam Ltd.	1,088.41	0.84%
Textiles - Synthetic	245.52	0.19%
Rajasthan Spg. & Wvg. Mills Ltd	245.52	0.19%
Transportation	3,794.04	2.94%
Containers Corporation of India Ltd	2,112.82	1.64%
Jet Airways Limited	1,681.22	1.30%
CPs and CDs	5,780.95	4.49%
Kotak Mahindra Bank Ltd - CD	2,426.52	1.88%
HDFC Ltd - CP	1,721.00	1.34%
Panatone Finvest Ltd - CP	1,245.42	0.97%
HDFC Bank - CD	388.01	0.30%
Nifty - Short Put Options	(2,800.00)	-2.17%
Cash, Call, CBLO & Reverse Repo	370.68	0.29%
Other Current Assets	1,859.11	1.40%
Total Net Assets	128,860.60	100.00%

• Top Ten Holdings

PruICI Services Industries Fund

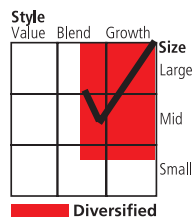
WHY SHOULD ONE INVEST?
Long term investment of funds for capital appreciation derived from the growth potential of the service industries sector

Figures as on 30-December, 2005

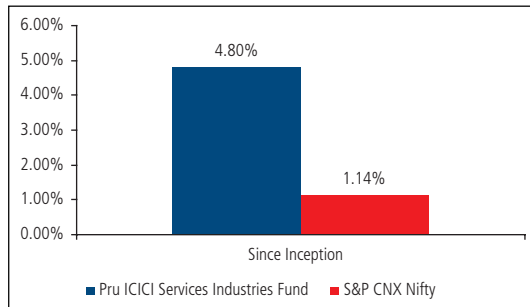
Snapshot:

Fund Managers : Deven Sangoi
Indicative Investment Horizon: 5 yrs. & more
Inception date: 14-12-2005
Fund Size: Rs. 649.34 crores
NAV (As on 30-December-05):
Growth option: Rs. 10.48
Dividend option: Rs. 10.48
****Expense Ratio for the month of Dec'05:** 2.17%
****This is a close approximation of the number.**

Style Box

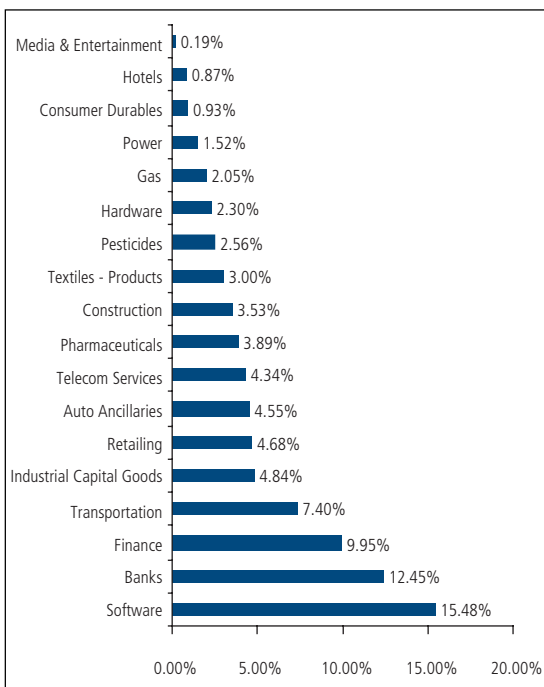


Performance Record *- Cumulative Option



*Returns \geq 1 Year are CAGR, $<$ 1 Year are Absolute.
Benchmark is S&P CNX Nifty. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day. Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Auto Ancillaries	2,957.07	4.55%
Carborandum Universal Ltd	1,087.97	1.68%
Munjal Auto Industries Ltd.	989.25	1.52%
Automotive Axles Limited	879.85	1.35%
Banks	8,083.71	12.45%
• ICICI Bank Limited	2,764.25	4.26%
• State Bank of India	2,730.02	4.20%
Punjab National Bank	1,627.45	2.51%
Syndicate Bank	961.99	1.48%
Construction	2,290.10	3.53%
• Jai Prakash Industries Limited	2,290.10	3.53%
Consumer Durables	607.12	0.93%
Voltas Limited	607.12	0.93%
Finance	6,459.60	9.95%
• Housing Development Finance Corpn Ltd.	3,499.23	5.39%
India Infoline Limited	1,645.02	2.53%
Infrastructure Development Finance Corp.	1,315.35	2.03%
Gas	1,330.00	2.05%
Gas Authority Of India Limited	1,330.00	2.05%
Hardware	1,493.87	2.30%
HCL Infosystems Ltd	1,493.87	2.30%
Hotels	570.37	0.87%
Indian Hotels Company Limited	495.73	0.76%
Taj Gvk Hotels & Resorts Ltd	74.64	0.11%
Industrial Capital Goods	3,141.68	4.84%
• Larsen & Toubro Limited	2,452.50	3.78%
Siemens India Limited	602.74	0.93%
Punj Lloyd	86.44	0.13%
Media & Entertainment	124.70	0.19%
PVR Cinema Ltd	124.70	0.19%
Pesticides	1,661.07	2.56%
United Phosphorous Limited	1,661.07	2.56%
Pharmaceuticals	2,528.84	3.89%
Sun Pharmaceuticals Limited	1,363.85	2.10%
Nicholas Piramal India Limited	638.10	0.98%
Dishman Pharmaceuticals & Chemicals Ltd	526.89	0.81%
Power	984.35	1.52%
Power Trading Corporation of India Limited	984.35	1.52%
Retailing	3,039.78	4.68%
• Pantaloon Retail (India) Ltd	2,085.78	3.21%
Shoppers Stop Ltd	954.00	1.47%
Software	10,059.20	15.48%
• Infosys Technologies Limited	2,782.07	4.28%
• Tata Consultancy Services Limited	1,736.52	2.67%
Satyam Computer Services Limited	1,657.13	2.55%
Hinduja TMT Ltd.	1,597.36	2.46%
HCL Technologies Limited	1,328.82	2.05%
Infotech Enterprises Limited	560.12	0.86%
Nucleus Software Exports Ltd	382.05	0.59%
Tulip IT Services	15.13	0.02%
Telecom Services	2,822.25	4.34%
Bharati Televentures Ltd.	1,716.77	2.64%
Mahanagar Telephone Nigam Ltd.	1,105.48	1.70%
Textiles - Products	1,950.35	3.00%
Gokaldas Exports Ltd	1,418.47	2.18%
Indian Rayon & Industries Limited	531.88	0.82%
Transportation	4,805.81	7.40%
• Containers Corporation of India Ltd	1,926.61	2.97%
• Jet Airways Limited	1,833.35	2.82%
Gateway Distriparks Ltd	1,045.85	1.61%
CPs and CDs	9,732.55	14.99%
ING Vysya Bank - CD	4,850.30	7.47%
HDFC Ltd - CP	3,908.80	6.02%
Jammu & Kashmir Bank Ltd - CD	973.45	1.50%
Cash, Call, CBLO & Reverse Repo	384.97	0.59%
Other Current Assets	(93.12)	-0.11%
Total Net Assets	64,934.27	100.00%

• Top Ten Holdings
** -This is a close approximation of the number

Quantitative Indicators:

Average P/E: 21.25
Average P/BV: 4.47
Average Dividend Yield: 1.03
Annual Portfolio Turnover Ratio : 0.43 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

PruICI Discovery Fund

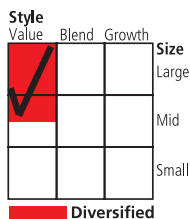
WHY SHOULD ONE INVEST?
Long term investment of funds for capital appreciation following value investment philosophy

Figures as on 30-December, 2005

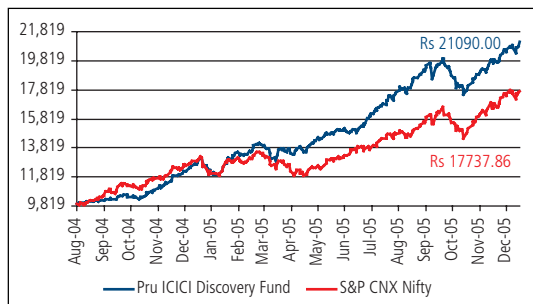
Snapshot:

Fund Managers : Sankaran Naren
Indicative Investment Horizon: 5 yrs and more
Inception date: 14-08-2004
Fund Size: Rs. 932.45 crores
NAV (As on 30-December-05):
Growth option: Rs. 21.09
Dividend option: Rs. 17.89
****Expense Ratio for the month of Dec'05:** 2.33%
****This is a close approximation of the number.**

Style Box

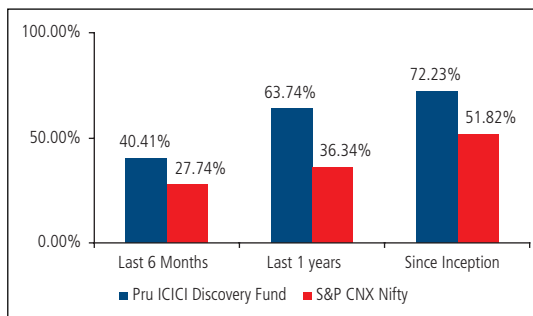


Rs. 10000 invested at inception: Discovery Fund Vs S & P CNX Nifty



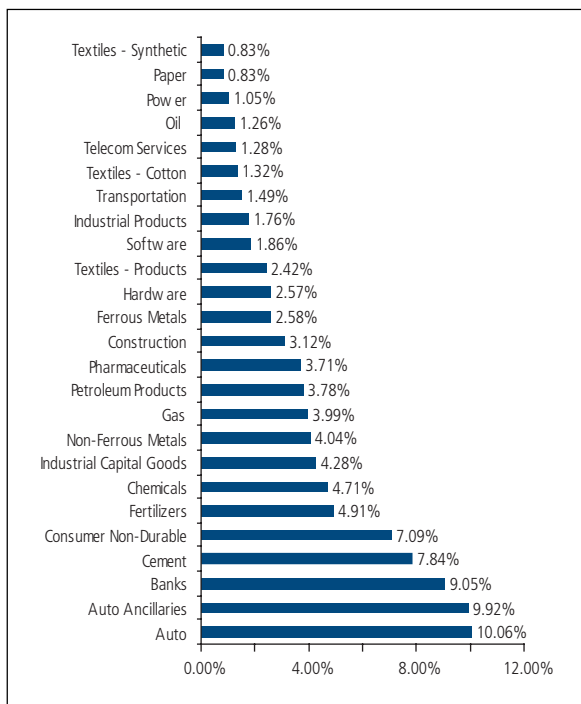
CAGR – Discovery Plan : 72.23%; Benchmark : 51.82%
Past performance may or may not be sustained in future.

Performance Record *- Growth Option



*Returns < 1Year : Absolute, > 1Year : CAGR
Benchmark is S&P CNX Nifty. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day.
Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Auto	9,375.03	10.06%
• Hero Honda Limited	3,436.80	3.69%
Tata Motors Ltd.	2,338.11	2.51%
Tata Motors Ltd. - Futures	1,416.33	1.52%
Mahindra & Mahindra Limited	2,183.79	2.34%
Auto Ancillaries	9,253.08	9.92%
• Motor Industries Co. Limited	4,519.81	4.85%
Kesoram Industries Limited	2,239.70	2.40%
Exide Industries Limited	1,708.06	1.83%
Ucal Fuel Systems Limited	511.92	0.55%
Jay Bharat Maruti Limited	273.59	0.29%
Banks	8,446.25	9.05%
• State Bank of India	4,086.68	4.38%
Karur Vysya Bank	1,627.05	1.74%
Punjab National Bank	1,398.75	1.50%
Canara Bank	1,333.77	1.43%
Cement	7,304.01	7.84%
• Grasim Industries Limited	3,017.21	3.24%
Century Textiles & Industries Ltd	2,868.20	3.08%
Shree Cement	971.50	1.04%
Orient Paper & Industries Limited	447.10	0.48%
Chemicals	4,394.13	4.71%
• India Glycols Limited	2,073.09	2.22%
Gujarat Alkalies & Chemicals Ltd	1,418.59	1.52%
Indian Petrochemicals Corporation Ltd	902.45	0.97%
Construction	2,907.38	3.12%
• Jai Prakash Industries Limited	2,907.38	3.12%
Consumer Non-Durable	6,607.11	7.09%
• Pidilite Industries Limited	1,644.04	1.76%
E.I.D. Parry (India) Limited	1,347.78	1.45%
Rajshree Sugars & Chemicals Ltd	921.15	0.99%
Dwarikesh Sugar Industries Ltd	834.92	0.90%
Triveni Engineering & Industries Ltd	625.10	0.67%
Marico Industries Limited	619.41	0.66%
Jindal Photo Films Limited	517.63	0.56%
SPL Industries Ltd	97.08	0.10%
Ferrous Metals	2,411.27	2.58%
• Tata Iron & Steel Co. Ltd	1,614.79	1.73%
Jindal Vijayanagar Steel Limited	466.30	0.50%
Steel Authority of India Ltd	330.18	0.35%
Fertilizers	4,576.21	4.91%
• Gujarat State Fert & Chem Limited	3,188.60	3.42%
Indo Gulf Fertilizers Ltd	1,231.61	1.32%
Zuari Industries Limited	156.00	0.17%
Gas	3,724.00	3.99%
• Gas Authority Of India Limited	3,724.00	3.99%
Hardware	2,392.25	2.57%
• HCL Infosystems Ltd	2,392.25	2.57%
Industrial Capital Goods	3,984.26	4.28%
• Kirloskar Oil Engines Limited	1,573.96	1.69%
Thermax Limited	1,238.95	1.33%
Kalpataru Power Transmission Limited	1,051.34	1.13%
Punj Lloyd	120.01	0.13%
Industrial Products	1,637.38	1.76%
• M M Forgings Limited	854.99	0.92%
Finolex Cables Limited	585.06	0.63%
Jindal Poly Film Ltd	197.33	0.21%
Non-Ferrous Metals	3,769.97	4.04%
• National Aluminium Company Limited	3,299.25	3.54%
Sterlite Industries (India) Limited	470.72	0.50%
Oil	1,174.25	1.26%
• Oil & Natural Gas Company Ltd	1,174.25	1.26%
Paper	776.48	0.83%
• Tamil Nadu Newsprint & Papers Ltd	419.48	0.45%
Seshashayee Paper & Boards Limited	357.00	0.38%
Petroleum Products	3,519.20	3.78%
• Reliance Industries Limited	1,778.60	1.91%
Bharat Petroleum Corpn. Limited	1,740.60	1.87%
Pharmaceuticals	3,455.20	3.71%
• Cadila Healthcare Limited	3,455.20	3.71%
Power	980.10	1.05%
• Gujarat Industries Power Co Limited	701.34	0.75%
Neyveli Lignite Corporation	278.76	0.30%
Software	1,728.48	1.86%
• Mastek Ltd	1,171.63	1.26%
Subex Systems Limited	536.20	0.58%
Tulip IT Services	20.65	0.02%
Telecom Services	1,197.97	1.28%
• Mahanagar Telephone Nigam Ltd.	1,197.97	1.28%
Textiles - Cotton	1,230.85	1.32%
• Mahavir Spinning Mills Limited	1,145.06	1.23%
Vardhaman Spinning and General Mills Limited	85.79	0.09%
Textiles - Products	2,253.77	2.42%
• Raymond Limited	2,253.77	2.42%
Textiles - Synthetic	777.09	0.83%
• Nahar Spinning Mill Ltd	777.09	0.83%
Transportation	1,389.47	1.49%
• Containers Corporation of India Ltd	1,389.47	1.49%
CPs and CDs	3,355.14	3.60%
• HDFC Bank - CD	1,415.17	1.52%
ING Vysya Bank - CD	970.06	1.04%
UCO Bank - CD	969.91	1.04%
Cash, Call, CBLO & Reverse Repo	284.78	0.31%
Other Current Assets	339.44	0.34%
Total Net Assets	93,244.55	100.00%

Top Ten Holdings

Quantitative Indicators:

Average P/E : 13.69
Average P/BV : 2.67
Average Dividend Yield : 1.53
Annual Portfolio Turnover Ratio : 3.03 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

SIP Returns: As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	754.42	15,910.72	79.36%
Since Inception	16-Aug-04	18,000.00	1,310.65	27,641.61	76.18%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month. The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

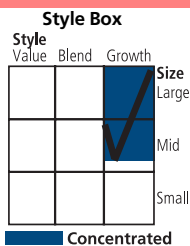
PruICI Power

WHY SHOULD ONE INVEST?
Long term investment of funds for capital appreciation
in a concentrated multi sector portfolio

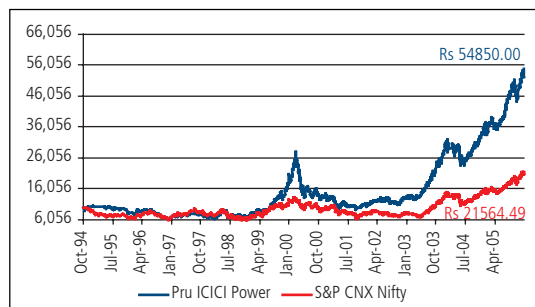
Figures as on 30-December, 2005

Snapshot:

Fund Managers : Anil Sarin
Indicative Investment Horizon: 5 yrs & more
Inception date: 04-10-1994
Fund Size: Rs. 749.15 crores
NAV (As on 30-December-05):
Growth option: Rs. 54.85
Dividend option: Rs. 16.54
****Expense Ratio for the month of Dec '05:** 2.19%
****This is a close approximation of the number.**

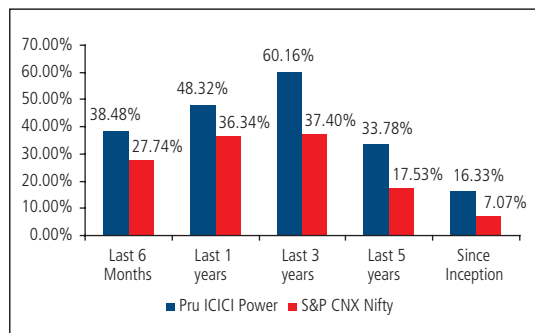


Rs. 10000 invested at inception: Power Vs S&P CNX Nifty



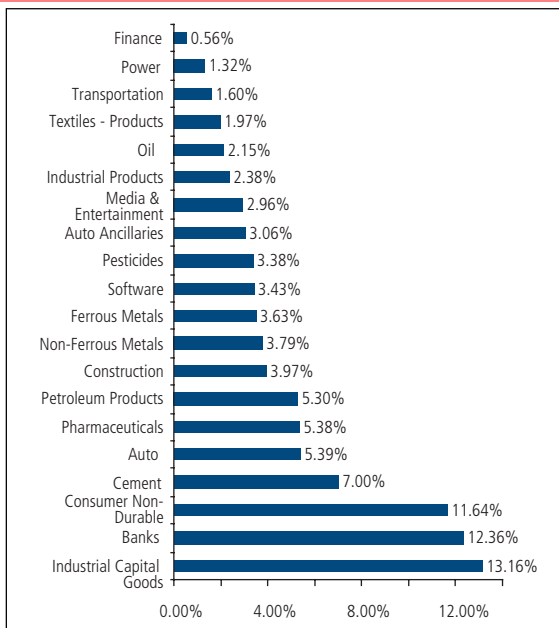
CAGR – Power : 16.34%; Benchmark : 7.07%
Past performance may or may not be sustained in future.

Performance Record* - Cumulative Option



*Returns < 1Year : Absolute, > = 1Year : CAGR
Benchmark is S&P CNX Nifty. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 and 31-Dec-2000 was not a Business day.
Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Auto	4,035.31	5.39%
• Mahindra & Mahindra Limited	2,478.42	3.31%
Hero Honda Limited	1,556.89	2.08%
Auto Ancillaries	2,288.85	3.06%
• Amtek Auto Ltd	2,288.85	3.06%
Banks	9,265.76	12.36%
• ICICI Bank Limited	3,696.70	4.93%
• State Bank of India	3,622.12	4.83%
Punjab National Bank	1,946.94	2.60%
Cement	5,240.55	7.00%
Century Textiles & Industries Ltd	2,026.01	2.70%
Associated Cement Companies Ltd	1,997.06	2.67%
Grasim Industries Limited	1,217.48	1.63%
Construction	2,977.81	3.97%
• Jai Prakash Industries Limited	2,977.81	3.97%
Consumer Non-Durable	8,721.38	11.64%
• Bajaj Hindustan Limited	4,258.12	5.68%
• Triveni Engineering & Industries Ltd	2,578.10	3.44%
ITC Limited	1,885.16	2.52%
Ferrous Metals	2,723.63	3.63%
Jindal Steel & Power Company Limited	2,195.00	2.93%
Usha Martin Limited	452.20	0.60%
Ram Swaroop Industries Ltd	76.43	0.10%
Finance	422.45	0.56%
Housing Development Finance Corpn Ltd.	422.45	0.56%
Industrial Capital Goods	9,864.49	13.16%
• Larsen & Toubro Limited	3,261.89	4.35%
Bharat Heavy Electricals Limited	2,255.47	3.01%
Bharat Earth Movers Limited	2,202.26	2.94%
Thermax Limited	2,047.99	2.73%
Punj Lloyd	96.88	0.13%
Industrial Products	1,786.05	2.38%
AIA Engineering	1,786.05	2.38%
Media & Entertainment	2,215.39	2.96%
Deccan Chronicle Holdings Ltd	2,215.39	2.96%
Non-Ferrous Metals	2,839.28	3.79%
Sterlite Industries (India) Limited	1,892.64	2.53%
National Aluminium Company Limited	662.08	0.88%
Hindalco Industries Limited	284.56	0.38%
Oil	1,607.59	2.15%
Oil & Natural Gas Company Ltd-Futures	1,361.00	1.82%
Oil & Natural Gas Company Ltd	246.59	0.33%
Pesticides	2,530.33	3.38%
• United Phosphorous Limited	2,530.33	3.38%
Petroleum Products	3,970.96	5.30%
• Reliance Industries Limited	3,970.96	5.30%
Pharmaceuticals	4,029.25	5.38%
Cipla Limited	1,684.48	2.25%
Wyeth Lederle Ltd.	1,354.53	1.81%
Lupin Limited	990.24	1.32%
Power	990.57	1.32%
CESC Limited	672.24	0.90%
Power Trading Corporation of India Limited	318.33	0.42%
Software	2,570.33	3.43%
Infosys Technologies Limited	1,466.06	1.96%
HCL Technologies Limited	1,087.53	1.45%
Tulip IT Services	16.74	0.02%
Textiles - Products	1,475.28	1.97%
Alok Textile Ltd.	1,395.34	1.86%
Raymond Limited	79.94	0.11%
Transportation	1,195.76	1.60%
Containers Corporation of India Ltd	1,195.76	1.60%
CPs and CDs	8,384.85	11.19%
HDFC Ltd - CP	3,810.61	5.09%
HDFC Bank - CD	1,358.04	1.81%
Panatone Finvest Ltd - CP	1,245.42	1.66%
Rabo India Finance Pvt Ltd - CP	997.33	1.33%
Jammu & Kashmir Bank Ltd - CD	973.45	1.30%
Cash, Call, CBLO & Reverse Repo	19.60	0.03%
Other Current Assets	(4,240.40)	-5.65%
Total Net Assets	74,915.07	100.00%

• Top Ten Holdings

Quantitative Indicators:

Average P/E : 19.80
Average P/BV : 4.04
Average Dividend Yield : 0.98
Annual Portfolio Turnover Ratio : 2.67 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

SIP Returns: As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	284.47	15,603.18	72.56%
3 Year SIP	31-Jan-03	36,000.00	1,386.51	76,050.07	58.23%
5 Year SIP	31-Jan-01	60,000.00	3,484.70	191,135.80	49.77%
Since Inception	1-Oct-94	136,000.00	11,756.57	644,847.86	25.72%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month.
The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

PruICI Dynamic Plan

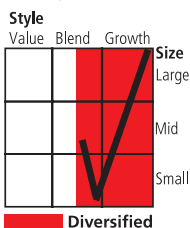
WHY SHOULD ONE INVEST?
Medium term investment of funds for capital appreciation
by managing cash and equity portfolio

Figures as on 30-December, 2005

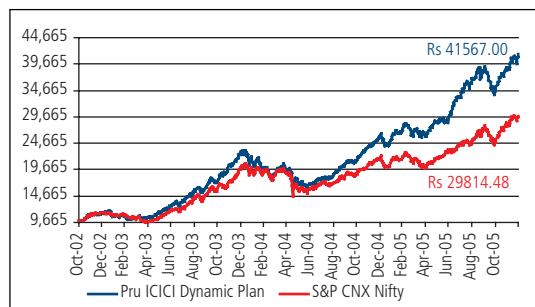
Snapshot:

Fund Managers : Anil Sarin
Indicative Investment Horizon : 3 yrs & more
Inception date: 31-10-2002
Fund Size: Rs. 711.69 crores
NAV (As on 30-December-05):
Cumulative option : Rs. 41.5670
Dividend option : Rs. 15.6641
****Expense Ratio for the month of Dec'05:** 2.18%
****This is a close approximation of the number.**

Style Box

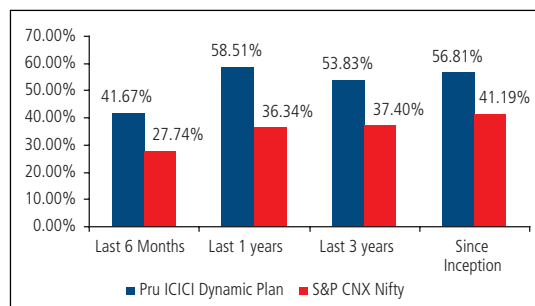


Rs. 10000 invested at inception: Dynamic Plan Vs S&P CNX Nifty



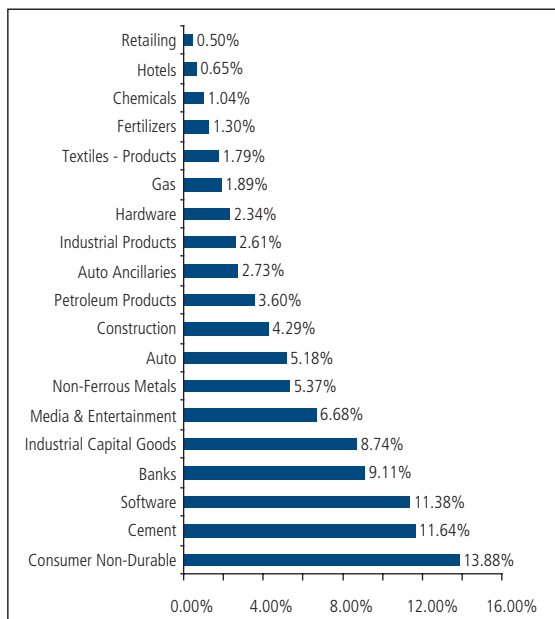
CAGR – Dynamic Plan: 56.81%; Benchmark : 41.19%
Past performance may or may not be sustained in future.

Performance Record *- Cumulative Option



*Returns < 1Year : Absolute, > = 1Year : CAGR
Benchmark is S&P CNX Nifty. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day.
Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Auto	3,685.43	5.18%
Mahindra & Mahindra Limited	1,762.40	2.48%
Hero Honda Limited	1,126.88	1.58%
Tata Motors Ltd.	796.15	1.12%
Auto Ancillaries	1,945.21	2.73%
• Amtek Auto Ltd	1,945.21	2.73%
Banks	6,486.19	9.11%
• State Bank of India	3,069.63	4.31%
Punjab National Bank	1,827.59	2.57%
ICICI Bank Limited	1,588.97	2.23%
Cement	8,280.46	11.64%
• Century Textiles & Industries Ltd	2,111.72	2.97%
Associated Cement Companies Ltd	1,871.77	2.63%
Hyderabad Industries Ltd	1,428.77	2.01%
Grasim Industries Limited	1,275.39	1.79%
Orient Paper & Industries Limited	844.69	1.19%
Shree Cement	748.12	1.05%
Chemicals	737.36	1.04%
Navin Flourine International Ltd	737.36	1.04%
Construction	3,058.83	4.29%
Jai Prakash Industries Limited	1,640.12	2.30%
IVRCL Infrastructure & Projects Ltd	1,418.71	1.99%
Consumer Non-Durable	9,872.72	13.88%
• Bajaj Hindustan Limited	2,767.29	3.89%
• E.I.D. Parry (India) Limited	2,039.90	2.87%
Tata Tea Limited	1,613.05	2.27%
McDowell & Company Limited	973.00	1.37%
ITC Limited	830.11	1.17%
Triveni Engineering & Industries Ltd	784.28	1.10%
Jindal Photo Films Limited	527.33	0.74%
Mawana Sugars Ltd	337.76	0.47%
Fertilizers	924.73	1.30%
Coromandel Fertilisers Ltd	924.73	1.30%
Gas	1,341.67	1.89%
Gujarat Gas Company Limited	1,341.67	1.89%
Hardware	1,663.91	2.34%
HCL Infosystems Ltd	1,663.91	2.34%
Hotels	465.65	0.65%
Viceroy Hotels Ltd	465.65	0.65%
Industrial Capital Goods	6,224.13	8.74%
• Larsen & Toubro Limited	2,193.86	3.08%
Kalpataru Power Transmission Limited	1,678.13	2.36%
Texmaco Ltd	1,304.50	1.83%
Bharat Earth Movers Limited	955.91	1.34%
Punj Lloyd	91.73	0.13%
Industrial Products	1,854.95	2.61%
AIA Engineering	1,599.37	2.25%
Jain Irrigation Systems Limited	255.58	0.36%
Media & Entertainment	4,756.00	6.68%
• Deccan Chronicle Holdings Ltd	4,756.00	6.68%
Non-Ferrous Metals	3,825.76	5.37%
• Sterlite Industries (India) Limited	1,880.82	2.64%
Hindalco Industries Limited	1,175.88	1.65%
National Aluminium Company Limited	769.06	1.08%
Petroleum Products	2,562.90	3.60%
• Reliance Industries Limited	2,562.90	3.60%
Retailing	353.45	0.50%
Pantaloon Retail (India) Ltd	353.45	0.50%
Software	8,089.84	11.38%
• Subex Systems Limited	2,711.97	3.81%
Satyam Computer Services Limited	1,741.13	2.45%
Mastek Ltd	1,143.82	1.61%
HCL Technologies Limited	1,043.56	1.47%
Infosys Technologies Limited	745.23	1.05%
Tata Consultancy Services Limited	425.71	0.60%
Hexaware Technologies Ltd.	262.50	0.37%
Tulip IT Services	15.92	0.02%
Textiles - Products	1,277.39	1.79%
Alok Textile Ltd.	1,277.39	1.79%
CPs and CDs	3,488.75	4.91%
HDFC Bank - CD	1,548.50	2.18%
Jammu & Kashmir Bank Ltd - CD	973.45	1.37%
ING Vysya Bank - CD	966.80	1.36%
Cash, Call, CBLO & Reverse Repo	175.48	0.25%
Other Current Assets	97.82	0.12%
Total Net Assets	71,168.63	100.00%

• Top Ten Holdings

Quantitative Indicators:

Average P/E : 20.79
Average P/BV : 3.85
Average Dividend Yield : 0.95
Annual Portfolio Turnover Ratio : 3.43 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

SIP Returns: As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	382.81	15,912.26	79.40%
3 Year SIP	31-Jan-03	36,000.00	1,878.20	78,071.14	60.56%
Since Inception	31-Oct-02	39,000.00	2,155.23	89,586.45	59.29%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month.
The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

PruICI Emerging S.T.A.R Fund

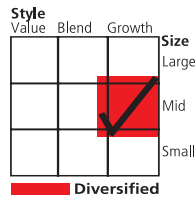
WHY SHOULD ONE INVEST?
Long term investment of funds for capital appreciation on a mid-cap portfolio

Figures as on 30-December, 2005

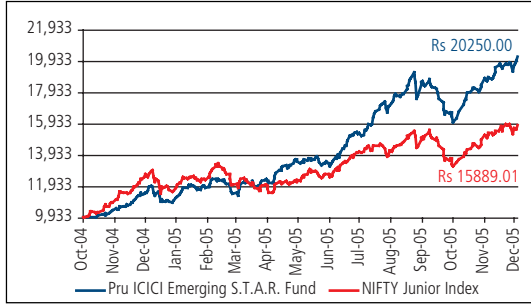
Snapshot:

Fund Managers : Anil Sarin
Indicative Investment Horizon: 3 years & more
Inception date: 28-10-2004
Fund Size: Rs. 335.38 crores
NAV (As on 30-December-05):
Growth option: Rs. 20.25
Dividend option: Rs. 18.91
****Expense Ratio for the month of Dec'05:** 2.33%
****This is a close approximation of the number.**

Style Box

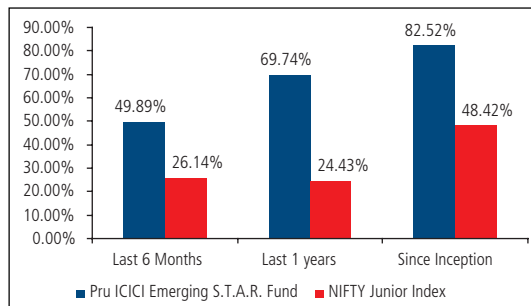


Rs. 10000 invested at inception: Emerging S.T.A.R Fund Vs S&P CNX Nifty



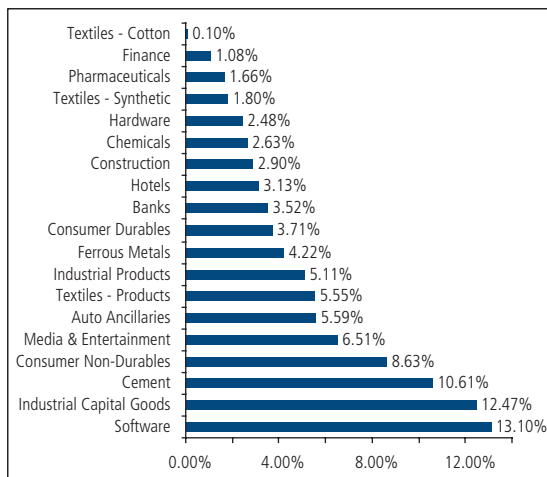
CAGR – Emerging S.T.A.R. Fund : 82.52%; Benchmark : 48.42%
Past performance may or may not be sustained in future.

Performance Record *- Growth Option



*Returns < 1Year : Absolute, > 1Year : CAGR
Benchmark is Nifty Junior. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day.
Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Quantitative Indicators:

Average P/E : 22.88
Average P/BV : 3.96
Average Dividend Yield : 0.82
Annual Portfolio Turnover Ratio : 2.08 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Auto Ancillaries	1,875.71	5.59%
• Amtek Auto Ltd	999.29	2.98%
Automotive Axles Limited	607.94	1.81%
Munjal Auto Industries Ltd.	183.50	0.55%
Govind Rubber Ltd	84.98	0.25%
Banks	1,179.20	3.52%
• Karur Vysya Bank	1,008.30	3.01%
Syndicate Bank	170.90	0.51%
Cement	3,558.25	10.61%
• Ramco Industries Limited	1,039.55	3.10%
Century Textiles & Industries Ltd	938.11	2.80%
OCL India Ltd	607.57	1.81%
Hyderabad Industries Ltd	566.85	1.69%
Orient Paper & Industries Limited	406.17	1.21%
Chemicals	879.50	2.63%
Beck India Ltd	571.95	1.71%
India Glycols Limited	307.55	0.92%
Construction	971.67	2.90%
• Patel Engineering Ltd	971.67	2.90%
Consumer Durables	1,246.35	3.71%
Blue Star Limited	946.52	2.82%
Lloyd Electric & Engineering Ltd	299.83	0.89%
Consumer Non-Durable	2,892.57	8.63%
• Bajaj Hindustan Limited	1,386.51	4.13%
Mawana Sugars Ltd	750.00	2.24%
Simbhaoli Sugar Mills Ltd	354.38	1.06%
Jindal Photo Films Limited	314.92	0.94%
Triveni Engineering & Industries Ltd	86.76	0.26%
Ferrous Metals	1,417.24	4.22%
India Seamless Steels & Alloys Ltd	729.09	2.17%
Jindal Saw Ltd.	688.15	2.05%
Finance	361.13	1.08%
India Infoline Limited	361.13	1.08%
Hardware	832.74	2.48%
HCL Infosystems Ltd	832.74	2.48%
Hotels	1,049.17	3.13%
• EIH Limited (East India Hotels)	1,049.17	3.13%
Industrial Capital Goods	4,177.74	12.47%
• Kalpataru Power Transmission Limited	974.78	2.91%
Bharat Earth Movers Limited	951.18	2.84%
Thermax Limited	641.60	1.91%
RPG Transmission Ltd	555.55	1.66%
Crompton Greaves Limited	448.37	1.34%
Bharti Shipyard limited	287.61	0.86%
Stone India Limited	276.36	0.82%
Punj Lloyd	42.29	0.13%
Industrial Products	1,714.29	5.11%
Sintex Industries	667.81	1.99%
Torrent Cable	617.68	1.84%
Shree Ganesh Forgings Limited	358.50	1.07%
NRB Bearings Ltd	55.52	0.17%
AIA Engineering	14.78	0.04%
Media & Entertainment	2,183.76	6.51%
• Deccan Chronicle Holdings Ltd	2,183.76	6.51%
Pharmaceuticals	558.30	1.66%
Vivimed Labs Ltd	445.98	1.33%
Avon Organics Ltd.	112.32	0.33%
Software	4,390.20	13.10%
• Subex Systems Limited	1,900.83	5.67%
Mastek Ltd	898.32	2.68%
Prithvi Information Solutions Ltd.	513.45	1.53%
Saksoft Ltd	499.62	1.49%
Visual Soft (India) Ltd	427.79	1.28%
Hexaware Technologies Ltd.	142.90	0.43%
Tulip IT Services	7.29	0.02%
Textiles - Cotton	34.52	0.10%
Maral Overseas Limited	34.52	0.10%
Textiles - Products	1,858.72	5.55%
• Siyaram Silk Mills Ltd	1,296.48	3.87%
Alok Textile Ltd.	562.24	1.68%
Textiles - Synthetic	602.52	1.80%
Sarla Polyester Ltd	602.52	1.80%
CPs and CDs	680.73	2.03%
Jammu & Kashmir Bank Ltd - CD	486.72	1.45%
HDFC Bank - CD	194.01	0.58%
Cash, Call, CBLO & Reverse Repo	958.23	2.86%
Other Current Assets	115.08	0.31%
Total Net Assets	33,537.62	100.00%
• Top Ten Holdings		

SIP Returns:

As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	827.01	16,746.95	98.28%
Since Inception	28-Oct-04	16,000.00	1,206.07	24,422.92	88.96%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month. The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

PruICICI Growth Plan

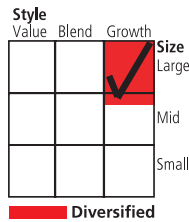
WHY SHOULD ONE INVEST?
Long term investment of funds for capital appreciation

Figures as on 30-December, 2005

Snapshot:

Fund Managers : Deven Sangoi
Indicative Investment Horizon: 5 years & more
Inception date: 09-07-1998
Fund Size: Rs. 278.45 crores
NAV (As on 30-December-05):
Growth option: Rs. 65.39
Dividend option: Rs. 19.46
****Expense Ratio for the month of Dec'05:** 2.34%
****This is a close approximation of the number.**

Style Box

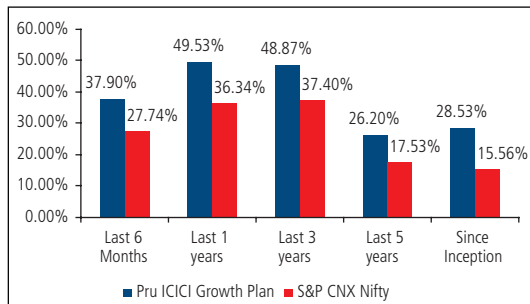


Rs. 10000 invested at inception: Growth Plan Vs S & P CNX Nifty



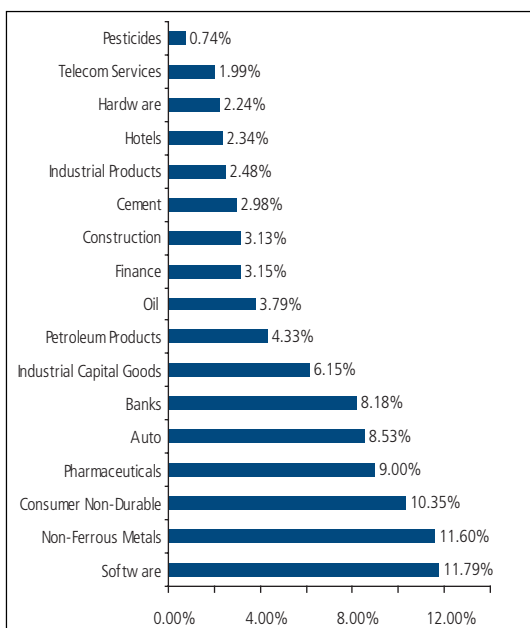
CAGR – Growth Plan : 28.53%; Benchmark : 15.56%
Past performance may or may not be sustained in future.

Performance Record *- Growth Option



*Returns < 1Year : Absolute, > 1Year : CAGR
Benchmark is S&P CNX Nifty. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 and 31-Dec-2000 was not a Business day.
Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Auto	2,374.85	8.53%
• Mahindra & Mahindra Limited	974.24	3.50%
Hero Honda Limited	843.79	3.03%
Ashok Leyland Limited	556.82	2.00%
Banks	2,275.85	8.18%
• ICICI Bank Limited	1,165.42	4.19%
• State Bank of India	1,110.43	3.99%
Cement	829.11	2.98%
Associated Cement Companies Ltd	829.11	2.98%
Construction	872.83	3.13%
Jai Prakash Industries Limited	872.83	3.13%
Consumer Non-Durable	2,882.79	10.35%
• Dabur India Limited	1,317.32	4.73%
ITC Limited	821.68	2.95%
Colgate Palmolive (India) Limited	536.36	1.93%
Nirma Limited	207.43	0.74%
Finance	877.22	3.15%
Housing Development Finance Corpn Ltd.	877.22	3.15%
Hardware	623.59	2.24%
HCL Infosystems Ltd	623.59	2.24%
Hotels	652.51	2.34%
EIH Limited (East India Hotels)	652.51	2.34%
Industrial Capital Goods	1,714.88	6.15%
• Bharat Heavy Electricals Limited	958.81	3.44%
Siemens India Limited	719.46	2.58%
Punj Lloyd	36.61	0.13%
Industrial Products	691.84	2.48%
Bharat Forge Limited	691.84	2.48%
Non-Ferrous Metals	3,229.35	11.60%
• National Aluminium Company Limited	1,361.95	4.89%
• Hindalco Industries Limited	995.51	3.58%
Sterlite Industries (India) Limited	871.89	3.13%
Oil	1,055.99	3.79%
• Oil & Natural Gas Company Ltd	1,055.99	3.79%
Pesticides	206.70	0.74%
United Phosphorous Limited	206.70	0.74%
Petroleum Products	1,205.21	4.33%
• Reliance Industries Limited	1,205.21	4.33%
Pharmaceuticals	2,505.26	9.00%
Wyeth Lederle Ltd.	663.90	2.38%
Aventis Pharma Ltd.	658.65	2.37%
Cipla Limited	646.50	2.32%
Sun Pharmaceuticals Limited	536.21	1.93%
Software	3,284.39	11.79%
• Infosys Technologies Limited	1,376.06	4.94%
Satyam Computer Services Limited	754.72	2.71%
Tata Consultancy Services Limited	594.14	2.13%
HCL Technologies Limited	553.13	1.99%
Tulip IT Services	6.34	0.02%
Telecom Services	555.48	1.99%
Bharati Televentures Ltd.	555.48	1.99%
CPs and CDs	1,263.49	4.54%
Jammu & Kashmir Bank Ltd - CD	973.45	3.50%
ING Vysya Bank - CD	290.04	1.04%
Cash, Call, CBLO & Reverse Repo	806.61	2.90%
Other Current Assets	(62.73)	-0.21%
Total Net Assets	27,845.22	100.00%

• Top Ten Holdings

Quantitative Indicators:

Average P/E : 21.88
Average P/BV : 4.86
Average Dividend Yield : 1.28
Annual Portfolio Turnover Ratio : 2.70 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

SIP Returns:

As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	239.57	15,665.48	73.93%
3 Year SIP	31-Jan-03	36,000.00	1,088.34	71,166.55	52.45%
5 Year SIP	31-Jan-01	60,000.00	2,401.09	157,007.28	40.83%
Since Inception	9-Jul-98	91,000.00	4,336.39	283,556.54	29.79%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month.
The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

PruICI Tax Plan

WHY SHOULD ONE INVEST?

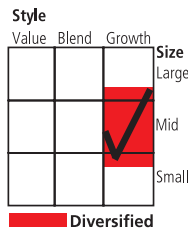
Medium term investment of funds with tax benefits for capital appreciation

Figures as on 30-December, 2005

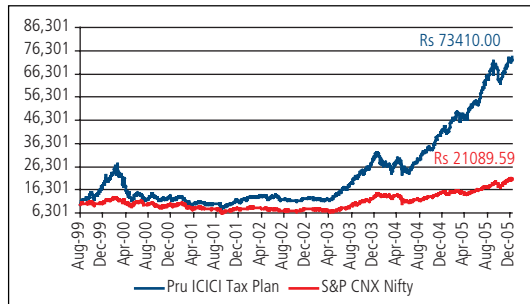
Snapshot:

Fund Managers : Sankaran Naren
Indicative Investment Horizon: 3 yrs & more
Inception date: 19-08-1999
Fund Size: Rs. 209.13 crores
NAV (As on 30-December-05):
Growth option: Rs. 73.41
Dividend option: Rs. 28.04
****Expense Ratio for the month of Dec'05:** 2.38%
****This is a close approximation of the number.**

Style Box

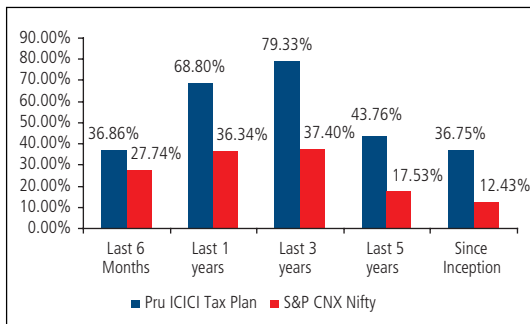


Rs. 10000 invested at inception: Tax Plan Vs S&P CNX Nifty



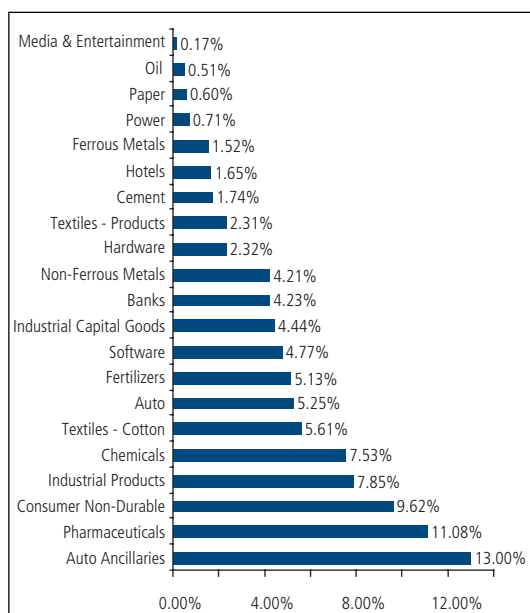
CAGR – Tax Plan: 36.75%; Benchmark : 12.43%
 Past performance may or may not be sustained in future.

Performance Record *- Growth Option



*Returns < 1 Year : Absolute, > = 1 Year : CAGR
 Benchmark is S&P CNX Nifty. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 and 31-Dec-2000 was not a Business day.
 Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Portfolio

Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Auto	1,099.77	5.25%
Tata Motors Ltd.	653.40	3.12%
Hero Honda Limited	446.37	2.13%
Auto Ancillaries	2,717.93	13.00%
Sundaram Clayton Limited	925.60	4.43%
Exide Industries Limited	857.22	4.10%
Rane Holdings Limited	265.68	1.27%
Rane Brake Linings Ltd	222.11	1.06%
Rane Madras Limited (New)	177.88	0.85%
Ucal Fuel Systems Limited	142.27	0.68%
Sundaram Brake Linings Ltd	127.17	0.61%
Banks	886.39	4.23%
Corporation Bank	399.41	1.91%
State Bank of India	262.36	1.25%
Yes Bank Ltd	136.80	0.65%
ICI Bank Limited	87.82	0.42%
Cement	364.74	1.74%
Orient Paper & Industries Limited	247.71	1.18%
Pokarna Ltd	117.03	0.56%
Chemicals	1,576.69	7.53%
Gujarat Alkalies & Chemicals Ltd	393.90	1.88%
Andhra Sugars Ltd	389.12	1.86%
India Glycols Limited	337.63	1.61%
Navin Flourine International Ltd	302.11	1.44%
Ultramarine & Pigments Ltd.	153.93	0.74%
Consumer Non-Durable	2,013.09	9.62%
Asian Paints Limited	723.44	3.46%
Mawana Sugars Ltd	578.03	2.76%
Pidilite Industries Limited	513.81	2.46%
Godrej Consumers	105.32	0.50%
Harrisons Malayalam Limited	92.49	0.44%
Ferrous Metals	316.51	1.52%
Tata Iron & Steel Co. Ltd	237.47	1.14%
Tayo Rolls Ltd	79.04	0.38%
Fertilizers	1,071.60	5.13%
Gujarat State Fert & Chem Limited	650.17	3.11%
Zuari Industries Limited	421.43	2.02%
Hardware	486.06	2.32%
HCL Infosystems Ltd	486.06	2.32%
Hotels	344.14	1.65%
Taj GVK Hotels & Resorts Ltd	225.04	1.08%
Oriental Hotels Limited	119.10	0.57%
Industrial Capital Goods	927.16	4.44%
Aban Lloyd Chiles Offshore Limited	665.38	3.18%
Numeric Power Systems Ltd	235.47	1.13%
Punj Lloyd	26.31	0.13%
Industrial Products	1,641.08	7.85%
Bharat Forge Limited	490.50	2.35%
Polyplex Corporation Limited	389.01	1.86%
M M Forgings Limited	313.12	1.50%
Esab India Limited	240.66	1.15%
Supreme Industries Limited	207.79	0.99%
Media & Entertainment	36.53	0.17%
PVR Cinema Ltd	36.53	0.17%
Non-Ferrous Metals	879.80	4.21%
National Aluminium Company Limited	879.80	4.21%
Oil	107.58	0.51%
Hindustan Oil Exploration Ltd	107.58	0.51%
Paper	126.09	0.60%
Tamil Nadu Newsprint & Papers Ltd	126.09	0.60%
Pharmaceuticals	2,318.02	11.08%
Sun Pharmaceuticals Limited	825.66	3.95%
FDC Limited	701.42	3.35%
Cadila Healthcare Limited	535.06	2.56%
Ipca Laboratories Limited	207.77	0.99%
Fulford India Limited	48.11	0.23%
Power	147.37	0.71%
Power Trading Corporation of India Limited	74.38	0.36%
Gujarat Industries Power Co Limited	72.99	0.35%
Software	998.24	4.77%
Subex Systems Limited	383.00	1.83%
KPIT Infosystems	311.04	1.49%
Infosys Technologies Limited	299.69	1.43%
Tulip IT Services	4.51	0.02%
Textiles - Cotton	1,173.14	5.61%
Precot Mills Ltd	747.30	3.57%
Maral Overseas Limited	274.16	1.31%
Nahar Industrial Enterprises Ltd	151.68	0.73%
Textiles - Products	484.99	2.31%
Raymond Limited	410.78	1.96%
K. G. Denim Limited	74.21	0.35%
Cash, Call, CBLO & Reverse Repo	1,118.81	5.35%
Other Current Assets	77.01	0.40%
Total Net Assets	20,912.74	100.00%

Top Ten Holdings

Quantitative Indicators:

Average P/E : 16.09
 Average P/BV : 2.51
 Average Dividend Yield : 1.37

Annual Portfolio Turnover Ratio : 2.67 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

SIP Returns: As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	213.75	15,691.39	74.51%
3 Year SIP	31-Jan-03	36,000.00	1,336.95	98,145.50	81.75%
5 Year SIP	31-Jan-01	60,000.00	3,436.47	252,271.26	62.82%
Since Inception	19-Aug-99	78,000.00	4,726.75	346,990.72	47.23%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month. The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

PruICICI Technology Fund

WHY SHOULD ONE INVEST?

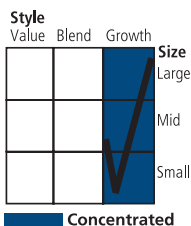
Long term investment of funds for capital appreciation in technology sector

Figures as on 30-December, 2005

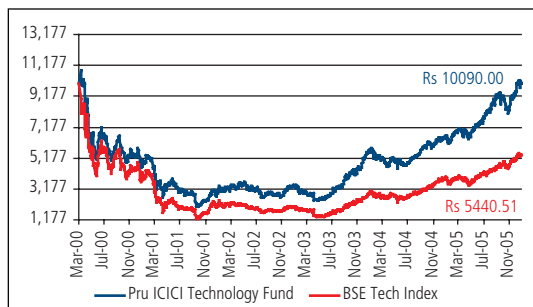
Snapshot:

Fund Managers : Deven Sangoi
Indicative Investment Horizon: 5 yrs & more
Inception date: 03-03-2000
Fund Size: Rs. 139.84 crores
NAV (As on 30-December-05):
Growth option: Rs. 10.09
****Expense Ratio for the month of Dec'05:** 2.42%
 **This is a close approximation of the number.

Style Box

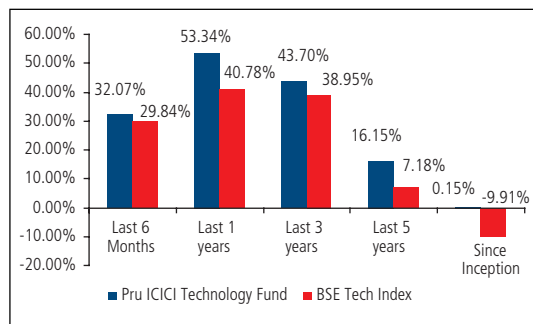


Rs. 10000 invested at inception: Technology Fund Vs BSE Tech Index



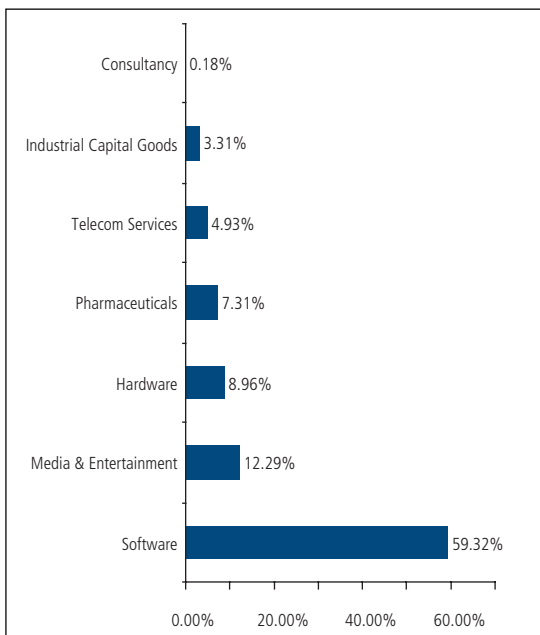
CAGR – Technology Fund: 0.15%; Benchmark : -9.91%
 Past performance may or may not be sustained in future.

Performance Record *- Growth Option



*Returns < 1 Year : Absolute, > = 1 Year : CAGR
 Benchmark is BSE Tech Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 and 31-Dec-2000 was not a Business day.
 Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Portfolio

Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Consultancy	25.82	0.18%
Quality Assurance Institute (I) Ltd	25.82	0.18%
Hardware	1,253.26	8.96%
• HCL Infosystems Ltd	974.88	6.97%
Tata Elxsi Ltd	278.38	1.99%
Industrial Capital Goods	463.21	3.31%
• Solectron Centum Electronics Ltd	463.21	3.31%
Media & Entertainment	1,719.90	12.29%
• Deccan Chronicle Holdings Ltd	1,130.59	8.08%
Crest Communication Ltd	445.32	3.18%
Zee Telefilms Limited	143.99	1.03%
Pharmaceuticals	1,022.55	7.31%
Elder Pharmaceuticals Limited	393.90	2.82%
Vivimed Labs Ltd	360.97	2.58%
RPG Life Science Ltd	267.68	1.91%
Software	8,295.91	59.32%
• Subex Systems Limited	1,787.12	12.78%
• Infosys Technologies Limited	1,160.59	8.30%
• Satyam Computer Services Limited	879.74	6.29%
• Tata Consultancy Services Limited	837.63	5.99%
• Mastek Ltd	724.24	5.18%
• I Flex Solutions Limited	620.20	4.43%
• Visual Soft (India) Ltd	613.43	4.39%
Hexaware Technologies Ltd.	444.52	3.18%
Aztec Software & Technology Services Ltd	416.59	2.98%
Prithvi Information Solutions Ltd	299.54	2.14%
Hinduja TMT Ltd.	281.19	2.01%
Megasoft Ltd	227.77	1.63%
Tulip IT Services	3.35	0.02%
SIP Technologies Limited	0.00	0.00%
Ampersand Software Applications Ltd	0.00	0.00%
Telecom Services	688.49	4.93%
Avaya Global Connect Ltd	393.68	2.82%
Videsh Sanchar Nigam Limited	294.81	2.11%
Cash, Call, CBLO & Reverse Repo	632.35	4.52%
Other Current Assets	(117.09)	-0.82%
Total Net Assets	13,984.40	100.00%

• Top Ten Holdings

Quantitative Indicators:

Average P/E : 24.04
 Average P/BV : 4.80
 Average Dividend Yield : 0.72
 Annual Portfolio Turnover Ratio : 1.82 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

SIP Returns: As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	1,535.05	15,488.65	70.06%
3 Year SIP	31-Jan-03	36,000.00	7,373.82	74,401.84	56.31%
5 Year SIP	31-Jan-01	60,000.00	15,198.45	153,352.36	39.78%
Since Inception	3-Mar-00	71,000.00	17,002.90	171,559.26	30.63%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month. The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

PruICICI FMCG Fund

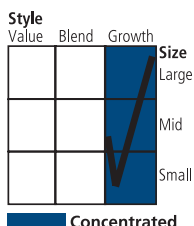
WHY SHOULD ONE INVEST?
Long term investment of funds for capital appreciation in FMCG sector

Figures as on 30-December, 2005

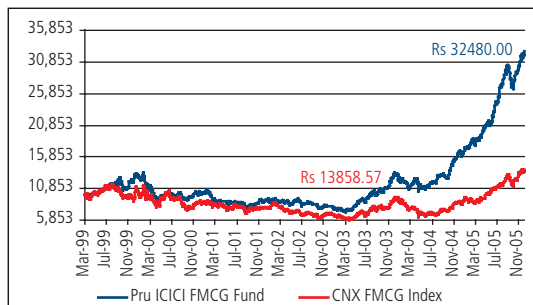
Snapshot:

Fund Managers : Prashant Kothari
Indicative Investment Horizon: 5 yrs & more
Inception date: 31-03-1999
Fund Size: Rs. 86.64 crores
NAV (As on 30-December-05):
Growth option: Rs. 32.48
Dividend option: Rs. 29.82
****Expense Ratio for the month of Dec'05:** 2.50%
**This is a close approximation of the number.

Style Box

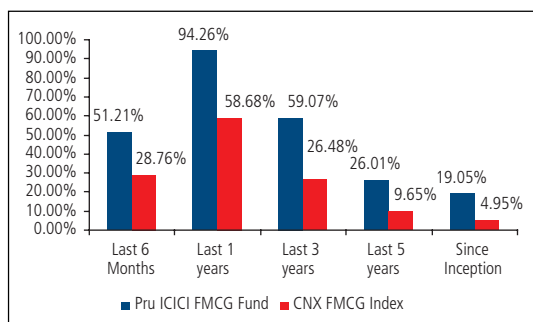


Rs. 10000 invested at inception: FMCG Vs CNX FMCG Index



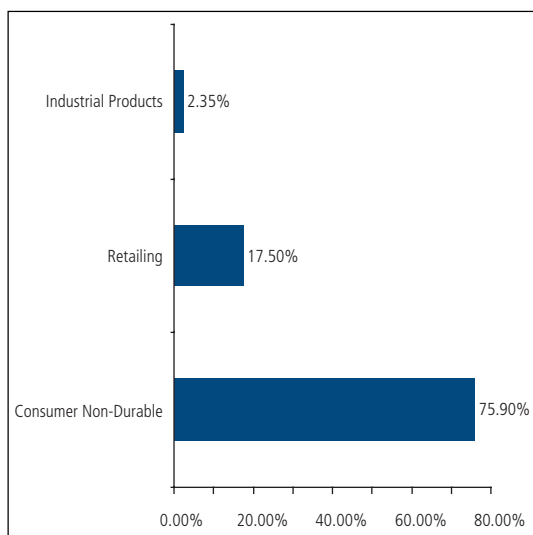
CAGR – FMCG : 19.05%; Benchmark : 4.95%
Past performance may or may not be sustained in future.

Performance Record* - Growth Option



*Returns < 1Year : Absolute, > = 1Year : CAGR
Benchmark is CNX FMCG Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 and 31-Dec-2000 was not a Business day.
Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Portfolio		Mkt Value (Rs. Lakh)	% to NAV
Company/Issuer			
Consumer Non-Durable		6,574.72	75.90%
• Dabur India Limited	702.74	8.11%	
• Godrej Consumers	693.21	8.00%	
• Asian Paints Limited	679.30	7.84%	
• Champagne Indage Limited	578.62	6.68%	
• Goodlass Nerolac Paints Limited	565.35	6.53%	
• ITC Limited	560.19	6.47%	
• Marico Industries Limited	527.16	6.08%	
• Pidilite Industries Limited	460.91	5.32%	
Radico Khaitan Ltd	459.10	5.30%	
Gillette India Ltd.	403.79	4.66%	
Bata India Limited	381.70	4.41%	
Nestle India Limited	266.35	3.07%	
Agro Dutch Industries Limited	170.25	1.97%	
Heritage Foods (India) Limited	95.79	1.11%	
Jindal Photo Films Limited	30.26	0.35%	
Industrial Products	203.61	2.35%	
Essel Propack Limited	203.61	2.35%	
Retailing	1,516.60	17.50%	
• Trent Ltd.	635.44	7.33%	
• Pantaloon Retail (India) Ltd	607.02	7.01%	
Shoppers' Stop Ltd	274.14	3.16%	
Cash, Call, CBLO & Reverse Repo	388.07	4.48%	
Other Current Assets	(19.28)	-0.23%	
Total Net Assets	8,663.72	100.00%	

Top Ten Holdings

Quantitative Indicators:

Average P/E : 38.24
Average P/BV : 7.18
Average Dividend Yield : 1.11
Annual Portfolio Turnover Ratio : 0.91 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

SIP Returns: As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	529.67	17,203.68	108.87%
3 Year SIP	31-Jan-03	36,000.00	2,829.13	91,890.14	75.47%
5 Year SIP	31-Jan-01	60,000.00	5,597.99	181,822.72	47.48%
Since Inception	31-Mar-99	82,000.00	7,694.00	249,901.12	32.92%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month. The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

PruICI Index Fund

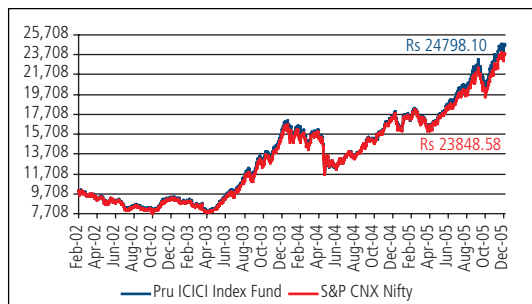
WHY SHOULD ONE INVEST?
Long term investment of funds for capital appreciation
by replicating S&P CNX Nifty index

Figures as on 30-December, 2005

Snapshot:

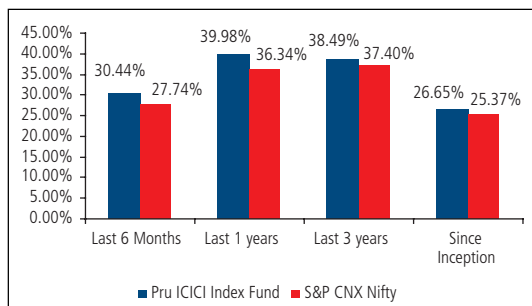
Fund Managers : Yogesh Bhatt
Indicative Investment Horizon: 5 yrs & more
Inception date: 26-02-2002
Fund Size: Rs. 2.44 crores
NAV (As on 30-December-05): Rs. 24.7981
****Expense Ratio for the month of Dec'05:** 1.25%
****This is a close approximation of the number.**

Rs. 10000 invested at inception: Index Fund Vs S&P CNX Nifty



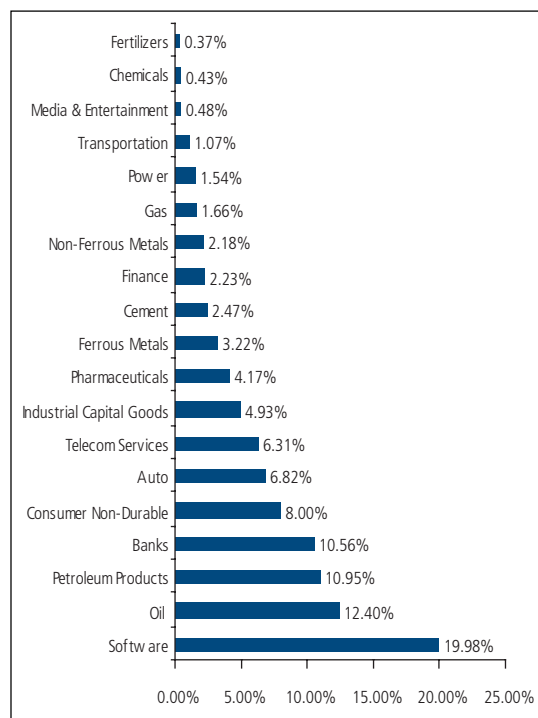
CAGR – Index Fund : 26.65%; Benchmark : 25.37%
Past performance may or may not be sustained in future.

Performance Record *- Cumulative Option



*Returns >= 1 Year are CAGR, < 1 Year are Absolute.
Benchmark is S&P CNX Nifty. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day.
Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Auto	16.62	6.82%
Tata Motors Ltd.	4.44	1.82%
Bajaj Auto Limited	3.64	1.49%
Maruti Udyog Ltd.	3.31	1.36%
Hero Honda Limited	3.09	1.27%
Mahindra & Mahindra Limited	2.14	0.88%
Banks	25.73	10.56%
• ICICI Bank Limited	9.24	3.79%
• State Bank of India	8.63	3.54%
HDFC Bank Limited	3.99	1.64%
Punjab National Bank	2.65	1.09%
Oriental Bank of Commerce	1.22	0.50%
Cement	6.02	2.47%
Grasim Industries Limited	2.30	0.94%
Gujarat Ambuja Cement Limited	1.95	0.80%
Associated Cement Companies Ltd	1.77	0.73%
Chemicals	1.06	0.43%
Indian Petrochemicals Corporation Ltd	1.06	0.43%
Consumer Non-Durable	19.53	8.00%
• ITC Limited	9.64	3.95%
• Hindustan Lever Limited	7.84	3.21%
Dabur India Limited	1.09	0.45%
Tata Tea Limited	0.96	0.39%
Ferrous Metals	7.84	3.22%
Steel Authority of India Ltd	4.04	1.66%
Tata Iron & Steel Co. Ltd	3.80	1.56%
Fertilizers	0.91	0.37%
Tata Chemicals Limited	0.91	0.37%
Finance	5.43	2.23%
Housing Development Finance Corpn Ltd.	5.43	2.23%
Gas	4.06	1.66%
Gas Authority Of India Limited	4.06	1.66%
Industrial Capital Goods	12.40	4.93%
Bharat Heavy Electricals Limited	6.13	2.51%
Larsen & Toubro Limited	4.45	1.82%
ABB Ltd.	1.46	0.60%
Media & Entertainment	1.17	0.48%
Zee Telefilms Limited	1.17	0.48%
Non-Ferrous Metals	5.31	2.18%
Hindalco Industries Limited	2.75	1.13%
National Aluminium Company Limited	2.56	1.05%
Oil	30.24	12.40%
• Oil & Natural Gas Company Ltd	30.24	12.40%
Petroleum Products	26.73	10.95%
• Reliance Industries Limited	22.37	9.17%
Bharat Petroleum Corpn. Limited	2.35	0.96%
Hindustan Petroleum Corpn. Limited	2.01	0.82%
Pharmaceuticals	10.20	4.17%
Ranbaxy Laboratories Limited	2.44	1.00%
Cipla Limited	2.42	0.99%
Sun Pharmaceuticals Limited	2.28	0.93%
Glaxo Smithkline Pharma Ltd.	1.71	0.70%
DR. Reddy's Laboratories Limited	1.35	0.55%
Power	3.76	1.54%
Reliance Energy Ltd.	2.20	0.90%
Tata Power Company Limited	1.56	0.64%
Software	48.75	19.98%
• Tata Consultancy Services Limited	14.76	6.05%
• Infosys Technologies Limited	14.74	6.04%
• Wipro Limited	11.82	4.85%
Satyam Computer Services Limited	4.30	1.76%
HCL Technologies Limited	3.13	1.28%
Telecom Services	15.40	6.31%
• Bharati Televentures Ltd.	11.79	4.83%
Videsh Sanchar Nigam Limited	1.97	0.81%
Mahanagar Telephone Nigam Ltd.	1.64	0.67%
Transportation	2.60	1.07%
Jet Airways Limited	1.77	0.73%
Shipping Corporation of India Ltd	0.83	0.34%
Other Current Assets	0.46	0.23%
Total Net Assets	243.86	100.00%
• Top Ten Holdings		

Quantitative Indicators:

Average P/E : 17.02
Average P/BV : 4.14
Average Dividend Yield : 1.54

Annual Portfolio Turnover Ratio : 4.16 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

SIP Returns: As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	617.31	15,308.12	66.13%
3 Year SIP	31-Jan-03	36,000.00	2,592.27	64,283.37	43.83%
Since Inception	26-Feb-02	48,000.00	3,936.66	97,621.69	38.64%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month.
The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

SPICE Fund

WHY SHOULD ONE INVEST? Long term investment of funds for capital appreciation by replicating the BSE Sensitive Index

Figures as on 30-December, 2005

Snapshot:

Fund Managers : Yogesh Bhatt

Investment Horizon : 5 years & more

Inception date: 10-01-2003

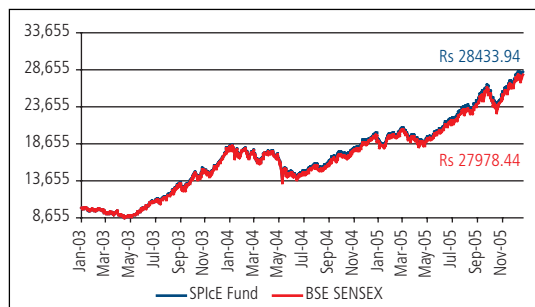
Fund Size: Rs. 0.79 crores

NAV (As on 30-December-05): Rs. 95.5096

****Expense Ratio for the month of Dec'05:** 0.80%

**This is a close approximation of the number.

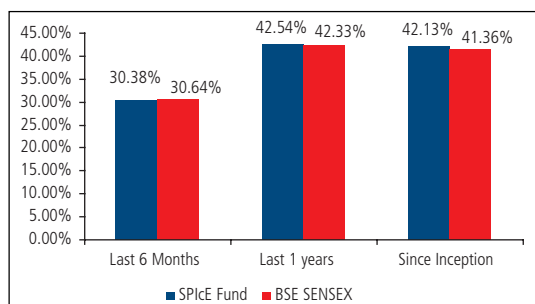
Rs. 10000 invested at inception: SPICE Vs BSE Sensitive Index



CAGR – SPICE Fund : 42.13%; Benchmark : 41.36%

Past performance may or may not be sustained in future.

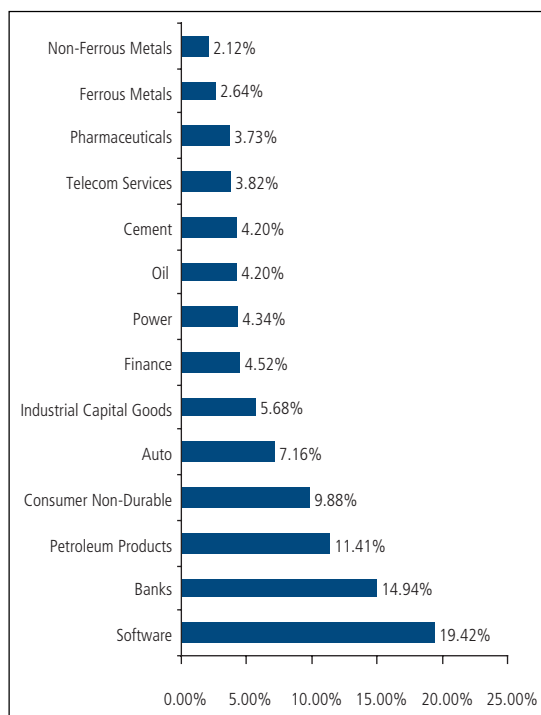
Performance Record* - Growth Option



*Returns < 1Year : Absolute, > = 1Year : CAGR.

Benchmark is BSE SENSEX Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day. Past performance may or may not be sustained in future.

Sector Allocation*



*Pertains to the equity investments only.

Portfolio		
Company/Issuer	Mkt Value (Rs. Lakh)	% to NAV
Auto	5.67	7.16%
Tata Motors Ltd.	1.95	2.46%
Bajaj Auto Limited	1.86	2.35%
Hero Honda Limited	1.13	1.43%
Maruti Udyog Ltd.	0.73	0.92%
Banks	11.84	14.94%
• ICICI Bank Limited	6.65	8.39%
• State Bank of India	2.85	3.60%
HDFC Bank Limited	2.34	2.95%
Cement	3.33	4.20%
Grasim Industries Limited	1.35	1.70%
Gujarat Ambuja Cement Limited	1.07	1.35%
Associated Cement Companies Ltd	0.91	1.15%
Consumer Non-Durable	7.83	9.88%
• Hindustan Lever Limited	2.88	3.63%
• ITC Limited	4.95	6.25%
Ferrous Metals	2.09	2.64%
Tata Iron & Steel Co. Ltd	2.09	2.64%
Finance	3.58	4.52%
• Housing Development Finance Corpn Ltd.	3.58	4.52%
Industrial Capital Goods	4.50	5.68%
• Larsen & Toubro Limited	2.93	3.70%
Bharat Heavy Electricals Limited	1.57	1.98%
Non-Ferrous Metals	1.68	2.12%
Hindalco Industries Limited	1.68	2.12%
Oil	3.33	4.20%
• Oil & Natural Gas Company Ltd	3.33	4.20%
Petroleum Products	9.04	11.41%
• Reliance Industries Limited	9.04	11.41%
Pharmaceuticals	2.96	3.73%
Ranbaxy Laboratories Limited	1.16	1.46%
Cipla Limited	1.06	1.34%
DR. Reddy's Laboratories Limited	0.74	0.93%
Power	3.44	4.34%
National Thermal Power Corporation Ltd	1.84	2.32%
Reliance Energy Ltd.	0.80	1.01%
Tata Power Company Limited	0.80	1.01%
Software	15.39	19.42%
• Infosys Technologies Limited	8.66	10.93%
Satyam Computer Services Limited	2.84	3.58%
Tata Consultancy Services Limited	2.16	2.73%
Wipro Limited	1.73	2.18%
Telecom Services	3.03	3.82%
• Bharati Televentures Ltd.	3.03	3.82%
Cash, Call, CBLO & Reverse Repo	3.00	3.79%
Other Current Assets	(1.47)	-1.85%
Total Net Assets	79.24	100.00%
• Top Ten Holdings		

Quantitative Indicators:

Average P/E : 20.68
Average P/BV : 4.58
Average Dividend Yield : 1.23

Annual Portfolio Turnover Ratio : 0.64 times

Portfolio turnover has been computed as the ratio of the higher value of average purchase and average sales, to the average net assets in the past one year (since inception for schemes that have not completed a year). The figures are not netted for derivative transactions.

PruICICI Balanced Fund

WHY SHOULD ONE INVEST?
Medium term investment of funds in a portfolio of equity (minimum) 51% and debt for capital appreciation.

Figures as on 30-December, 2005

Snapshot:

Fund Managers : Equity : Deven Sangoi
Debt : Pankaj Kaji

Indicative Investment Horizon : 3 yrs & more

Inception date: 03-11-1999

Fund Size: Rs. 299.42 crores

NAV (As on 30-December-05):

Growth option: Rs. 26.77

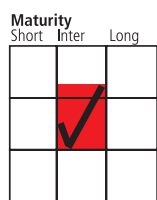
Dividend option: Rs. 14.97

****Expense Ratio for the month of Dec'05:** 2.28%

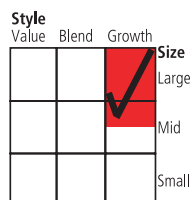
**This is a close approximation of the number.

Style Box:

Debt

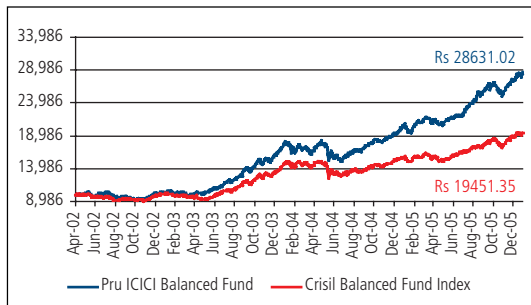


Equity



■ Diversified

Rs. 10000 invested at inception*: Balanced Fund Vs Crisil Balanced Fund Index

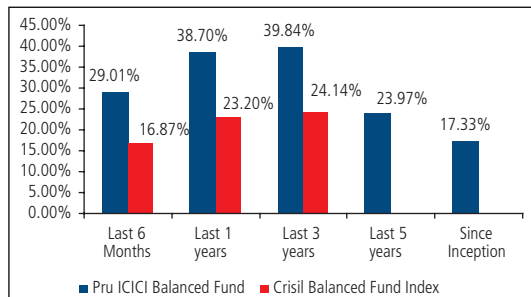


*Benchmark start date - 31.03.2002

CAGR - Balanced Fund : 32.40%; Benchmark : 19.43%

Past performance may or may not be sustained in future.

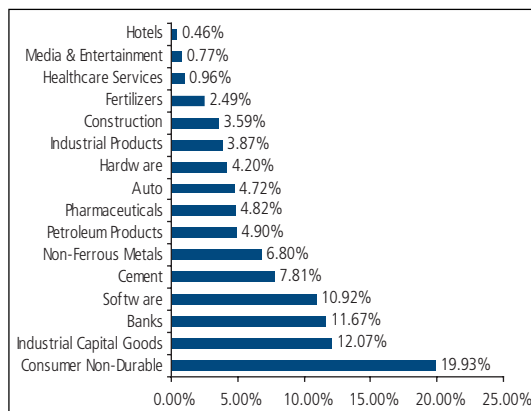
Performance Record *- Growth Option



*Returns < 1 Year : Absolute, > = 1 Year : CAGR. Benchmark - Crisil Balanced Fund Index and start date - 31.03.2002. For computation of returns the allotment NAV has been taken as Rs. 10.00.

31-Dec-2005 and 31-Dec-2000 was not a Business day. Past performance may or may not be sustained in future.

Sector Allocation* (as % of equity portfolio)



*Pertains to the equity investments only.

Company/Issuer	Sector/Rating	Mkt Value (Rs. Lakh)	% to NAV
Equity Holdings		20176.97	67.37%
• Bajaj Hindustan Limited	Consumer Non-Durable	1,024.08	3.42%
• ICICI Bank Limited	Banks	991.00	3.31%
Reliance Industries Limited	Petroleum Products	987.52	3.30%
Infosys Technologies Limited	Software	928.30	3.10%
HCL Infosystems Ltd	Hardware	848.84	2.83%
National Aluminium Company Limited	Non-Ferrous Metals	777.71	2.60%
State Bank of India	Banks	758.84	2.53%
Dabur India Limited	Consumer Non-Durable	754.07	2.52%
Gammon India Ltd	Construction	724.49	2.42%
ABB Ltd.	Industrial Capital Goods	692.02	2.31%
Thermax Limited	Industrial Capital Goods	686.34	2.29%
Hero Honda Limited	Auto	652.87	2.18%
HCL Technologies Limited	Software	651.41	2.18%
Century Textiles & Industries Ltd	Cement	632.00	2.11%
Asian Paints Limited	Consumer Non-Durable	631.94	2.11%
Tata Consultancy Services Limited	Software	616.48	2.06%
Punjab National Bank	Banks	603.73	2.02%
Bharat Heavy Electricals Limited	Industrial Capital Goods	540.17	1.80%
Gujarat State Fert & Chem Limited	Fertilizers	504.38	1.68%
OCL India Ltd	Cement	482.10	1.61%
Crompton Greaves Limited	Industrial Capital Goods	477.43	1.59%
Associated Cement Companies Ltd	Cement	462.29	1.54%
ITC Limited	Consumer Non-Durable	460.23	1.54%
Godrej Consumers	Consumer Non-Durable	453.84	1.52%
Sterlite Industries (India) Limited	Non-Ferrous Metals	449.70	1.50%
AIA Engineering	Industrial Products	434.51	1.45%
Shanthi Gears Ltd.	Industrial Products	347.76	1.16%
Vyeth Lederle Ltd.	Pharmaceuticals	333.65	1.11%
Aventis Pharma Ltd.	Pharmaceuticals	329.66	1.10%
Mawana Sugars Ltd	Consumer Non-Durable	314.51	1.05%
Alembic Ltd	Pharmaceuticals	312.65	1.04%
E.I.D. Parry (India) Limited	Consumer Non-Durable	305.65	1.02%
Tata Motors Ltd.	Auto	300.15	1.00%
Vimta Labs Ltd	Healthcare Services	194.14	0.65%
Hindalco Industries Limited	Non-Ferrous Metals	142.28	0.48%
Crest Communication Ltd	Media & Entertainment	98.60	0.33%
Taj GVK Hotels & Resorts Ltd	Hotels	92.33	0.31%
Triveni Engineering & Industries Ltd	Consumer Non-Durable	74.91	0.25%
PVR Cinema Ltd	Media & Entertainment	56.99	0.19%
Punj Lloyd	Industrial Capital Goods	40.45	0.14%
Tulip IT Services	Software	6.95	0.02%
Debt Holdings		11,019.32	36.79%
PSU/PFI Bonds		1,947.05	6.50%
Infrastructure Development Finance Corporation	AAA	958.51	3.20%
Export Import Bank of India Ltd	AAA	507.08	1.69%
Power Finance Corporation Ltd	AAA	481.46	1.61%
Private Corporate Securities		4,086.87	13.65%
• PTC BHPCL Tata Motors	AAA(SO)	1,291.76	4.31%
• PTC RPS Tata Teleservices	AAA(SO)	702.49	2.35%
• Hindalco Industries Ltd	AAA	601.01	2.01%
• Associated Cement Companies Ltd	AA+	500.85	1.67%
• HDFC Ltd	AAA	500.14	1.67%
• Reliance Industries Ltd	AAA	490.62	1.64%
CPs and CDs		1,847.30	6.16%
• HDFC Bank - CD	P1+	1,380.92	4.61%
• HDFC Ltd - CP	P1+	393.37	1.31%
• Jammu & Kashmir Bank Ltd - CD	P1+	73.01	0.24%
Term Deposits		2,502.00	8.36%
• ICICI Bank		2,502.00	8.36%
Cash, Call, CBLO & Reverse Repo		636.10	2.12%
Other Current Assets		(1,254.66)	-4.16%
Total Net Assets		29,941.63	100.00%

• Top Five Holdings

Quantitative Indicators - Debt Component

Average Maturity	: 0.85 years
Modified Duration	: 0.77 years
Yield To Maturity	: 6.66%

Quantitative Indicators - Equity Component

Average P/E	: 21.42
Average P/BV	: 4.76
Average Dividend Yield	: 1.10

Annual Portfolio Turnover Ratio : 2.05 times

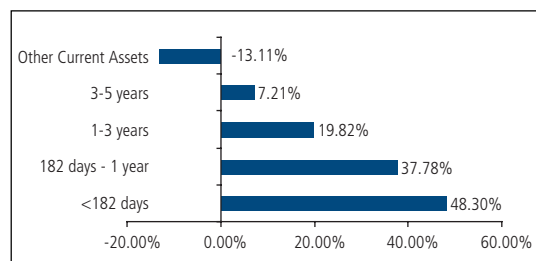
% Unlisted: 0.00%

SIP Return: As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	547.70	14,661.93	52.32%
3 Year SIP	31-Jan-03	36,000.00	2,336.18	62,539.54	41.55%
5 Year SIP	31-Jan-01	60,000.00	5,035.55	134,801.67	34.08%
Since Inception	3-Nov-99	75,000.00	6,458.58	172,896.19	27.22%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month. The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

Maturity Profile (as % of debt holding)



PruICICI Child Care Plan (Gift)

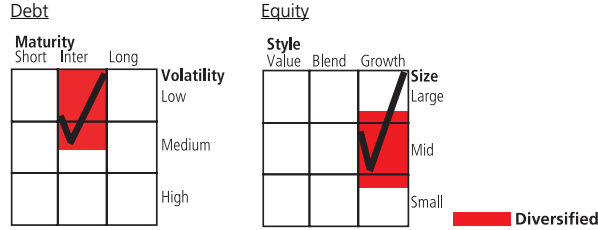
WHY SHOULD ONE INVEST?
For your child between 1-13 years and seeking to save over a long term horizon

Figures as on 30-December, 2005

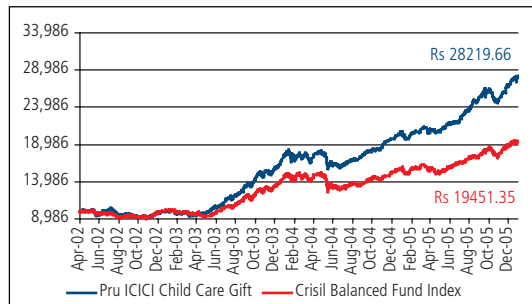
Snapshot:

Fund Managers : Equity : Jignesh Shah
Debt : Pankaj Kaji
Indicative Investment Horizon : 6-17 yrs
Inception date: 31-08-2001
Fund Size: Rs. 69.60 crores
NAV (As on 30-December-05): Rs. 31.86
****Expense Ratio for the month of Dec'05:** 2.00%
****This is a close approximation of the number.**

Style Box

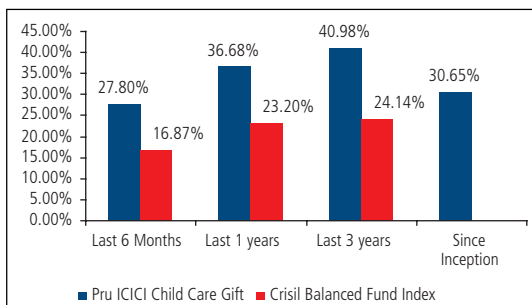


Rs. 10000 invested at inception*: CCP - Gift Vs Crisil Balanced Fund Index



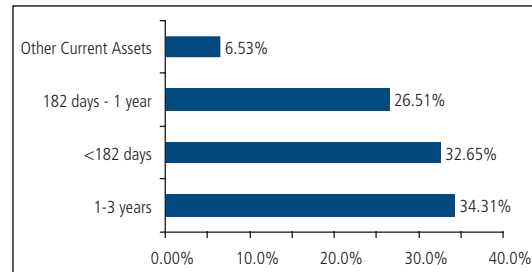
*Benchmark start date - 31.03.2002
CAGR – CCP - Gift : 31.89%; Benchmark : 19.43%
Past performance may or may not be sustained in future.

Performance Record *- Cumulative Option

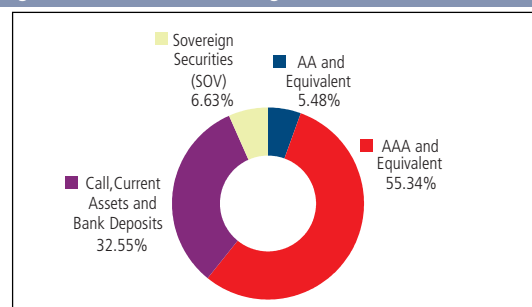


*Returns >= 1 Year are CAGR, < 1 Year are Absolute. Benchmark is Crisil Balanced Fund Index and start date - 31.03.2002. For computation of returns the allotment NAV has been taken as Rs. 10.00.
31-Dec-2005 was not a Business day.
Past performance may or may not be sustained in future.

Maturity Profile (as % of debt holding)



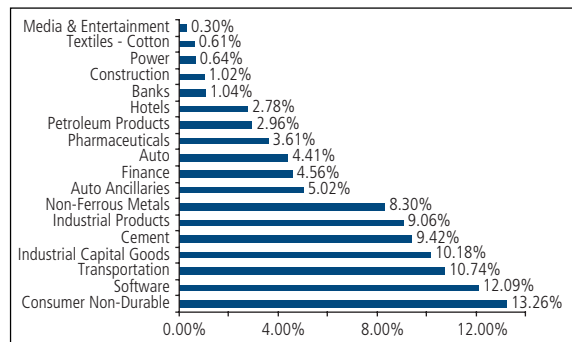
Rating Profile (as % of debt holding)



Portfolio		Mkt Value (Rs. Lakh)	% to NAV
Equity Holdings		4225.88	60.72%
• Sintex Industries	Industrial Products	255.84	3.68%
• Gateway Distriparks Ltd	Transportation	229.75	3.30%
• Noida Toll Bridge Co. Ltd	Transportation	224.01	3.22%
• Sterlite Industries (India) Limited	Non-Ferrous Metals	207.22	2.98%
• I Flex Solutions Limited	Software	200.94	2.89%
• Mastek Ltd	Software	192.70	2.77%
• India Infoline Limited	Finance	192.60	2.77%
• Thermax Limited	Industrial Capital Goods	188.46	2.71%
• Mahindra & Mahindra Limited	Auto	186.28	2.68%
• Rico Auto Industries Limited	Auto Ancillaries	152.74	2.19%
• Bajaj Hindustan Limited	Consumer Non-Durable	144.60	2.08%
• Hindalco Industries Limited	Non-Ferrous Metals	143.40	2.06%
• Siemens India Limited	Industrial Capital Goods	136.10	1.96%
• AIA Engineering	Industrial Products	127.01	1.82%
• Reliance Industries Limited	Petroleum Products	125.35	1.80%
• Gujarat Ambuja Cement Limited	Cement	119.05	1.71%
• EIH Limited (East India Hotels)	Hotels	117.78	1.69%
• Balrampur Chini Mills Ltd.	Consumer Non-Durable	116.45	1.67%
• Subex Systems Limited	Software	115.86	1.66%
• Divis Laboratories Ltd	Pharmaceuticals	111.39	1.60%
• Orient Paper & Industries Limited	Cement	107.50	1.54%
• Hindustan Lever Limited	Consumer Non-Durable	98.60	1.42%
• ABB Ltd.	Industrial Capital Goods	96.25	1.38%
• ITC Limited	Consumer Non-Durable	96.30	1.38%
• Ramco Industries Limited	Cement	84.03	1.21%
• Triveni Engineering & Industries Ltd	Consumer Non-Durable	66.53	0.96%
• Amtek Auto Ltd	Auto Ancillaries	59.56	0.86%
• Hyderabad Industries Ltd	Cement	49.19	0.71%
• ICICI Bank Limited	Banks	43.92	0.63%
• Patel Engineering Ltd	Construction	43.23	0.62%
• Wyeth Lederle Ltd.	Pharmaceuticals	41.11	0.59%
• OCL India Ltd	Cement	38.25	0.55%
• Agro Dutch Industries Limited	Consumer Non-Durable	37.76	0.54%
• Gujarat Industries Power Co Limited	Power	27.21	0.39%
• Precot Mills Ltd	Textiles - Cotton	25.91	0.37%
• PVR Cinema Ltd	Media & Entertainment	12.62	0.18%
• Punj Lloyd	Industrial Capital Goods	8.86	0.13%
• Tulip IT Services	Software	1.52	0.02%
Debt Holdings		2,550.47	36.64%
PSU/PFI Bonds		800.83	11.50%
• Konkan Railway Corporation Ltd	AAA	312.01	4.48%
• Indian Railway Finance Corporation	AAA	292.29	4.20%
• Nabard	AAA	196.53	2.82%
Private Corporate Securities		858.82	12.34%
• GE Countrywide Financial Services Ltd	AAA	297.97	4.28%
• ABN Amro Bank	AAA	208.58	3.00%
• Reliance Industries Ltd	AAA	202.81	2.91%
• Kotak Mahindra Primus Ltd	AA	149.46	2.15%
Term Deposits		710.00	10.20%
• ICICI Bank		710.00	10.20%
Cash, Call, CBLO & Reverse Repo		180.82	2.60%
Other Current Assets		183.30	2.64%
Total Net Assets		6,959.65	100.00%

• Top Five Holdings

Sector Allocation* (as % of equity portfolio)



Quantitative Indicators – Debt Component

Average Maturity : 0.86 years
Modified Duration : 0.77 year
Yield To Maturity : 6.84%

Quantitative Indicators – Equity Component

Average P/E : 26.32
Average P/BV : 4.48
Average Dividend Yield : 0.72

Annual Portfolio Turnover Ratio : 0.98 times

% Unlisted : 7.28%

SIP Returns

As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	459.28	14,632.66	51.70%
3 Year SIP	31-Jan-03	36,000.00	1,956.65	62,338.87	41.29%
Since Inception	31-Aug-01	53,000.00	3,561.14	113,457.92	36.96%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month.
The exceptionally high level of returns come from the sharp appreciation in market, in the year 2003 and 2004.

Fund Manager Comment on Portfolio Style

The ✓ extending beyond the red portion represents the marginal change in the style of the portfolio. Equity allocation to large cap stocks has been increased to protect capital at current valuations.

PruICICI Child Care Plan (Study)

WHY SHOULD ONE INVEST?
For your child between 13-17 years and on the threshold of higher studies

Figures as on 30-December, 2005

Snapshot:

Fund Managers : Equity : Jignesh Shah

Debt : Pankaj Kaji

Indicative Investment Horizon: 3-5 yrs

Inception date: 31-08-2001

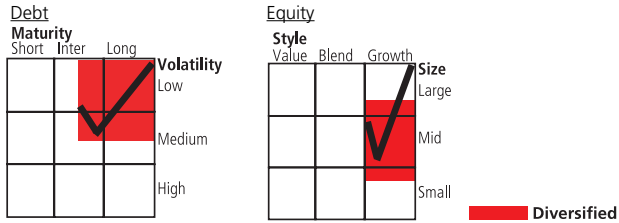
Fund Size: Rs. 28.03 crores

NAV (As on 30-December-05): Rs. 17.1387

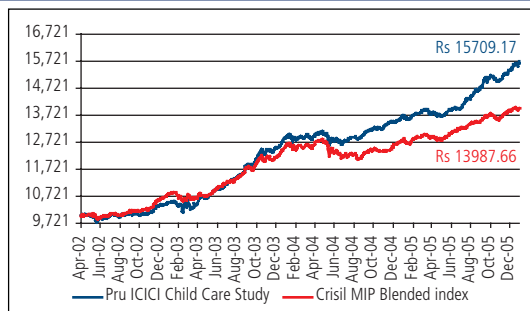
****Expense Ratio for the month of Dec'05:** 1.50%

**This is a close approximation of the number.

Style Box:



Rs. 10000 invested at inception*: CCP - Study Vs Crisil MIP Blended Index

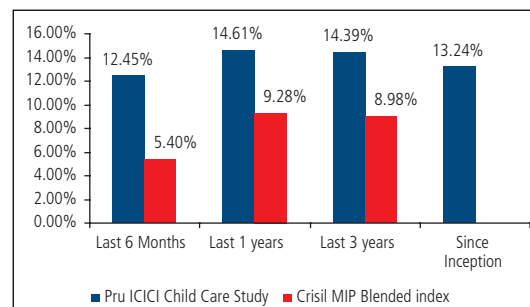


*Benchmark start date - 31.03.2002

CAGR – CCP - Study : 12.81%; Benchmark : 9.37%

Past performance may or may not be sustained in future.

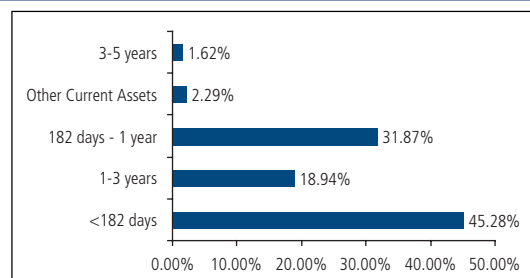
Performance Record *- Growth Option



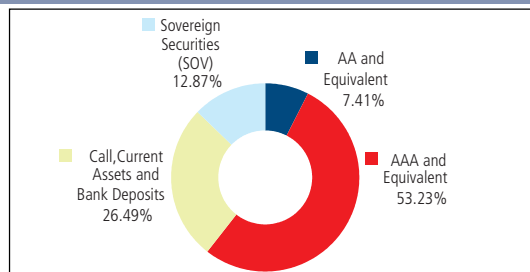
*Returns >= 1 Year are CAGR, < 1 Year are Absolute. Benchmark is Crisil MIP Blended Index and start date - 31.03.2002. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day.

Past performance may or may not be sustained in future.

Maturity Profile (as % of debt holding)



Rating Profile (as % of debt holding)



Portfolio

Company/Issuer	Sector/Rating	Mkt Value (Rs. Lakh)	% to NAV
Equity Holdings			
Blue Star Limited	Consumer Durables	82.98	2.96%
Bajaj Hindustan Limited	Consumer Non-Durable	78.06	2.79%
Mastek Ltd	Software	76.72	2.74%
Noida Toll Bridge Co. Ltd	Transportation	70.10	2.50%
I Flex Solutions Limited	Software	64.24	2.29%
EIH Limited (East India Hotels)	Hotels	58.89	2.10%
Gateway Distriparks Ltd	Transportation	46.40	1.66%
Reliance Industries Limited	Petroleum Products	28.16	1.00%
Precot Mills Ltd	Textiles - Cotton	16.20	0.58%
AIA Engineering	Industrial Products	13.68	0.49%
Gujarat Industries Power Co Limited	Power	12.24	0.44%
Triveni Engineering & Industries Ltd	Consumer Non-Durable	7.44	0.27%
PVR Cinema Ltd	Media & Entertainment	5.16	0.18%
Punj Lloyd	Industrial Capital Goods	3.70	0.13%
Tulip IT Services	Software	0.63	0.02%
Debt Holdings		2,184.76	77.95%
PSU/PFI Bonds		1,090.83	38.92%
• Indian Railway Finance Corporation	AAA	299.77	10.70%
• Konkan Railway Corporation Ltd	AAA	208.01	7.42%
• Bharat Heavy Electricals Ltd	AAA	202.89	7.24%
• Nabard	AAA	196.53	7.01%
Bank of Baroda	AAA	183.63	6.55%
Private Corporate Securities		265.08	9.46%
Kotak Mahindra Primus Ltd	AA	129.53	4.62%
CitiFinancial Consumer Finance India Ltd	AAA	99.43	3.55%
Trent Ltd	AA-	36.12	1.29%
Term Deposits		541.00	19.30%
• ICICI Bank		541.00	19.30%
Cash, Call, CBLO & Reverse Repo		287.85	10.27%
Other Current Assets		53.41	1.90%
Total Net Assets		2,802.77	100.00%

• Top Five Holdings

Quantitative Indicators – Debt Component

Average Maturity	: 0.66 years
Modified Duration	: 0.59 year
Yield To Maturity	: 6.68%
% Unlisted	: 15.18%

Quantitative Indicators – Equity Component

Average P/E	: 27.45
Average P/BV	: 4.25
Average Dividend Yield	: 0.84

Annual Portfolio Turnover Ratio : 0.43 times

SIP Returns

As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	763.42	13,084.03	20.37%
3 Year SIP	31-Jan-03	36,000.00	2,572.36	44,086.91	14.36%
Since Inception	31-Aug-01	53,000.00	4,162.46	71,339.15	13.96%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month.

Fund Manager Comment on Portfolio Style

The ✓ extending beyond the red portion represents the marginal change in the style of the portfolio. Equity allocation to large cap stocks has been increased to protect capital at current valuations.

PruICICI Income Multiplier Fund

WHY SHOULD ONE INVEST?
Medium term investment in a portfolio of debt and equity (upto 30%) for capital appreciation.

Figures as on 30-December, 2005

Snapshot:

Fund Managers - Equity : Prashant Kothari

Debt : Chaitanya Pande

Indicative Investment Horizon: 1 yr & above

Inception date: 30-03-2004

Fund Size: Rs. 245.84 crores

NAV (As on 30-December-05):

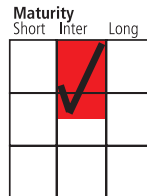
Growth option: Rs. 12.4968 **Dividend option:** Rs. 11.9481

****Expense Ratio for the month of Dec'05:** 2.11%

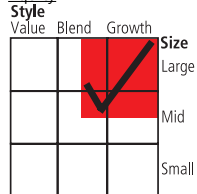
*This is a close approximation of the number.

Style Box:

Debt

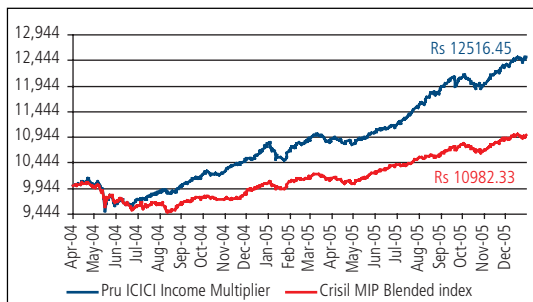


Equity



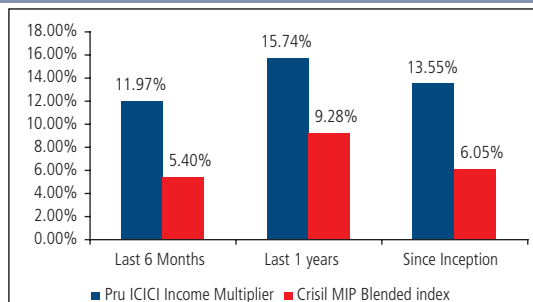
Diversified

Rs. 10000 invested at inception: IMP Vs Crisil MIP Blended Index



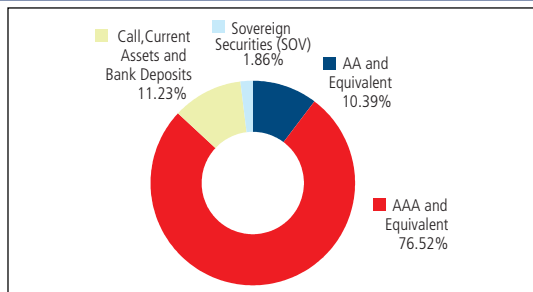
*Returns >= 1 Year are CAGR, < 1 Year are Absolute CAGR - Income Multiplier Fund : 13.73%; Benchmark : 5.52%
Benchmark is Crisil MIP Blended Index.
Past performance may or may not be sustained in future.

Performance Record* - Cumulative option

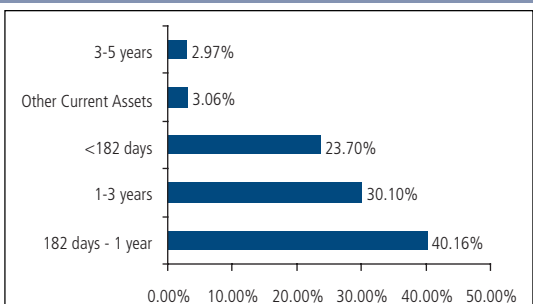


*Returns >= 1 Year are CAGR, < 1 Year are Absolute. Benchmark is Crisil MIP Blended Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day.
Past performance may or may not be sustained in future.

Rating Profile (as % of debt holdings)



Maturity Profile (as % of debt holdings)



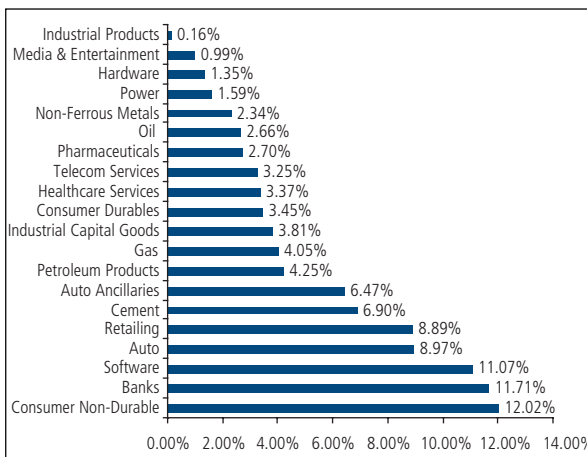
Portfolio

Company/Issuer	Sector/Rating	Mkt Value (Rs. Lakh)	% to NAV
Equity Holdings		6197.97	25.20%
Tata Consultancy Services Limited	Software	349.08	1.42%
State Bank of India	Banks	286.07	1.16%
Hero Honda Limited	Auto	284.74	1.16%
Reliance Industries Limited	Petroleum Products	263.97	1.07%
Gujarat Gas Company Limited	Gas	250.91	1.02%
Pantaloon Retail (India) Ltd	Retailing	243.85	0.99%
Exide Industries Limited	Auto Ancillaries	232.22	0.94%
Blue Star Limited	Consumer Durables	213.49	0.87%
Vimta Labs Ltd	Healthcare Services	209.59	0.85%
Bharat Heavy Electricals Limited	Industrial Capital Goods	205.13	0.83%
Infosys Technologies Limited	Software	201.30	0.82%
Bharati Televentures Ltd.	Telecom Services	200.73	0.82%
Trent Ltd.	Retailing	194.49	0.79%
Karur Vysya Bank	Banks	185.61	0.75%
Balkrishna Industries Ltd	Auto Ancillaries	169.68	0.69%
Aventis Pharma Ltd.	Pharmaceuticals	166.28	0.68%
Oil & Natural Gas Company Ltd	Oil	164.43	0.67%
Godrej Consumers	Consumer Non-Durable	162.06	0.66%
Shree Cement	Cement	161.07	0.66%
Mahindra & Mahindra Limited	Auto	158.64	0.65%
Marico Industries Limited	Consumer Non-Durable	157.86	0.64%
Gujarat Ambuja Cement Limited	Cement	135.83	0.55%
Kotak Mahindra Bank Limited	Banks	134.04	0.55%
Grasim Industries Limited	Cement	130.51	0.53%
Satyam Computer Services Limited	Software	129.62	0.53%
Pililite Industries Limited	Consumer Non-Durable	118.33	0.48%
Dabur India Limited	Consumer Non-Durable	117.35	0.48%
Shoppers Stop Ltd	Retailing	114.24	0.46%
Bajaj Auto Limited	Auto	110.06	0.45%
National Aluminium Company Limited	Non-Ferrous Metals	109.95	0.45%
Gujarat Industries Power Co Limited	Power	99.29	0.40%
Radico Khaitan Ltd	Consumer Non-Durable	86.37	0.35%
HCL Infosystems Ltd	Hardware	83.15	0.34%
ICICI Bank Limited	Banks	66.03	0.27%
Deccan Chronicle Holdings Ltd	Media & Entertainment	61.73	0.25%
Triveni Engineering & Industries Ltd	Consumer Non-Durable	59.49	0.24%
Punjab National Bank	Banks	55.24	0.22%
Jindal Photo Films Limited	Consumer Non-Durable	43.39	0.18%
Hindalco Industries Limited	Non-Ferrous Metals	35.57	0.14%
Punj Lloyd	Industrial Capital Goods	31.06	0.13%
AIA Engineering	Industrial Products	10.31	0.04%
Tulip IT Services	Software	5.21	0.02%
Debt Holdings		17,805.00	72.42%
PSU/PFI Bonds		3,277.12	13.33%
Indian Railway Finance Corporation	AAA	1,461.43	5.94%
Export Import Bank of India Ltd	AAA	507.08	2.06%
Infrastructure Development Finance Corporation	AAA	506.23	2.06%
Powergrid Corporation Ltd	AAA	503.34	2.05%
Industrial Development Bank of India	AA+	299.04	1.22%
Private Corporate Securities		11,230.25	45.67%
PTC UBL Trust IndusInd Bank	AAA(SO)	2,035.82	8.28%
Reliance Industries Ltd	AAA	1,962.50	7.98%
PTC BHPCL Tata Motors	AAA(SO)	1,614.69	6.57%
Hindalco Industries Ltd	AAA	1,507.74	6.13%
Grasim Industries Ltd	AAA	1,014.52	4.13%
Kotak Mahindra Primus Ltd	AA	976.45	3.97%
PTC RPS Tata Teleservices	AAA(SO)	546.38	2.22%
Sundaram Finance Ltd	AAA	495.22	2.01%
PTC TVS Finance	AAA(SO)	444.34	1.81%
Mahindra & Mahindra Financial Services Ltd	AA+	435.14	1.77%
Ultratech Cement Company Ltd	AA+	197.45	0.80%
CPs and CDs		1,454.87	5.92%
UCO Bank - CD	P1+	1,454.87	5.92%
Term Deposits		1,501.00	6.11%
ICICI Bank		1,501.00	6.11%
Cash, Call, CBLO & Reverse Repo		341.76	1.39%
Other Current Assets		581.33	2.38%
Total Net Assets		24,584.30	100.00%

Top Five Holdings

Quantitative Indicators - Debt Component		Quantitative Indicators - Equity Component	
Average Maturity	: 1.05 years	Average P/E	: 22.26
Modified Duration	: 0.96 years	Average P/BV	: 4.79
Yield To Maturity	: 6.84%	Average Dividend Yield	: 1.12
% Unlisted	: 0.00%	Annual Portfolio Turnover Ratio	: 0.60 times

Sector Allocation (as % of the equity portfolio)



SIP Returns

As on 30 December, 2005					
Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	1,049.43	13,114.52	20.96%
Since Inception	30-Mar-04	22,000.00	2,042.34	25,522.71	17.97%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month.

PruICI Monthly Income Plan

(An open ended fund. Monthly income is not assured and is subject to the availability of distributable surplus.)

WHY SHOULD ONE INVEST?
Medium term investment in a portfolio of debt and equity (upto 15%) for capital appreciation.

Figures as on 30-December, 2005

Snapshot:

Fund Managers : Equity : Jignesh Shah
Debt : Chaitanya Pande

Indicative Investment Horizon: 1 yr & above

Inception date: 10-11-2000

Fund Size: Rs. 486.39 crores

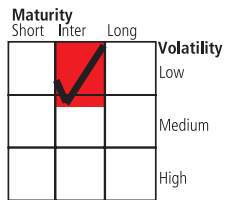
NAV (As on 30-December-05): Cumulative option : Rs. 16.8513

****Expense Ratio for the month of Dec'05:** 1.80%

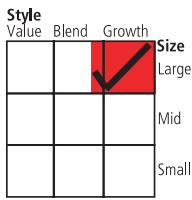
**This is a close approximation of the number.

Style Box:

Debt

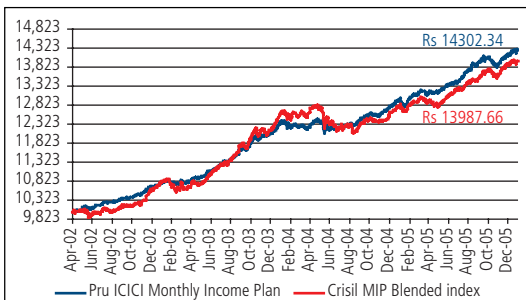


Equity



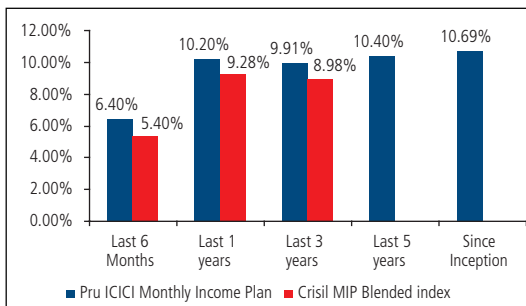
Diversified

Rs. 10000 invested at inception*: MIP Vs Crisil MIP Blended Index



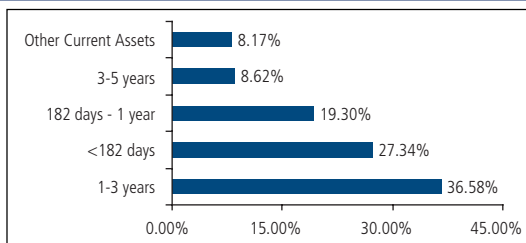
*Benchmark start date : 31-03-2002. CAGR – MIP: 10.02%; Benchmark : 9.37%. Benchmark is Crisil MIP Blended Index. Past performance may or may not be sustained in future.

Performance Record* - Cumulative Option

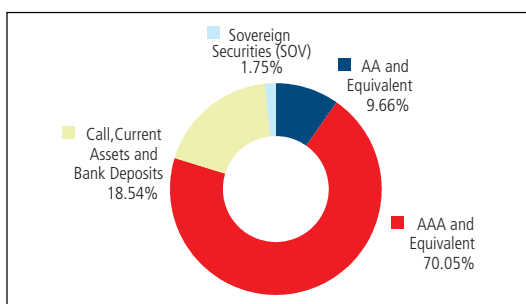


*Returns >= 1 Year are CAGR, < 1 Year are Absolute. Benchmark is Crisil MIP Blended Index. Start date: 31/3/02. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 and 31-Dec-2000 was not a Business day. Past performance may or may not be sustained in future.

Maturity Profile (as % of debt holding)



Rating Profile (as % of debt holding)



Company/Issuer	Portfolio Sector/Rating	Mkt Value (Rs. Lakh)	% to NAV
Equity Holdings		7429.78	15.27%
Punjab National Bank	Banks	462.54	0.95%
Sterlite Industries (India) Limited	Non-Ferrous Metals	427.91	0.88%
Bajaj Hindustan Limited	Consumer Non-Durable	405.93	0.83%
Triveni Engineering & Industries Ltd	Consumer Non-Durable	381.51	0.78%
National Aluminium Company Limited	Non-Ferrous Metals	370.98	0.76%
Gujarat Ambuja Cement Limited	Cement	347.57	0.71%
Hindalco Industries Limited	Non-Ferrous Metals	301.14	0.62%
Reliance Industries Limited	Petroleum Products	299.20	0.62%
OCL India Ltd	Cement	296.67	0.61%
Dhampur Sugar Mills Limited	Consumer Non-Durable	295.45	0.61%
Associated Cement Companies Ltd	Cement	267.05	0.55%
Patel Engineering Ltd	Construction	246.14	0.51%
Infrastructure Development Finance Corp.	Finance	225.95	0.46%
Hindustan Lever Limited	Consumer Non-Durable	197.20	0.41%
Simbhaoli Sugar Mills Ltd	Consumer Non-Durable	196.29	0.40%
Bharat Forge Limited	Industrial Products	196.20	0.40%
HCL Infosystems Ltd	Hardware	194.02	0.40%
Cipla Limited	Pharmaceuticals	179.20	0.37%
Glenmark Pharmaceuticals Limited	Pharmaceuticals	172.45	0.35%
Hero Honda Limited	Auto	171.84	0.35%
ICICI Bank Limited	Banks	166.59	0.34%
Aventis Pharma Ltd.	Pharmaceuticals	158.91	0.33%
Mahindra & Mahindra Limited	Auto	153.48	0.32%
Gujarat Industries Power Co Limited	Power	150.77	0.31%
Amtrek Auto Ltd	Auto Ancillaries	134.01	0.28%
Ashok Leyland Limited	Auto	127.40	0.26%
EIH Limited (East India Hotels)	Hotels	124.75	0.26%
Deccan Chronicle Holdings Ltd	Media & Entertainment	123.40	0.25%
Wipro Limited	Software	115.84	0.24%
Matrix Laboratories Ltd.	Pharmaceuticals	115.73	0.24%
Pokarna Ltd	Cement	108.45	0.22%
PVR Cinema Ltd	Media & Entertainment	91.42	0.19%
Premier Explosives Limited	Industrial Products	90.80	0.19%
ITC Limited	Consumer Non-Durable	79.82	0.16%
Viceroy Hotels Ltd	Hotels	71.77	0.15%
Punj Lloyd	Industrial Capital Goods	63.57	0.13%
AIA Engineering	Industrial Products	22.67	0.05%
Tulip IT Services	Software	10.89	0.02%
Debt Holdings		37,703.57	77.50%
PSU/PFI Bonds		4,035.70	8.29%
Indian Oil Corporation Ltd	AAA	1,976.28	4.06%
Indian Railway Finance Corporation	AAA	1,558.86	3.20%
Power Finance Corporation Ltd	AAA	500.56	1.03%
Private Corporate Securities		28,693.53	58.98%
• PTC Citi Fleet Trust Citibank	AAA(SO)	5,433.25	11.17%
• Reliance Industries Ltd	AAA	3,972.79	8.17%
• PTC BHPC Tata Motors	AAA(SO)	3,875.27	7.97%
• PTC UBL Trust IndusInd Bank	AAA(SO)	3,114.12	6.40%
• PTC IBL Trust IndusInd Bank	AAA(SO)	2,488.71	5.12%
Kotak Mahindra Primus Ltd	AA+	2,476.63	5.09%
PTC HDFC Bank	AAA(SO)	1,733.77	3.56%
PTC RPS Tata Teleservices	AAA(SO)	1,561.08	3.21%
Mahindra & Mahindra Financial Services Ltd	AA+	1,490.78	3.06%
Sundaram Finance Ltd	AAA	1,485.67	3.05%
Kotak Mahindra Primus Ltd	P1+	999.46	2.05%
India Infrastructure Developers Ltd	AA+(SO)	62.00	0.13%
Term Deposits		4,254.00	8.75%
• ICICI Bank		4,254.00	8.75%
Cash, Call, CBLO & Reverse Repo		720.34	1.48%
Other Current Assets		3,505.53	7.23%
Total Net Assets		48,638.88	100.00%

• Top Five Holdings

Quantitative Indicators – Debt Component		Quantitative Indicators – Equity Component	
Average Maturity	: 1.28 years	Average P/E	: 18.09
Modified Duration	: 1.15 years	Average P/BV	: 4.17
Yield To Maturity	: 6.77%	Average Dividend Yield	: 1.01

Annual Portfolio Turnover Ratio : 0.71 times

% Unlisted : 0.00%

SIP Returns: As on 30 December, 2005

Period	SIP Start Date	Total Amount Invested	Total No. of Units	Market Value	SIP Returns
1 Year SIP	31-Jan-05	12,000.00	749.81	12,635.27	11.77%
3 Year SIP	31-Jan-03	36,000.00	2,464.56	41,531.04	10.03%
5 Year SIP	31-Jan-01	60,000.00	4,555.73	76,769.97	10.11%
Since Inception	10-Nov-00	63,000.00	4,851.42	81,752.73	10.15%

Past performance may or may not be sustained in future. Assume Rs. 1000 invested every month.

PruICI Blended Plan A

WHY SHOULD ONE INVEST?
Opportunity to enhance returns from a blend of equity & equity arbitrage (atleast 51%) and low volatility returns from a minimum debt exposure of 25% for a short time horizon

Figures as on 30-December, 2005

Snapshot:

Fund Managers : Equity : Yogesh Bhatt
Debt : Chaitanya Pande

Indicative Investment Horizon: 6 months-1 year

Inception date: 31-05-2005

Fund Size: Rs. 796.83 crores

NAV (As on 30-December-05):

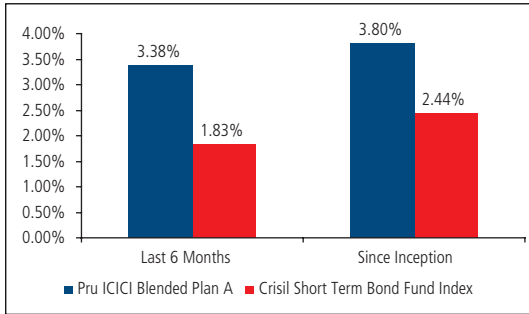
Growth option: Rs. 10.3802

Dividend option: Rs. 10.1278

****Expense Ratio for the month of Dec'05:** 1.50%

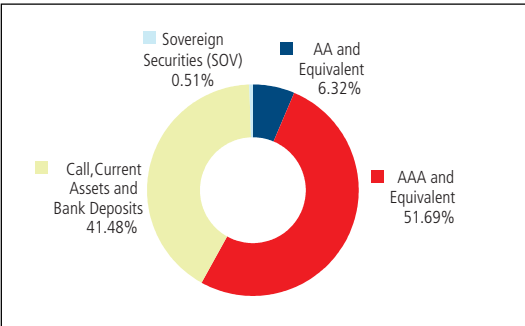
****This is a close approximation of the number.**

Performance Record* - Growth Option

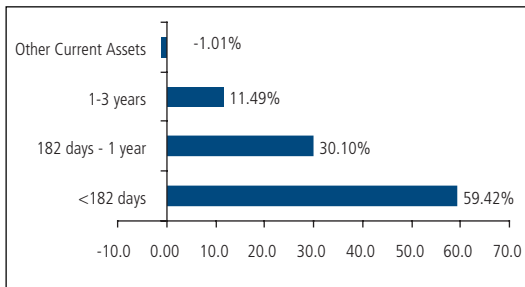


* Returns \geq 1 Year are CAGR, $<$ 1 Year are Absolute. Benchmark is Crisil Short Term Bond Fund Index. For Computation of returns the allotment NAV has been taken as Rs 10.00. 31-Dec-2005 was not a Business day. Past performance may or may not be sustained in future.

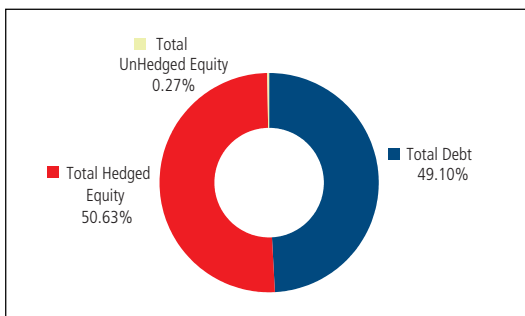
Rating Profile (as % of total debt components)



Maturity Profile: (as % of total debt components)



Asset Allocation: (as % of Net Assets)



Quantitative Indicators:

Average Maturity : 0.42 year
Modified Duration : 0.39 year
Yield To Maturity : 6.65%
% Unlisted : 0.00%
Annual Portfolio Turnover Ratio : 1.27 times

Company/Issuer	Portfolio Sector/Rating	Mkt Value (Rs. Lakh)	%NAV	Mkt Value (Rs. Lakh)-Futures
Equity Holdings		40,552.05	50.90	-3986.17
Tata Iron & Steel Co. Ltd	Ferrous Metals	3,344.32	4.20%	-3,341.68
Tata Iron & Steel Co. Ltd- Futures				
Punjab National Bank	Banks	3,082.85	3.87%	-3,107.31
Punjab National Bank- Futures				
Reliance Capital Finance Limited	Finance	2,892.24	3.63%	-2,913.99
Reliance Capital Finance Limited- Futures				
ICICI Bank Limited	Banks	2,821.11	3.54%	-2,253.45
ICICI Bank Limited- Futures				
Oriental Bank of Commerce	Banks	2,377.52	2.98%	-2,388.49
Oriental Bank of Commerce- Futures				
State Bank of India	Banks	2,356.65	2.96%	-2,375.07
State Bank of India- Futures				
Indian Petrochemicals Corporation Ltd	Chemicals	2,328.74	2.92%	-2,337.63
Indian Petrochemicals Corporation Ltd- Futures				
Videsh Sanchar Nigam Limited	Telecom Services	2,214.11	2.78%	-2,232.34
Videsh Sanchar Nigam Limited- Futures				
ITC Limited	Consumer Non-Durable	1,681.75	2.11%	-1,682.94
ITC Limited- Futures				
Reliance Industries Limited	Petroleum Products	1,606.08	2.02%	-1,617.81
Reliance Industries Limited- Futures				
Century Textiles & Industries Ltd	Cement	1,311.36	1.65%	-1,319.00
Century Textiles & Industries Ltd- Futures				
SRF Limited	Textiles - Synthetic	1,070.38	1.34%	-1,078.73
SRF Limited- Futures				
Arvind Mills Limited	Textiles - Products	868.07	1.09%	-873.07
Arvind Mills Limited- Futures				
Ashok Leyland Limited	Auto	781.71	0.98%	-789.07
Ashok Leyland Limited- Futures				
LIC Housing Finance Limited	Finance	770.27	0.97%	-775.94
LIC Housing Finance Limited- Futures				
Industrial Development Bank of India	Banks	709.17	0.89%	-714.28
Industrial Development Bank of India- Futures				
Matrix Laboratories Ltd.	Pharmaceuticals	703.54	0.88%	-709.17
Matrix Laboratories Ltd. - Futures				
Bharati Televentures Ltd.	Telecom Services	691.00	0.87%	-690.20
Bharati Televentures Ltd. - Futures				
Titan Industries Limited	Consumer Non-Durable	677.78	0.85%	-681.82
Titan Industries Limited- Futures				
Wockhardt Limited	Pharmaceuticals	648.96	0.81%	-649.47
Wockhardt Limited- Futures				
Reliance Energy Limited	Power	628.85	0.79%	-632.48
Reliance Energy Ltd. - Futures				
Gujarat Narmada Valley Fertilisers Co. Limited	Fertilizers	603.17	0.76%	-608.53
Gujarat Narmada Valley Fertilisers Co. Limited- Futures				
Mahanagar Telephone Nigam Ltd.	Telecom Services	595.26	0.75%	-598.56
Mahanagar Telephone Nigam Ltd. - Futures				
Jaiprakash Hydro Power Ltd.	Power	584.86	0.73%	-591.08
Jaiprakash Hydro Power Ltd. - Futures				
Bharat Heavy Electricals Limited	Industrial Capital Goods	449.40	0.56%	-451.77
Bharat Heavy Electricals Limited- Futures				
Sterlite Industries (India) Limited	Non-Ferrous Metals	442.41	0.56%	-443.29
Sterlite Industries (India) Limited- Futures				
New Delhi Television Limited	Media & Entertainment	434.33	0.55%	-437.34
New Delhi Television Limited- Futures				
India Cements Limited	Cement	329.01	0.41%	-331.96
India Cements Limited- Futures				
I Flex Solutions Limited	Software	309.41	0.39%	-311.11
I Flex Solutions Limited- Futures				
Polaris Software Lab Ltd	Software	298.92	0.38%	-301.19
Polaris Software Lab Ltd- Futures				
Escorts Limited	Auto	280.70	0.35%	-282.82
Escorts Limited- Futures				
Jindal Stainless Ltd	Ferrous Metals	263.39	0.33%	-265.68
Jindal Stainless Ltd- Futures				
Nagarjuna Fertilisers & Chemicals L	Fertilizers	247.80	0.31%	-249.48
Nagarjuna Fertilisers & Chemicals L- Futures				
Chambal Fertilisers & Chemicals Ltd	Fertilizers	217.97	0.27%	-219.93
Chambal Fertilisers & Chemicals Ltd- Futures				
Ballarpur Industries Limited	Paper	211.05	0.26%	-212.74
Ballarpur Industries Limited- Futures				
Shipping Corporation of India Ltd	Transportation	185.11	0.23%	-186.64
Shipping Corporation of India Ltd- Futures				
Infrastructure Development Finance Corp.	Finance	176.95	0.22%	-177.92
Infrastructure Development Finance Corp. - Futures				
Divis Laboratories Ltd	Pharmaceuticals	144.73	0.18%	-145.31
Divis Laboratories Ltd- Futures				
Indusind Bank	Banks	116.82	0.15%	-117.92
Indusind Bank- Futures				
Gujarat Ambuja Cement Limited	Cement	108.76	0.14%	-109.17
Gujarat Ambuja Cement Limited- Futures				
Punjab Lloyed	Industrial Capital Goods	107.85	0.14%	-108.05
Punjab Lloyed- Futures				
Suzlon Energy Limited	Industrial Capital Goods	107.36	0.13%	-107.36
Suzlon Energy Limited- Futures				
Neyveli Lignite Corporation	Power	97.82	0.12%	-97.76
Neyveli Lignite Corporation- Futures				
Cummins India Limited	Industrial Products	93.30	0.12%	-94.06
Cummins India Limited- Futures				
Mangalore Refineries & Petrochemicals Ltd	Petroleum Products	89.93	0.11%	-90.80
Mangalore Refineries & Petrochemicals Ltd- Futures				
Flextronics Software Systems Ltd	Software	84.07	0.11%	-84.07
Flextronics Software Systems Ltd- Futures				
Industrial Finance Corporation of India Limited	Finance	78.75	0.10%	-79.93
Industrial Finance Corporation of India Limited- Futures				
Madras Refineries Limited	Petroleum Products	54.84	0.07%	-55.10
Madras Refineries Limited- Futures				
IVRCL Infrastructure & Projects Ltd	Construction	44.00	0.06%	-44.39
IVRCL Infrastructure & Projects Ltd- Futures				
Bharat Electronics Limited	Industrial Capital Goods	43.70	0.05%	-44.01
Bharat Electronics Limited- Futures				
Great Eastern Shipping Co. Limited	Transportation	37.39	0.05%	-37.28
Great Eastern Shipping Co. Limited- Futures				
Hindustan Petroleum Corpn. Limited	Petroleum Products	32.05	0.04%	-31.92
Hindustan Petroleum Corpn. Limited- Futures				
Grasim Industries Limited	Cement	26.78	0.03%	-26.78
Grasim Industries Limited- Futures				
Tulip IT Services	Software	18.48	0.02%	-17.81
Tulip IT Services- Futures				
Bongaion Refinery & Petrochemicals Ltd	Petroleum Products	17.71	0.02%	-17.81
Bongaion Refinery & Petrochemicals Ltd- Futures				
Essar Oil Ltd	Oil	16.57	0.02%	-16.73
Essar Oil Ltd- Futures				
Federal Bank Limited	Banks	14.24	0.02%	-14.34
Federal Bank Limited- Futures				
Alok Textile Ltd.	Textiles - Products	9.13	0.01%	-9.23
Alok Textile Ltd. - Futures				
Tata Chemicals Limited	Fertilizers	6.35	0.01%	-6.39
Tata Chemicals Limited- Futures				
Tata Tea Limited	Consumer Non-Durable	5.22	0.01%	-5.21
Tata Tea Limited- Futures				
Debt Holdings		39,130.74	49.10	
PSU/PFI Bonds		1,504.28	1.89	
Indian Railway Finance Corporation	AAA	1,504.28	1.89%	
Private Corporate Securities		18,484.72	23.19	
PTC UBL Trust Indusind Bank	AAA(SO)	6,682.84	8.39%	
PTC BHPC Tata Motors	AAA(SO)	6,844.08	8.59%	
PTC Citi Fleet Trust Citibank	AAA(SO)	1,524.35	1.91%	
Kotak Mahindra Primus Ltd	AA+	1,485.98	1.86%	
Hindalco Industries Ltd	AAA	1,402.35	1.76%	
PTC Citi Mobile Trust Citibank	AAA(SO)	1,060.95	1.33%	
Mahindra & Mahindra Financial Services Ltd	AA+	988.95	1.24%	
Sundaram Finance Ltd	AAA	495.22	0.62%	
CPs and CDs		2,712.64	3.40	
UCO Bank - CD	P1+	1,745.84	2.19%	
ING Vysya Bank - CD	P1+	966.80	1.21%	
Term Deposits		16,627.00	20.87	
ICICI Bank		16,627.00	20.87%	
Cash, Call, CBLO & Reverse Repo		197.90	0.25	
Other Current Assets		(395.80)	-0.50	
Total Net Assets		79,682.79	100.00	
Top Five Holdings				

PruICI Blended Plan B

WHY SHOULD ONE INVEST?

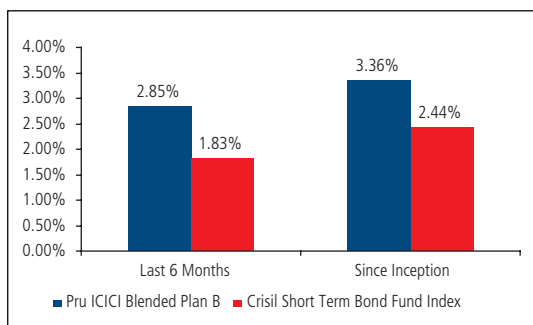
Generate low volatility returns from debt (atleast 51%) along with an opportunity to enhance returns from equity arbitrage (maximum 49%)

Figures as on 30-December, 2005

Snapshot:

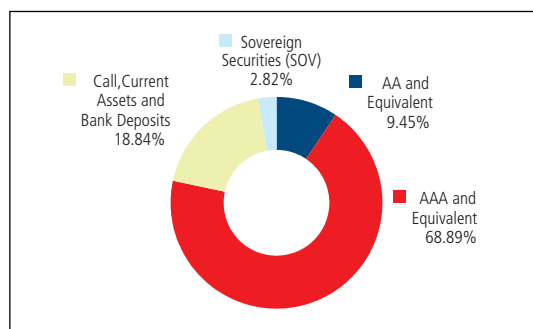
Fund Managers : Debt : Chaitanya Pande
Equity : Yogesh Bhatt
Indicative Investment Horizon : 6 months-1 year
Inception date: 31-05-2005
Fund Size: Rs. 349.79 crores
NAV (As on 30-December-05):
Growth option: Rs. 10.3362
Dividend option: Rs. 10.1040
****Expense Ratio for the month of Dec'05:**
Blended Plan B : 1.50%
Blended Inst. Plan : 1.00%
****This is a close approximation of the number.**

Performance Record* - Growth Option

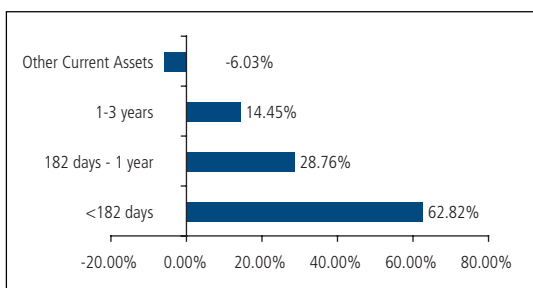


* Returns >= 1 Year are CAGR, < 1 Year are Absolute. Benchmark is Crisil Short Term Bond Fund Index. For Computation of returns the allotment NAV has been taken as Rs 10.00. 31-Dec-2005 was not a Business day. Past performance may or may not be sustained in future.

Rating Profile (as % of total debt components)



Maturity Profile: (as % of total debt components)



Quantitative Indicators:

Average Maturity: 0.46 year
Modified Duration: 0.43 year
Yield To Maturity: 6.51%
% Unlisted: 0.00%
Annual Portfolio Turnover Ratio : 1.18 times

Company/Issuer	Sector/Rating	Mkt Value (Rs. Lakh)	%NAV	Mkt Value (Rs. Lakh)-Futures
Equity Holdings				
15,076.88 43.11% (15,151.81)				
• Oriental Bank of Commerce	Banks	2,972.31	8.50%	
Oriental Bank of Commerce- Futures				-2,986.03
• Reliance Industries Limited	Petroleum Products	2,945.36	8.42%	
Reliance Industries Limited- Futures				-2,966.89
Bharati Televentures Ltd.	Telecom Services	1,699.86	4.86%	
Bharati Televentures Ltd.- Futures				-1,697.89
Punjab National Bank	Banks	1,633.74	4.67%	
Punjab National Bank- Futures				-1,646.70
State Bank of India	Banks	976.26	2.79%	
State Bank of India- Futures				-983.89
Polaris Software Lab Ltd	Software	524.04	1.50%	
Polaris Software Lab Ltd- Futures				-528.01
Videsh Sanchar Nigam Limited	Telecom Services	397.82	1.14%	
Videsh Sanchar Nigam Limited- Futures				-401.09
New Delhi Television Limited	Media & Entertainment	390.01	1.11%	
New Delhi Television Limited- Futures				-392.72
Sterlite Industries (India) Limited	Non-Ferrous Metals	362.64	1.04%	
Sterlite Industries (India) Limited- Futures				-363.35
Bajaj Auto Limited	Auto	300.17	0.86%	
Bajaj Auto Limited- Futures				-302.59
Grasim Industries Limited	Cement	289.76	0.83%	
Grasim Industries Limited- Futures				-289.76
Shipping Corporation of India Ltd	Transportation	268.54	0.77%	
Shipping Corporation of India Ltd- Futures				-270.77
LIC Housing Finance Limited	Finance	247.83	0.71%	
LIC Housing Finance Limited- Futures				-249.65
Mahanagar Telephone Nigam Ltd.	Telecom Services	200.73	0.57%	
Mahanagar Telephone Nigam Ltd.- Futures				-201.84
Mangalore Refineries & Petrochemicals Ltd	Petroleum Products	181.96	0.52%	
Mangalore Refineries & Petrochemicals Ltd- Futures				-183.7
Reliance Capital Finance Limited	Finance	159.34	0.46%	
Reliance Capital Finance Limited- Futures				-160.54
Wockhardt Limited	Pharmaceuticals	149.55	0.43%	
Wockhardt Limited- Futures				-149.67
SRF Limited	Textiles - Synthetic	148.08	0.42%	
SRF Limited- Futures				-149.23
Nagarjuna Fertilisers & Chemicals L	Fertilizers	140.42	0.40%	
Nagarjuna Fertilisers & Chemicals L- Futures				-141.37
Indian Hotels Company Limited	Hotels	135.33	0.39%	
Indian Hotels Company Limited- Futures				-136.15
Arvind Mills Limited	Textiles - Products	133.39	0.38%	
Arvind Mills Limited- Futures				-134.16
Century Textiles & Industries Ltd	Cement	127.56	0.36%	
Century Textiles & Industries Ltd- Futures				-128.31
Jaiprakash Hydro Power Ltd.	Power	109.15	0.31%	
Jaiprakash Hydro Power Ltd.- Futures				-110.31
IndusInd Bank	Banks	78.63	0.22%	
IndusInd Bank- Futures				-79.37
Chambal Fertilisers & Chemicals Ltd	Fertilizers	78.04	0.22%	
Chambal Fertilisers & Chemicals Ltd- Futures				-78.74
Bank of Baroda	Banks	74.24	0.21%	
Bank of Baroda- Futures				-74.72
ICICI Bank Limited	Banks	65.53	0.19%	
ICICI Bank Limited- Futures				-66.04
India Cements Limited	Cement	55.32	0.16%	
India Cements Limited- Futures				-55.82
IVRCL Infrastructure & Projects Ltd	Construction	52.79	0.15%	
IVRCL Infrastructure & Projects Ltd- Futures				-53.26
Bharat Electronics Limited	Industrial Capital Goods	43.70	0.12%	
Bharat Electronics Limited- Futures				-44.01
Bongaion Refinery & Petrochemicals Ltd	Petroleum Products	33.81	0.10%	
Bongaion Refinery & Petrochemicals Ltd- Futures				-34.00
Cummins India Limited	Industrial Products	27.09	0.08%	
Cummins India Limited- Futures				-27.31
Titan Industries Limited	Consumer Non-Durable	26.32	0.08%	
Titan Industries Limited- Futures				-26.48
Industrial Finance Corporation of India Limited	Finance	18.90	0.05%	
Industrial Finance Corporation of India Limited- Futures				-19.18
Escorts Limited	Auto	15.79	0.05%	
Escorts Limited- Futures				-15.91
Hindalco Industries Limited	Non-Ferrous Metals	10.54	0.03%	
Industrial Development Bank of India	Banks	2.33	0.01%	
Industrial Development Bank of India- Futures				-2.35
Debt Holdings				
19,902.54 56.89%				
PSU/PFI Bonds				
1,154.70 3.30%				
Indian Railway Finance Corporation	AAA	657.95	1.88%	
Powergrid Corporation Ltd	AAA	496.75	1.42%	
Private Corporate Securities				
8,871.82 25.36%				
• PTC HDFC Bank	AAA(SO)	3,569.52	10.20%	
Hindalco Industries Ltd	AAA	1,012.12	2.89%	
PTC IBL Trust IndusInd Bank	AAA(SO)	995.48	2.85%	
Kotak Mahindra Primus Ltd	AA+	990.65	2.83%	
Mahindra & Mahindra Financial Services Ltd	AA+	890.06	2.54%	
PTC TVS Finance	AAA(SO)	666.52	1.91%	
PTC BHPC Tata Motors	AAA(SO)	645.88	1.85%	
Reliance Industries Ltd	AAA	101.59	0.29%	
CPs and CDs				
5,564.83 15.91%				
• Panatone Finvest Ltd - CP	P1+	2,490.84	7.12%	
ING Vysya Bank - CD	P1+	1,933.61	5.53%	
HDFC Bank - CD	P1+	970.03	2.77%	
Jammu & Kashmir Bank Ltd - CD	P1+	170.35	0.49%	
Term Deposits				
4,950.00 14.15%				
• ICICI Bank		4,900.00	14.01%	
UTI Bank		50.00	0.14%	
Cash, Call, CBLO & Reverse Repo				
561.71 1.61%				
Other Current Assets				
(1,200.52) -3.44%				
Total Net Assets				
34,979.42 100.00%				
• Top Five Holdings				

PruICICI Income Plan

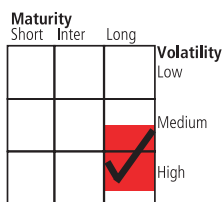
WHY SHOULD ONE INVEST?
Medium term investment for steady returns with market volatility

Figures as on 30-December, 2005

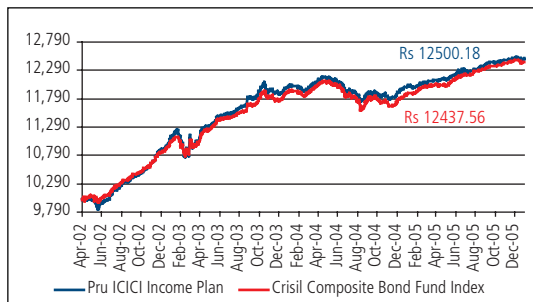
Snapshot:

Fund Managers : Pankaj Kaji
Indicative Investment Horizon: 1 year & above
Inception date: 09-07-1998
Fund Size: Rs. 293.47 crores
NAV (As on 30-December-05):
Retail Growth option : Rs. 20.3253
Institutional Growth option : Rs. 20.7333
****Expense Ratio for the month of Dec'05:**
 Income Plan: 2.01%
 Income Inst. Plan: 1.50%
****This is a close approximation of the number.**

Style Box

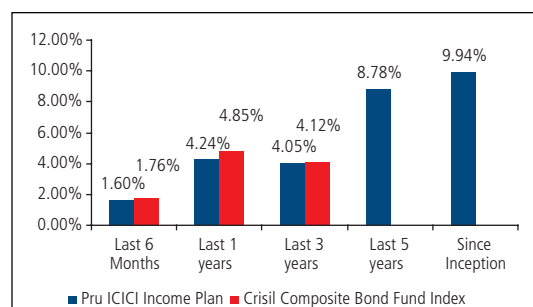


Rs. 10000 invested at inception*: Income Plan Vs Crisil Composite Bond Fund Index



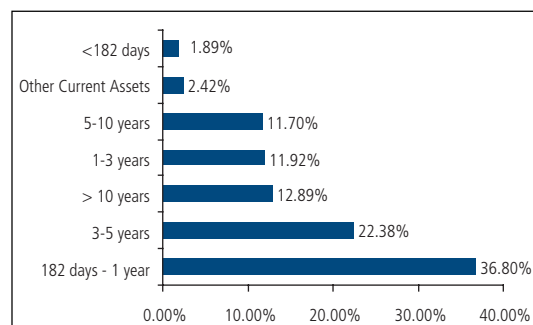
*Benchmark start date : 31-03-2002.
 CAGR – Income Plan: 6.13%; Benchmark : 5.99%
 Past performance may or may not be sustained in future.

Performance Record* - Growth Option

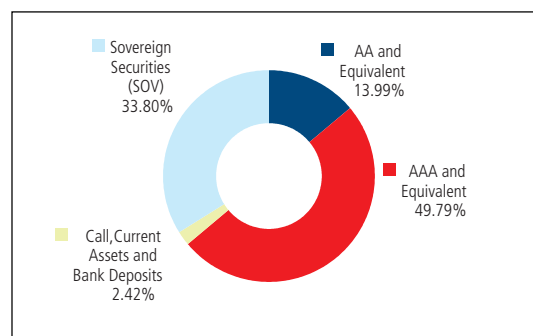


*Returns < 1 : Absolute, > = 1Year : CAGR. Benchmark - Crisil Composite Bond Fund Index. Start date - 31.03.2002. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 and 31-Dec-2000 was not a Business day.
 Past performance may or may not be sustained in future.

Maturity Profile



Rating Profile



Portfolio

Company/Issuer	Rating	Mkt Value (Rs. Lakh)	% to NAV
PSU/PFI Bonds		9,425.06	32.11%
• State Bank of India	AAA	4,146.48	14.13%
Indian Oil Corporation Ltd	AAA	2,457.82	8.37%
Industrial Development Bank of India	AA+	1,801.49	6.14%
Neyveli Lignite Corporation	AAA	1,019.27	3.47%
Private Corporate Securities		4,451.18	15.17%
Associated Cement Companies Ltd	AA+	2,007.98	6.84%
PTC Citi Fleet Trust Citibank	AAA(SO)	1,501.14	5.12%
PTC BHPCL Tata Motors	AAA(SO)	645.88	2.20%
Ultratech Cement Company Ltd	AA+	296.18	1.01%
Government Securities		9,363.26	31.90%
• 6.96% GOI 2009	Sovereign	3,018.90	10.29%
• 8.35% GOI 2022	Sovereign	2,184.25	7.44%
7.55% GOI 2010	Sovereign	2,073.30	7.06%
8.07% GOI 2017	Sovereign	1,598.66	5.45%
6.20% GOI 2010	Sovereign	488.15	1.66%
CPs and CDs		4,842.25	16.50%
• HDFC Bank - CD	P1+	2,494.35	8.50%
• State Bank of Bikaner & Jaipur - CD	P1+	2,347.90	8.00%
Cash, Call, CBLO & Reverse Repo		555.77	1.89%
Other Current Assets		709.78	2.43%
Total Net Assets		29,347.30	100.00%

• Top Five Holdings

Quantitative Indicators

Average Maturity : 4.38 years
 Modified Duration : 3.06 years
 Yield to Maturity : 6.91%
 % Unlisted : 0.00%

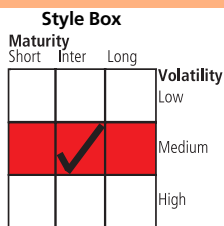
PruICI Flexible Income Plan

WHY SHOULD ONE INVEST?
Medium term investment for returns generated from managing interest rate volatility

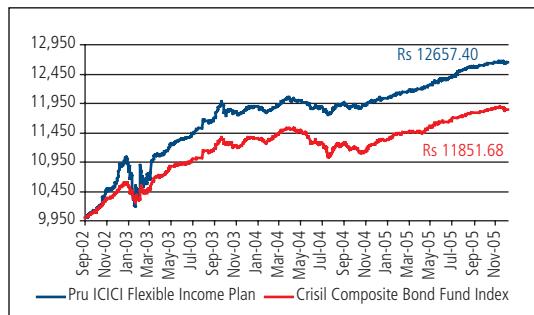
Figures as on 30-December, 2005

Snapshot:

Fund Managers : Rahul Goswami
Indicative Investment Horizon: 1 year & above
Inception date: 27-09-2002
Fund Size: Rs. 38.20 crores
NAV (As on 30-December-05):
Cumulative option : Rs. 12.6574
****Expense Ratio for the month of Dec'05:** 1.10%
 **This is a close approximation of the number.

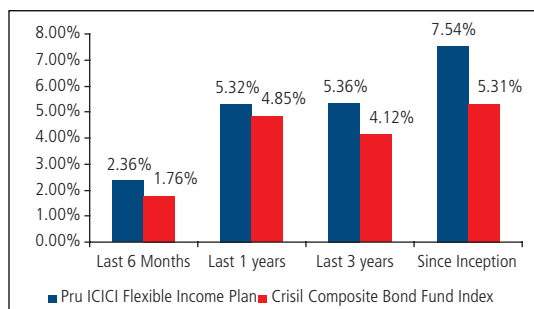


Rs. 10000 invested at inception: Flexible Vs Crisil Composite Bond Fund Index



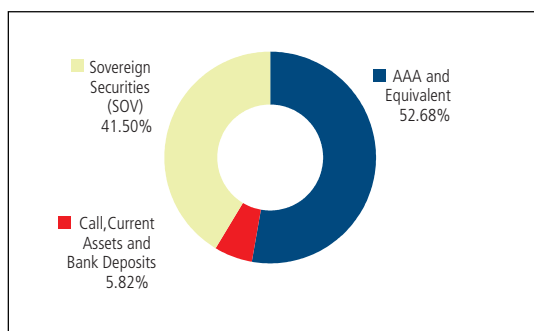
CAGR – Flexible Income Plan : 7.50%; Benchmark : 5.35%
 Past performance may or may not be sustained in future.

Performance Record *- Cumulative Option



*Returns >= 1 Year are CAGR, < 1 Year are Absolute. Benchmark is Crisil Composite Bond Fund Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day. Past performance may or may not be sustained in future.

Rating Profile



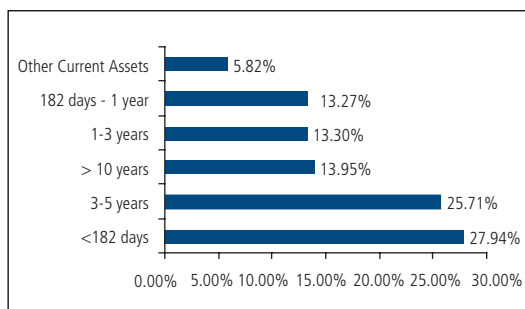
Quantitative Indicators:

Average Maturity : 3.22 years
 Yield To Maturity : 6.90%
 Modified Duration : 2.42 years
 % Unlisted : 0.00%

Company/Issuer	Portfolio		
	Rating	Mkt Value (Rs. Lakh)	% to NAV
PSU/PFI Bonds		1,001.01	26.20%
• Export Import Bank of India Ltd	AAA	506.94	13.27%
• Indian Oil Corporation Ltd	AAA	494.07	12.93%
Private Corporate Securities		1,011.04	26.47%
• PTC Citi Fleet Trust Citibank	AAA(SO)	508.12	13.30%
• PTC UBL Trust IndusInd Bank	AAA(SO)	502.92	13.17%
Government Securities		1,021.04	26.73%
• 8.07% GOI 2017	Sovereign	532.89	13.95%
• 6.20% GOI 2010	Sovereign	488.15	12.78%
Cash, Call, CBLO & Reverse Repo		564.21	14.77%
Other Current Assets		222.37	5.83%
Total Net Assets		3,819.67	100.00%

• Top Five Holdings

Maturity profile:

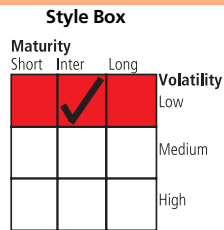


PruICICI Long Term Plan

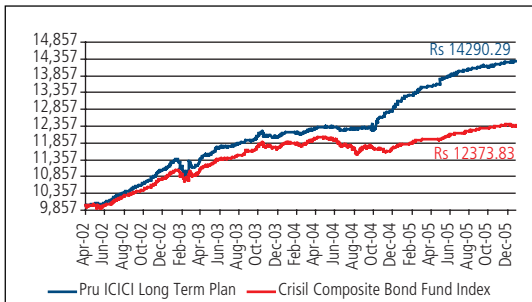
WHY SHOULD ONE INVEST?
Medium term investment for steady returns with market volatility

Figures as on 30-December, 2005

Snapshot:
Fund Managers : Rahul Goswami
Indicative Investment Horizon: 1 year & more
Inception date: 28-03-2002
Fund Size: Rs. 209.01 crores
NAV (As on 30-December-05):
Cumulative option : Rs. 14.4189
Dividend option : Rs. 10.4482
****Expense Ratio for the month of Dec'05:** 0.75%
****This is a close approximation of the number.**

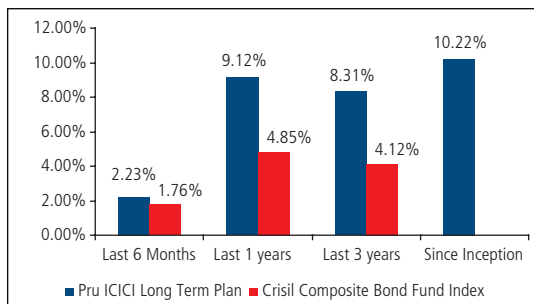


Rs. 10000 invested at inception: Long Term Plan Vs Crisil Bond Fund Index



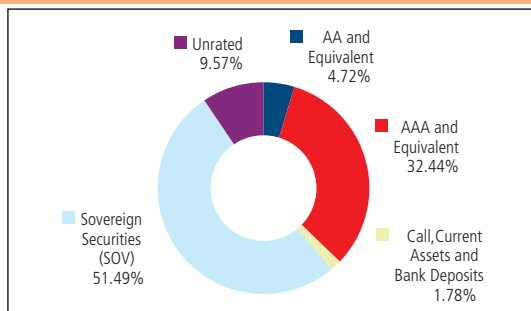
*Benchmark start date : 31-03-2002
 CAGR – Long Term Plan : 9.98%; Benchmark : 5.84%
 Past performance may or may not be sustained in future.

Performance Record *- Growth Option



*Returns < 1 Year : Absolute, > = 1 Year : CAGR. Benchmark is Crisil Composite Bond Fund Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day. Past performance may or may not be sustained in future.

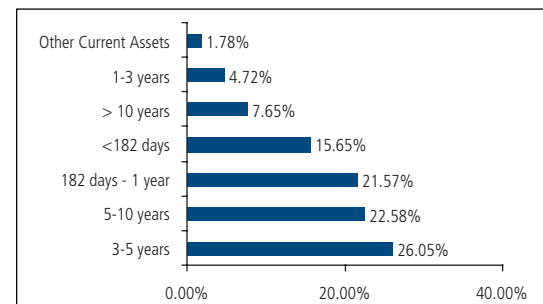
Rating Profile



Company/Issuer	Portfolio		
	Rating	Mkt Value (Rs. Lakh)	% to NAV
PSU/PFI Bonds		3,011.68	14.41%
Powergrid Corporation Ltd	AAA	1,757.55	8.41%
Indian Oil Corporation Ltd	AAA	1,254.13	6.00%
Private Corporate Securities		6,755.34	32.32%
• PTC UBL Trust IndusInd Bank	AAA(SO)	3,017.51	14.44%
• Oscar Investments Ltd	Unrated	2,000.00	9.57%
Ultratech Cement Company Ltd	AA+	987.26	4.72%
PTC Citi Fleet Trust Citibank	AAA(SO)	750.57	3.59%
Government Securities		10,508.32	50.28%
• 5.78% GOI 2015	Sovereign	3,465.01	16.58%
• 6.20% GOI 2010	Sovereign	2,928.90	14.01%
• 6.96% GOI 2009	Sovereign	2,515.75	12.04%
8.07% GOI 2017	Sovereign	1,598.66	7.65%
Cash, Call, CBLO & Reverse Repo		253.78	1.21%
Other Current Assets		371.63	1.78%
Total Net Assets		20,900.75	100.00%

• Top Five Holdings

Maturity profile:



Quantitative Indicators:

Average Maturity	: 4.37 years
Modified Duration	: 3.64 years
Yield To Maturity	: 6.85%
% Unlisted	: 9.57%

Notes to Numbers and Data in the Fact Sheet

- Yield to maturity, modified duration and average maturity are the weighted average of these numbers, computed for each security in the portfolio, and weighted by the market value of each security to the total market value of the portfolio.
- Average maturity for PTCs and papers with partial redemptions, are weighted averages of tenor and quantity of cash flows until maturity.
- Price/Earning Ratio, Price/Book Value Ratio, and Dividend Yield are based on the historical earning numbers, and accounting numbers, and have been sourced from Bloomberg. They have been computed only for the invested portion of the portfolio.
- Average days to reset for the Floating rate plan, is the weighted average of the next interest reset date of the floating rate bonds, weighted by their market values.
- Bank deposits are internally credit rated and possess an internal rating equivalent to AAA. They have been disclosed separately in the credit profile section only in the interest of clarity, so that investors do not presume they are independently credit rated.
- Other current assets are not included for the purposes of computing portfolio aggregate numbers such as YTM, Modified Duration and average (except in the case of Liquid Plan).
- Where the individual holding in a security/issuer is less than 1% of the NAV, such holdings have been aggregated, wherever appropriate, in the interest of clarity.
- Dividends declared in a scheme have been separately disclosed.
- All portfolios are common portfolios held under a given scheme, and all return numbers unless otherwise stated, represent the Growth Option.
- For computing the % of listed securities, instruments which cannot be listed under the existing rules and regulations such as CPs, CDs, CBLOs, Bank FDs, T Bills, and PTCs are excluded from the unlisted category.

PruICICI Gilt Fund

WHY SHOULD ONE INVEST?

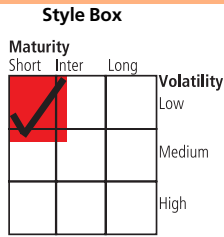
Treasury Plan: Short term deployment of funds in a portfolio of G-Secs with low volatility
Investment Plan: Medium term investment in a portfolio of G-Secs for steady returns with market volatility

Figures as on 30-December, 2005

Snapshot: Treasury Plan

Fund Managers : Rahul Goswami
Indicative Investment Horizon: 3-6 months
Inception date: 19-08-1999
Fund Size: Rs. 17.65 crores
NAV (As on 30-December-05): Growth option: Rs. 16.8232
Dividend option: Rs. 10.4205

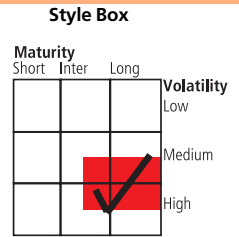
****Expense Ratio for the month of Dec'05:** 1.10%
****This is a close approximation of the number.**



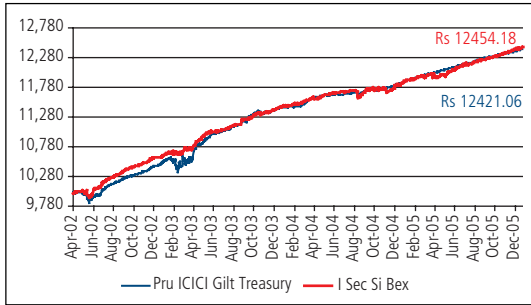
Snapshot: Investment Plan

Fund Managers : Rahul Goswami
Indicative Investment Horizon: 1 year & above
Inception date: 19-08-1999
Fund Size: Rs. 204.19 crores
NAV (As on 30-December-05): Growth option: Rs. 20.8946
Dividend option: Rs. 10.4529

****Expense Ratio for the month of Dec'05:** 1.15%
****This is a close approximation of the number.**

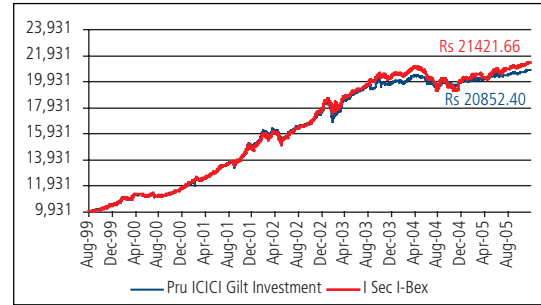


Rs. 10000 invested at inception*: Gilt -Treasury Vs I Sec Si Bex



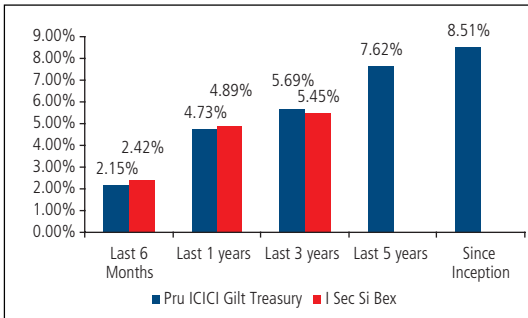
*Benchmark start date : 31-03-2002. CAGR – Gilt - Treasury : 5.99%; Benchmark : 6.06%
Past performance may or may not be sustained in future.

Rs. 10000 invested at inception: Gilt - Investment Vs I-Sec I Bex



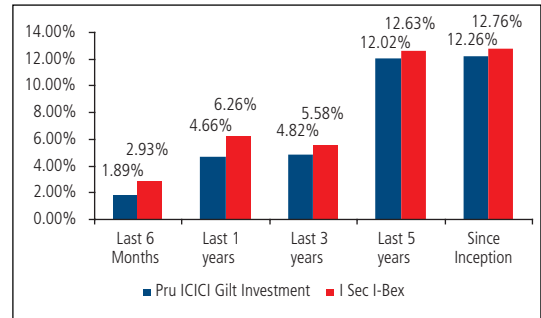
CAGR – Gilt - Investment: 12.31%; Benchmark : 12.79%
Past performance may or may not be sustained in future.

Performance Record* - Growth Option (Treasury Plan)



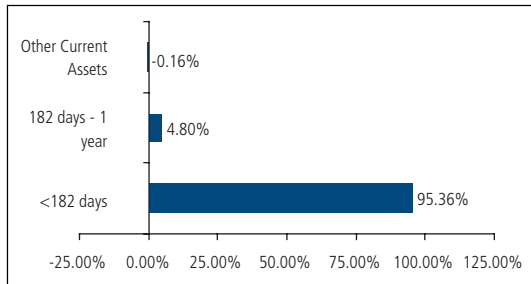
*Returns >= 1 Year are CAGR, < 1 Year are Absolute. Benchmark is I Sec Si Bex. Benchmark start date : 31-03-2002. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 and 31-Dec-2000 was not a Business day.
Past performance may or may not be sustained in future.

Performance Record* - Growth Option (Investment Plan)

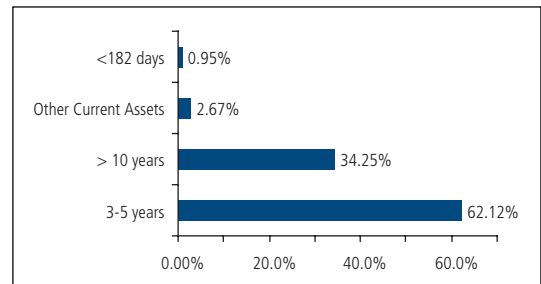


*Returns >= 1 Year are CAGR, < 1 Year are Absolute. Benchmark is I Bex. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 and 31-Dec-2000 was not a Business day.
Past performance may or may not be sustained in future.

Maturity Profile:



Maturity Profile:



Portfolio - Treasury Plan

Company/Issuer	Rating	Mkt Value (Rs. Lakh)	% to NAV
Treasury Bills		1,560.33	88.38%
364 Day T Bill (MD 17/03/2006)	Sovereign	1,012.72	57.36%
364 Day T Bill (MD 21/01/2006)	Sovereign	239.24	13.55%
364 Day T Bill (MD 06/01/2006)	Sovereign	184.10	10.43%
364 Day T Bill (MD 21/07/2006)	Sovereign	84.67	4.80%
364 Day T Bill (MD 03/03/2006)	Sovereign	39.60	2.24%
Cash, Call, CBLO & Reverse Repo		207.89	11.78%
Other Current Assets		(2.80)	-0.16%
Total Net Assets		1,765.42	100.00%

Portfolio - Investment Plan

Company/Issuer	Rating	Mkt Value (Rs. Lakh)	% to NAV
Government Securities		19,678.56	96.38%
6.96% GOI 2009	Sovereign	8,050.40	39.43%
8.07% GOI 2017	Sovereign	4,263.10	20.88%
7.55% GOI 2010	Sovereign	4,146.60	20.31%
8.35% GOI 2022	Sovereign	2,730.31	13.37%
6.20% GOI 2010	Sovereign	488.15	2.39%
Cash, Call, CBLO & Reverse Repo		194.90	0.95%
Other Current Assets		545.37	2.67%
Total Net Assets		20,418.83	100.00%

Quantitative Indicators: Treasury Plan

Average Maturity : 0.16 year
Yield To Maturity : 5.94%
Modified Duration : 0.15 year
% Unlisted : 0.00%

Quantitative Indicators: Investment Plan

Average Maturity : 6.95 years
Yield To Maturity : 6.89%
Modified Duration : 4.77 years
% Unlisted : 0.00%

PruICICI Gilt Fund PF Option

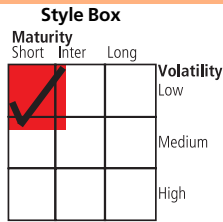
WHY SHOULD ONE INVEST?

Treasury: Short term deployment of funds in portfolio of G-Secs with low volatility
Investment: Medium term investment for steady returns with market volatility

Figures as on 30-December, 2005

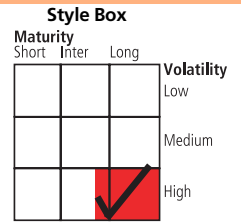
Snapshot: Treasury Plan PF option

Fund Managers : Rahul Goswami
Indicative Investment Horizon: 3-6 months
Inception date: 11-Feb-04
Fund Size: Rs. 80.37 crores
NAV (As on 30-December-05): Growth option: Rs. 10.7708
****Expense Ratio for the month of Dec'05:** 1.50%
****This is a close approximation of the number.**

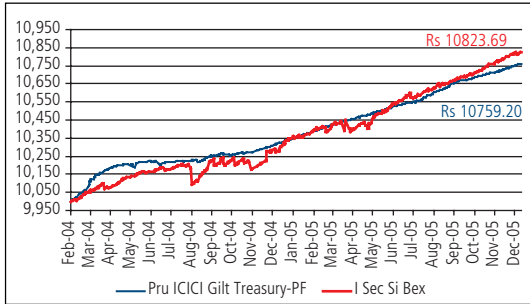


Snapshot: Investment Plan PF option

Fund Managers : Rahul Goswami
Indicative Investment Horizon: 1 year & above
Inception date: 19-Nov-03
Fund Size: Rs. 84.84 crores
NAV (As on 30-November-05): Growth option: Rs. 10.8607
****Expense Ratio for the month of Dec'05:** 1.10%
****This is a close approximation of the number.**

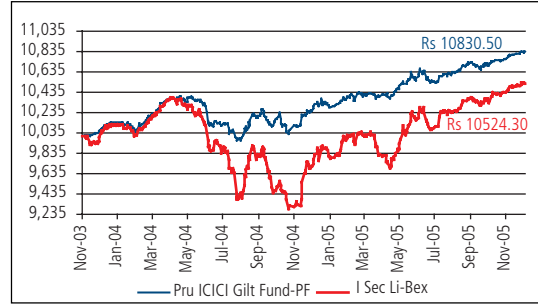


Rs. 10000 invested at inception: Gilt -Treasury PF Vs I Sec Si Bex



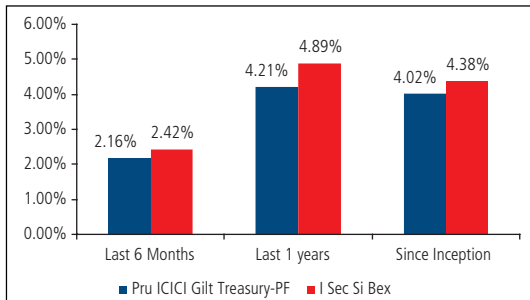
Absolute – Gilt Treasury PF option : 4.02%; Benchmark : 4.35%
Past performance may or may not be sustained in future.

Rs. 10000 invested at inception: Gilt -Investment PF Vs I Sec Li Bex



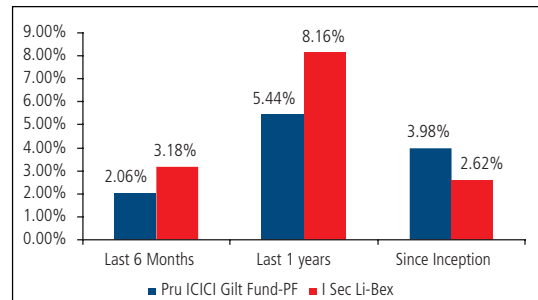
Absolute – Gilt Investment PF option : 3.89%; Benchmark : 2.47%
Past performance may or may not be sustained in future.

Performance Record - Growth option



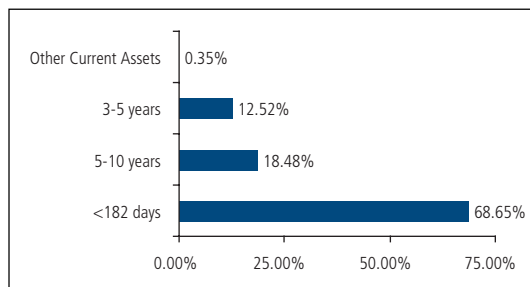
Returns >= 1 Year are CAGR, < Year are Absolute. Benchmark is I-Sec Si Bex Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day. Past performance may or may not be sustained in future.

Performance Record - Growth option

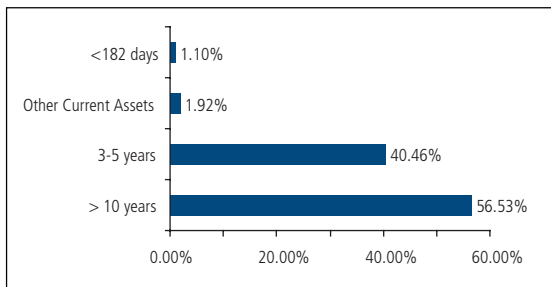


Returns >= 1 Year are CAGR, < Year are Absolute. Benchmark is I-Sec Li Bex Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day. Past performance may or may not be sustained in future.

Maturity Profile:



Maturity profile:



Portfolio - Treasury PF

Company/Issuer	Rating	Mkt Value (Rs. Lakh)	% to NAV
Government Securities		2,491.30	31.00%
5.78% GOI 2015	Sovereign	1,485.00	18.48%
6.96% GOI 2009	Sovereign	1,006.30	12.52%
Treasury Bills		5,370.78	66.83%
364 Day T Bill (MD 17/03/2006)	Sovereign	4,915.41	61.16%
364 Day T Bill (MD 03/03/2006)	Sovereign	455.37	5.67%
Cash, Call, CBLO & Reverse Repo		146.93	1.83%
Other Current Assets		28.22	0.34%
Total Net Assets		8,037.23	100.00%

Portfolio - Investment PF

Company/Issuer	Rating	Mkt Value (Rs. Lakh)	% to NAV
Government Securities		8,228.04	96.98%
8.07% GOI 2017	Sovereign	4,795.99	56.53%
6.20% GOI 2010	Sovereign	2,928.90	34.52%
6.96% GOI 2009	Sovereign	503.15	5.93%
Cash, Call, CBLO & Reverse Repo		92.95	1.10%
Other Current Assets		162.54	1.92%
Total Net Assets		8,483.53	100.00%

Quantitative Indicators: Treasury PF Plan

Average Maturity : 2.31 years
Yield To Maturity : 6.03%
Modified Duration : 2.18 years
% Unlisted : 0.00%

Quantitative Indicators: Investment PF Plan

Average Maturity : 8.01 years
Yield To Maturity : 7.09%
Modified Duration : 5.51 years
% Unlisted : 0.00%

PruICICI Fixed Maturity Plan

WHY SHOULD ONE INVEST?
Those who have a fixed investment horizon for approximately 90 days, 182 days and 379 days

Figures as on 30-December, 2005

Fund Managers : Chaitanya Pande

INVESTMENT HORIZON • Quarterly • Half Yearly • Yearly

PORTFOLIO

Company/Issuer	Sector/ Rating	Mkt.Value (Rs.Lacs)	% to NAV
Pru ICICI Trust Ltd.-FMPY12			
PSU/PFI Bonds		7,856.64	18.70%
Industrial Development Bank of India	AA+	6,210.45	14.78%
Export Import Bank of India Ltd	AAA	1,013.67	2.41%
Bank of Baroda	AAA	632.52	1.51%
Private Corporate Securities		12,637.24	30.08%
Reliance Industries Ltd	AAA	3,348.74	7.97%
Citibank	AAA	2,562.48	6.10%
CitiFinancial Consumer Finance India Ltd	AAA	2,493.45	5.94%
ICICI Bank Ltd	AAA	2,034.89	4.84%
Laxmi General Finance Ltd	AAA	999.23	2.38%
Mahindra & Mahindra Financial Services Ltd	AA+	697.10	1.66%
NIIT Ltd	AA-	501.35	1.19%
CPs and CDs		24.17	0.06%
HDFC Bank - CD	P1+	24.17	0.06%
Term Deposits		19,340.00	46.03%
UTI Bank		7,340.00	17.47%
Syndicate Bank		6,000.00	14.28%
Canara Bank		6,000.00	14.28%
Cash, Call, CBLO & Reverse Repo		13.99	0.03%
Other Current Assets		2,139.31	5.10%
Total Net Assets		42,011.35	100.00%

Pru ICICI FMP Yearly 24

PSU/PFI Bonds		2,775.68	36.94%
Indian Railway Finance Corporation	AAA	1,085.75	14.45%
Industrial Development Bank of India	AA+	1,078.27	14.35%
UCO Bank	AA	510.30	6.79%
State Bank of India	AAA	101.36	1.35%
Private Corporate Securities		4,548.15	60.53%
PTC HDFC Bank	AAA(SO)	1,121.85	14.93%
Reliance Industries Ltd	AAA	1,011.98	13.47%
CitiFinancial Consumer Finance India Ltd	AAA	994.32	13.23%
United Phosphorus Ltd	Unrated	735.00	9.78%
Birla Global Finance Ltd	Unrated	685.00	9.12%
Cash, Call, CBLO & Reverse Repo		12.99	0.17%
Other Current Assets		177.75	2.36%
Total Net Assets		7,514.57	100.00%

Pru ICICI FMP Yearly 25 Series

Private Corporate Securities		17,000.00	25.90%
GE Capital Services India Ltd	AAA	9,500.00	14.47%
Mahindra & Mahindra Financial Services Ltd	P1+	5,000.00	7.62%
Kotak Mahindra Primus Ltd	P1+	2,500.00	3.81%
CPs and CDs		14,676.45	22.35%
UTI Bank Ltd - CD	P1+	9,786.17	14.90%
Yes Bank Ltd - CD	P1+	4,890.28	7.45%
Term Deposits		10,000.00	15.23%
State Bank Of Saurashtra		10,000.00	15.23%
Cash, Call, CBLO & Reverse Repo		23,959.21	36.49%
Other Current Assets		23.40	0.03%
Total Net Assets		65,659.06	100.00%

PORTFOLIO

Company/Issuer	Sector/ Rating	Mkt.Value (Rs.Lacs)	% to NAV
Pru ICICI FMP Yearly 25-15 month option			
PSU/PFI Bonds		7,599.32	30.45%
Nabard	AAA	3,537.45	14.17%
Export Import Bank of India Ltd	AAA	2,966.90	11.89%
Infrastructure Development Finance Corporation	AAA	993.52	3.98%
Indian Railway Finance Corporation	AAA	101.45	0.41%
Private Corporate Securities		16,498.57	66.11%
Kotak Mahindra Primus Ltd	AA	3,725.84	14.93%
GE Countrywide Financial Services Ltd	AAA	3,674.96	14.72%
Mahindra & Mahindra Financial Services Ltd	AA+	3,615.89	14.49%
Hindalco Industries Ltd	AAA	3,001.58	12.03%
CitiFinancial Retail Services India Ltd	AAA	2,480.30	9.94%
CPs and CDs		207.86	0.83%
HDFC Bank - CD	P1+	207.86	0.83%
Cash, Call, CBLO & Reverse Repo		21.99	0.09%
Other Current Assets		631.68	2.52%
Total Net Assets		24,959.42	100.00%

Pru ICICI FMP Yearly 5

PSU/PFI Bonds		2,169.98	16.34%
Industrial Development Bank of India	AA+	1,659.68	12.50%
UCO Bank	AA	510.30	3.84%
Private Corporate Securities		10,444.65	78.69%
CitiFinancial Consumer Finance India Ltd	AAA	1,882.34	14.18%
Reliance Industries Ltd	AAA	1,879.75	14.16%
ABN Amro Bank	AAA	1,877.26	14.14%
Mahindra & Mahindra Financial Services Ltd	AA+	1,792.54	13.51%
HDFC Ltd	AAA	1,013.61	7.64%
Tata Sons Ltd	AAA	1,001.06	7.54%
Lease Plan India Ltd	AA+	998.09	7.52%
CPs and CDs		280.37	2.11%
HDFC Bank - CD	P1+	280.37	2.11%
Other Current Assets		377.66	2.86%
Total Net Assets		13,272.66	100.00%

PERFORMANCE

Performance Records for FMP Cumulative Option

Scheme Name	Date	Period	NAV	NAV as of 30-Dec-05	Returns
FM25Y1	30-Jun-05	Last 6 Months	10.3982	10.0037	-3.79%
FM25Y1	31-Dec-04	Last 1 years	10.1304	10.0037	-1.25%
FM25Y1	7-Sep-04	Since Inception	10	10.0037	0.03%
FMPY12	30-Jun-05	Last 6 Months	10.3168	10.5777	2.53%
FMPY12	31-Dec-04	Last 1 years	9.9982	10.5777	5.80%
FMPY12	14-Dec-04	Since Inception	10	10.5777	5.53%
FMPY24	30-Jun-05	Last 6 Months	10.7191	10.9726	2.36%
FMPY24	31-Dec-04	Last 1 years	10.3958	10.9726	5.55%
FMPY24	15-Mar-04	Since Inception	10	10.9726	5.31%
FMPY25-15 Months	30-Jun-05	Last 6 Months	10.4355	10.6374	1.93%
FMPY25-15 Months	31-Dec-04	Last 1 years	10.1511	10.6374	4.79%
FMPY25-15 Months	10-Aug-04	Since Inception	10	10.6374	4.55%
FMPY5	30-Jun-05	Last 6 Months	10.3339	10.5744	2.33%
FMPY5	31-Dec-04	Last 1 years	10	10.5744	5.74%
FMPY5	31-Dec-04	Since Inception	10	10.5744	5.74%

Returns >= 1 Year are CAGR, < 1 Year are Absolute.

Note: For computation of returns the allotment NAV has been taken as Rs 10.00
Past performance may or may not be sustained in the future.
Returns for FMP 5 and FMP 12 are absolute returns as schemes were re-opened for subscription on 31-Dec-04 and 14-Dec-04 respectively. 31-Dec-05 was not a Business day.

Fund Size

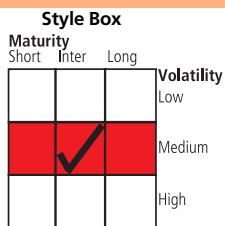
Rs. 1,534.17 Crores

PruICI Plan 1

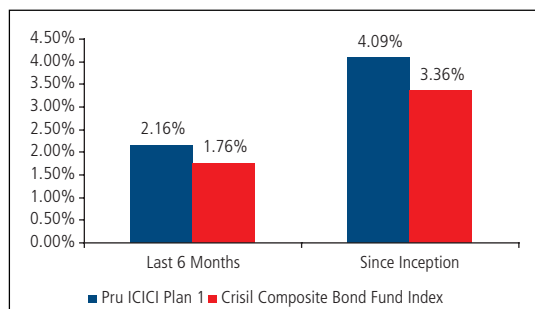
Figures as on 30-December, 2005

Snapshot:

Fund Managers : Chaitanya Pande
Indicative Investment Horizon : 1 year & above
Inception date: Growth Option : 24-03-2005
Fund Size: Rs. 189.75 crores
NAV (As on 30-December-05):
Normal Growth option: Rs. 10.4088
****Expense Ratio for the month of Dec'05:**
 Income Plan: 0.45%
 Income Inst. Plan: 0.25%
 **This is a close approximation of the number.

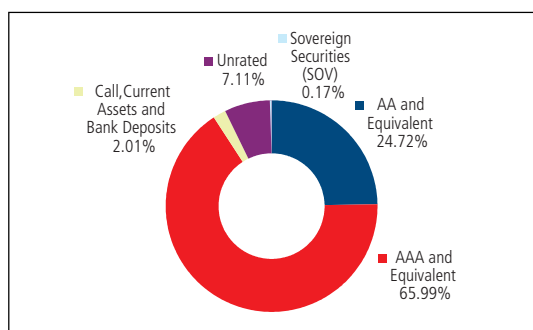


Performance Record *- Growth option



* Returns < 1 : Absolute, >= 1 Year : CAGR. Past performance may or may not be sustained in future. Benchmark is Crisil Composite Bond Fund Index. For computation of returns the allotment NAV has been taken as Rs 10.00. 31-Dec-2005 was not a Business day. Past performance may or may not be Sustained in future.

Rating Profile



Quantitative Indicators:

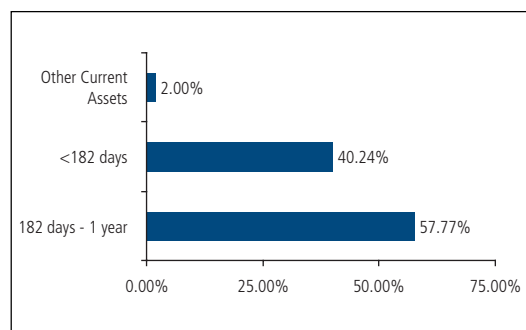
Average Maturity : 0.55 year
 Yield To Maturity : 6.48%
 Modified Duration : 0.52 year
 % Unlisted : 15.02%

Portfolio

Company/Issuer	Rating	Mkt Value (Rs. Lakh)	% to NAV
PSU/PFI Bonds			
Industrial Development Bank of India	AA+	2,690.13	14.18%
Indian Railway Finance Corporation	AAA	1,856.26	9.78%
Private Corporate Securities			
		13,968.77	73.62%
PTC HDFC Bank	AAA(SO)	3,773.49	19.89%
PTC Citi Fleet Trust Citibank	AAA(SO)	3,371.09	17.77%
Reliance Industries Ltd	AAA	2,478.61	13.06%
Lease Plan India Ltd	AA+	1,500.20	7.91%
Birla Global Finance Ltd	Unrated	1,350.00	7.11%
Citicorp Maruti Finance Ltd	AAA	994.86	5.24%
Mahindra & Mahindra Financial Services Ltd	AA+	500.52	2.64%
CPs and CDs		48.34	0.25%
HDFC Bank - CD	P1+	48.34	0.25%
Cash, Call, CBLO & Reverse Repo		32.98	0.17%
Other Current Assets		378.78	2.00%
Total Net Assets		18,975.26	100.00%

Top Five Holdings

Maturity Profile:



PruICI Long Term Floating Rate Plan

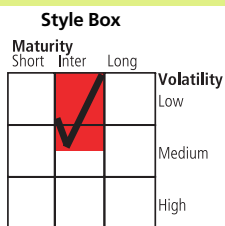
WHY SHOULD ONE INVEST?

Generate market rate of returns with low volatility

Figures as on 30-December, 2005

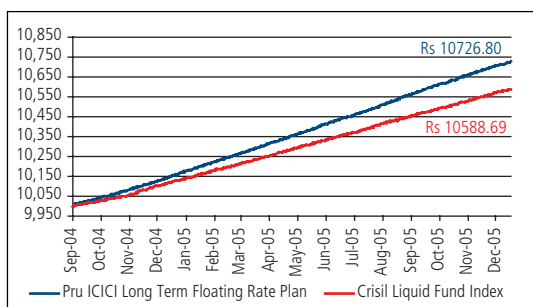
Snapshot:

Fund Managers : Chaitanya Pande
Indicative Investment Horizon: 6-12 months
Inception date: 15-Sep-04
Fund Size: Rs. 936.54 crores
NAV (As on 30-December-05):
 Plan A - Growth: Rs. 10.6661
 Plan B - Growth: Rs. 10.7268
****Expense Ratio for the month of Dec'05:**
 Plan A - 1.25%
 Plan B - 0.85%



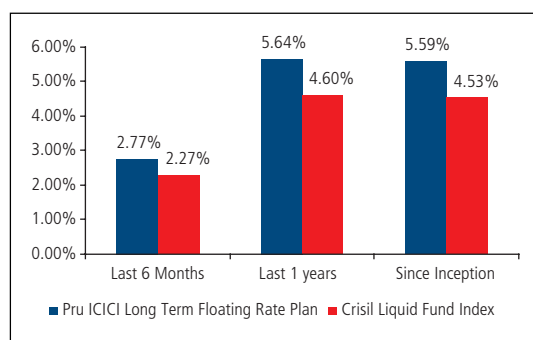
**This is a close approximation of the number.

Rs. 10000 invested at inception: Long Term Floating Rate Plan B Vs Crisil Liquid Fund Index



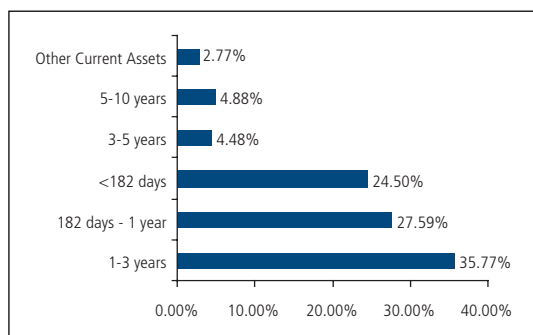
CAGR – Long Term Floating Rate Plan: 5.59%; Benchmark : 4.53%
 Past performance may or may not be sustained in future.

Performance Record *- Cumulative Option - Plan B

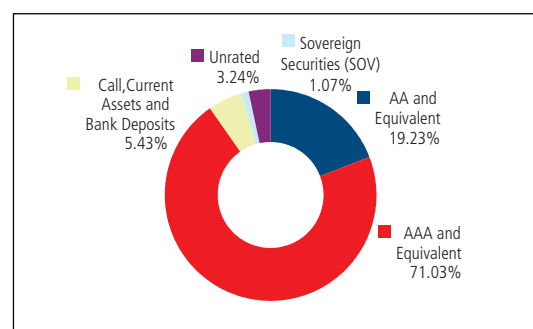


*Returns >= 1 Year are CAGR, < 1 Year are Absolute. Benchmark is Crisil Liquid Fund Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day. Past performance may or may not be sustained in future.

Maturity Profile



Rating Profile



Portfolio

Company/Issuer	Rating	Mkt Value (Rs. Lakh)	% to NAV
PSU/PFI Bonds			
Indian Oil Corporation Ltd	AAA	5,000.00	5.34%
Housing & Urban Development Corp of India	F1+	5,000.00	5.34%
Indian Railway Finance Corporation	AAA	4,090.74	4.37%
Bharat Heavy Electricals Ltd	AAA	2,840.40	3.03%
Industrial Development Bank of India	AA+	1,000.27	1.07%
Union Bank of India	AA	1,000.00	1.07%
Private Corporate Securities			
		66113.82	70.60%
Kotak Mahindra Primus Ltd	AA+	7,500.00	8.01%
Shriram Investments Ltd	A1+	5,007.91	5.35%
PTC Birla Home Finance GECSI	AA(SO)	5,000.00	5.34%
Mahindra & Mahindra Financial Services Ltd	AA+	5,000.00	5.34%
Rabo India Finance Ltd	AAA	5,000.00	5.34%
HDFC Ltd	AAA	4,504.69	4.81%
PTC Tata Industries Stan Chart Invt & Loan	AA+(SO)	4,010.07	4.28%
Hero Motors Limited	AA+(SO)	3,200.00	3.42%
PTC UBL Trust IndusInd Bank	AAA(SO)	3,101.15	3.31%
Oscar Investments Ltd	Unrated	3,000.00	3.20%
Cholamandalam Investment & Finance Co. Ltd	AA+	2,500.00	2.67%
GE Countrywide Finacial Services Ltd	AAA	2,500.00	2.67%
Sundaram Finance Ltd	AAA	2,500.00	2.67%
Kotak Mahindra Investment Ltd	A1+	2,498.69	2.67%
PTC DLF GE Capital Services India Ltd	AAA(SO)	1,817.49	1.94%
PTC Citi Fleet Trust Citibank	AAA(SO)	1,710.70	1.83%
Kotak Mahindra Primus Ltd	P1+	1,499.19	1.60%
PTC RTL Trust Centurion Bank	AAA(SO)	1,329.82	1.42%
Associated Cement Companies Ltd	AA+	1,004.75	1.07%
LIC Housing Finance Ltd	AAA	1,000.00	1.07%
PTC HDFC Bank	AAA(SO)	880.65	0.94%
Reliance Industries Ltd	AAA	505.84	0.54%
Great Eastern Shipping Co. Ltd	AAA	502.77	0.54%
ICICI Bank Ltd	AAA	500.10	0.53%
Birla Global Finance Ltd	Unrated	40.00	0.04%
		Government Securities	495.00
5.78% GOI 2015	Sovereign	495.00	0.53%
		CPs and CDs	2,513.69
HDFC Bank - CD	P1+	2,513.69	2.68%
		Cash, Call, CBLO & Reverse Repo	504.74
		Other Current Assets	5095.57
		5095.57	5.43%
Total Net Assets		93,654.23	100.00%

Top Five Holdings

• Top Five Holdings

Quantitative Indicators:

Average Maturity : 1.55 years
 Yield To Maturity : 6.59%
 Modified Duration : 1.41 years
 % Floating Rate Assets : 74.58%
 Average days to reset : 0.40 year
 Average maturity of fixed rate component : 0.16 year
 Weighted Average Maturity : 0.34 year
 % Unlisted : 8.54%

PruICI Floating Rate Plan

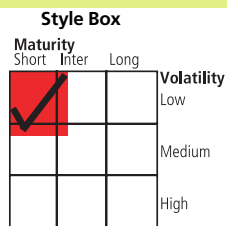
WHY SHOULD ONE INVEST?

Short term deployment of funds

Figures as on 30-December, 2005

Snapshot:

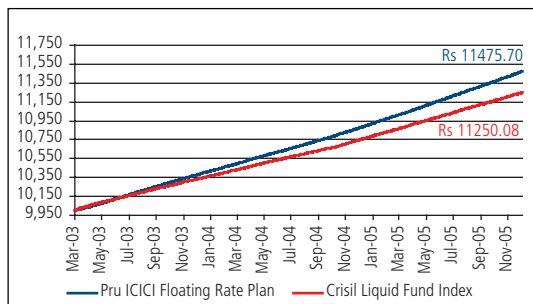
Fund Managers : Chaitanya Pande
Indicative Investment Horizon: 1 - 3 months
Inception date: 28-03-2003
Fund Size: Rs. 2,267.62 crores
NAV (As on 30-December-05):
 Plan A - Growth: Rs. 10.7253
 Plan B - Growth: Rs. 11.4757
 Plan C - Growth: Rs. 10.7785
 Plan D - Growth: Rs. 10.0681



**Expense Ratio for the month of Dec'05:

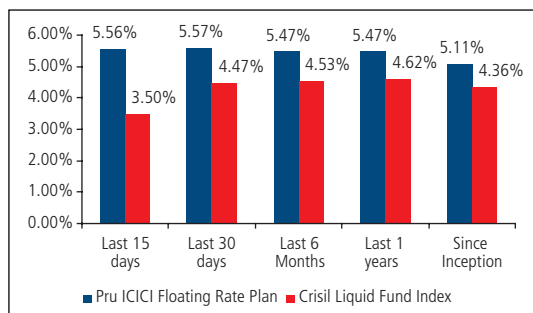
Plan A - 1.00%, Plan B - 0.75%, Plan C - 0.65%, Plan D - 0.50%
 **This is a close approximation of the number.

Rs. 10000 invested at inception: Floating Rate Plan B Vs Crisil Liquid Fund Index



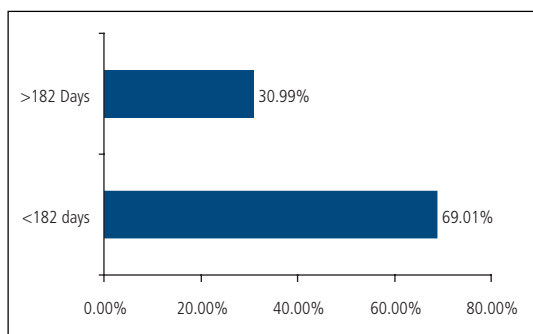
CAGR - Floating Rate Plan - Plan B : 5.11%; Benchmark : 4.36%
 Past performance may or may not be sustained in future.

Performance Record *- Cumulative Option - Plan B



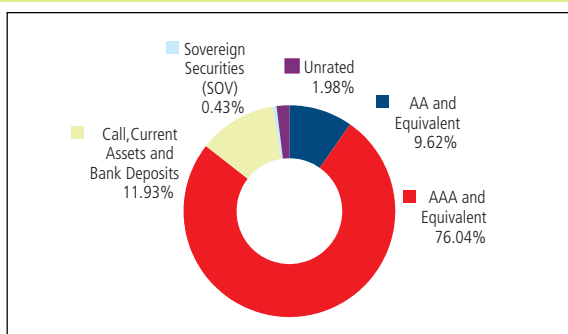
*Returns >= 1 Year are CAGR, < 1 Year are Simple Annualised. Benchmark is Crisil Liquid Fund Index. For computation of returns the allotment NAV has been taken as Rs.10.00. 31-Dec-2005 was not a Business day.
 Past performance may or may not be sustained in future.

Maturity Profile



* This is floating rate debt with 6 monthly reset.

Rating Profile



Portfolio

Company/Issuer	Rating	Mkt Value (Rs. Lakh)	% to NAV
PSU/PFI Bonds			
		32,813.70	14.47%
• Indian Oil Corporation Ltd	AAA	10,000.00	4.41%
Industrial Development Bank of India	AA+	9,320.97	4.11%
State Bank of India	AAA	4,561.30	2.01%
Bharat Petroleum Corporation Ltd	AAA	3,552.11	1.57%
Housing & Urban Development Corp of India	F1+	2,500.00	1.10%
Indian Railway Finance Corporation	AAA	2,378.76	1.05%
Power Finance Corporation Ltd	AAA	500.56	0.22%
Private Corporate Securities			
		75,564.81	33.31%
• HDFC Ltd	AAA	14,500.00	6.39%
• PTC HDFC Bank	AAA(SO)	12,795.46	5.64%
PTC Citi Fleet Trust Citibank	AAA(SO)	9,260.64	4.08%
Mahindra & Mahindra Financial Services Ltd	AA+	7,500.00	3.31%
Sundaram Finance Ltd	AAA	7,500.00	3.31%
PTC Tata Industries Stan Chart Invnt & Loan	AA+(SO)	5,012.58	2.21%
Kotak Mahindra Primus Ltd	AA+	5,000.00	2.20%
Reliance Industries Ltd	AAA	3,324.12	1.47%
United Phosphorus Ltd	Unrated	2,500.00	1.10%
Oscar Investments Ltd	Unrated	2,000.00	0.88%
PTC Citicorp Finance (India) Ltd	AAA(SO)	1,791.97	0.79%
PTC IndusInd Bank	AAA(SO)	1,563.00	0.69%
Hindalco Industries Ltd	AAA	1,521.92	0.67%
PTC SME Citibank	AAA(SO)	1,000.00	0.44%
PTC VE Trust MMFSL	AAA(SO)	295.12	0.13%
CPs and CDs			
		90,362.99	39.85%
• HDFC Ltd - CP	P1+	18,719.61	8.26%
Reliance Energy Ltd - CP	P1+	9,890.38	4.36%
Indian Bank - CD	F1+	9,887.46	4.36%
Standard Chartered Investment & Loan (India) Ltd - CP	P1+	5,932.42	2.62%
Mahindra & Mahindra Financial Services Ltd - CP	P1+	4,943.05	2.18%
Indian Bank - CD	P1+	4,933.08	2.18%
Export Import Bank of India Ltd-CP	P1+	4,933.06	2.18%
HDFC Bank - CD	P1+	4,365.11	1.92%
UCO Bank - CD	P1+	3,902.33	1.72%
Jammu & Kashmir Bank Ltd - CD	P1+	3,358.37	1.48%
State Bank of Indore - CD	P1+	3,353.19	1.48%
Rabo India Finance Pvt Ltd - CP	P1+	2,991.99	1.32%
ING Vysya Bank - CD	P1+	2,902.04	1.28%
Panatone Finvest Ltd - CP	P1+	2,490.84	1.10%
Kotak Mahindra Bank Ltd - CD	P1+	2,426.52	1.07%
Allahabad Bank - CD	P1+	1,981.50	0.87%
UTI Bank Ltd - CD	P1+	1,914.89	0.84%
Punjab National Bank - CD	P1+	1,437.15	0.63%
Term Deposits			
		24,500.00	10.80%
• Canara Bank		14,500.00	6.39%
State Bank Of Saurashtra		10,000.00	4.41%
Cash, Call, CBLO & Reverse Repo			
		965.10	0.43%
Other Current Assets			
		2,555.42	1.14%
Total Net Assets			
		226,762.02	100.00%
• Top Five Holdings			

Quantitative Indicators:

Average Maturity	: 0.47 year
Yield To Maturity	: 6.50%
Modified Duration	: 0.45 year
% Floating Rate Assets	: 40.02%
Average days to reset	: 0.20 year
Average maturity of fixed rate component	: 0.15 year
Weighted Average Maturity	: 0.17 year
% Unlisted	: 8.82%

PruICI Short Term Plan

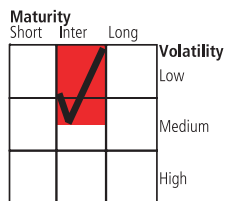
WHY SHOULD ONE INVEST?
Short term deployment of funds with low volatility

Figures as on 30-December, 2005

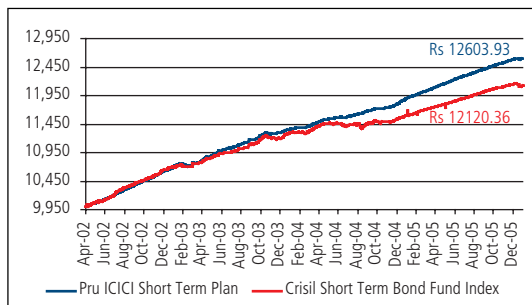
Snapshot:

Fund Managers : Chaitanya Pande
Indicative Investment Horizon: 3 - 6 months
Inception date } Cumulative Option: 25-10-2001
Institutional Option : 03-04-2003
Fund Size: Rs. 1,213.77 crores
NAV (As on 30-December-05):
Cumulative Option: Rs. 13.1062
Institutional Option : Rs. 13.1874
****Expense Ratio for the month of Dec'05:**
 Short Term Plan : 1.10%
 Inst. Plan : 0.80%
**** This is a close approximation of the number.**

Style Box

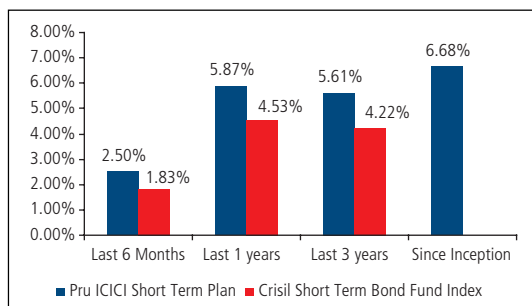


Rs. 10000 invested at inception*: STP Vs Crisil Short Term Bond Fund Index



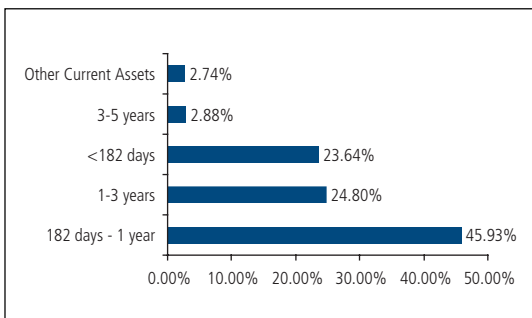
*Benchmark start date : 31-03-2002
 CAGR – Short Term Plan: 6.36%; Benchmark : 5.26%
 Past performance may or may not be sustained in future.

Performance Record* - Cumulative Option

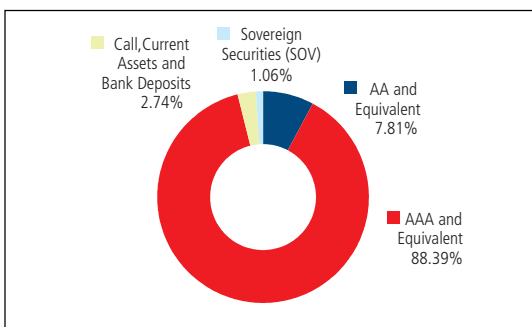


*Returns >= 1 Year are CAGR, < 1 Year are Absolute. Benchmark is Crisil Short Term Bond Fund Index. Start date: 31-03-2002. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day.
 Past performance may or may not be sustained in future.

Maturity Profile



Rating Profile



Portfolio		Rating	Mkt Value (Rs. Lakh)	% to NAV
PSU/PFI Bonds			29,804.37	24.56%
• Nabard	AAA	9,926.51	8.18%	
• Export Import Bank of India Ltd	AAA	7,945.26	6.55%	
Infrastructure Development Finance Corporation	AAA	4,376.66	3.61%	
Industrial Development Bank of India	AA+	3,500.94	2.88%	
Bharat Heavy Electricals Ltd	AAA	3,043.29	2.51%	
Indian Railway Finance Corporation	AAA	1,011.71	0.83%	
Private Corporate Securities			86,361.06	71.16%
• PTC UBL Trust IndusInd Bank	AAA(SO)	8,897.95	7.33%	
• PTC Tata Motors	AAA(SO)	8,105.31	6.68%	
• PTC Shriram Transport Finance HSBC	AAA(SO)	7,552.75	6.22%	
HDFC Ltd	AAA	7,001.29	5.77%	
Hindalco Industries Ltd	AAA	6,454.12	5.32%	
Reliance Industries Ltd	AAA	5,837.16	4.81%	
PTC GE Capital Services India Ltd	AA+(SO)	5,160.06	4.25%	
Citicorp Maruti Finance Ltd	AAA	3,999.63	3.30%	
Grasim Industries Ltd	AAA	3,975.93	3.28%	
PTC Citi Fleet Trust Citibank	AAA(SO)	3,924.55	3.23%	
Kotak Mahindra Investment Ltd	A1+	3,495.55	2.88%	
Mahindra & Mahindra Financial Services Ltd	AA+	3,478.49	2.87%	
PTC RTL Trust Centurion Bank	AAA(SO)	3,243.23	2.67%	
PTC IBL Trust IndusInd Bank	AAA(SO)	2,986.45	2.46%	
CitiFinancial Consumer Finance India Ltd	AAA	2,979.20	2.45%	
Kotak Mahindra Primus Ltd	AA+	2,500.00	2.06%	
PTC DLF GE Capital Services India Ltd	AAA(SO)	2,090.12	1.72%	
PTC TVS Finance	AAA(SO)	1,837.59	1.51%	
PTC Tata Industries Stan Chart Invtt & Loan	AA+(SO)	1,002.52	0.83%	
GE Countrywide Financial Services Ltd	AAA	993.23	0.82%	
ICICI Bank Ltd	AAA	506.33	0.42%	
PTC VE Trust MMFSL	AAA(SO)	339.60	0.28%	
CPs and CDs			597.08	0.49%
Standard Chartered Investment & Loan (India) Ltd - CP	P1+	597.08	0.49%	
Cash, Call, CBLO & Reverse Repo			1,283.35	1.06%
Other Current Assets			3,331.62	2.73%
Total Net Assets			121,377.48	100.00%

• Top Five Holdings

Quantitative Indicators:

Average Maturity	: 0.97 years
Yield To Maturity	: 6.95%
Modified Duration	: 0.90 years
% Floating Rate Assets	: 18.05%
Average days to reset	: 0.89 year
Average maturity of fixed rate component	: 0.78 year
Weighted average maturity (adjusted for reset)	: 0.80 year
% Unlisted	: 6.15%

PruICI Liquid Plan

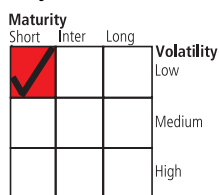
WHY SHOULD ONE INVEST?
Temporary parking of funds with high liquidity

Figures as on 30-December, 2005

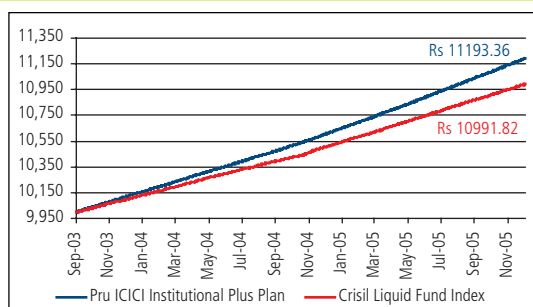
Snapshot:

Fund Managers : Chaitanya Pande
Indicative Investment Horizon: Upto 1month
Inception date:
Growth Option: 24-06-1998
Institutional Option: 03-04-2003
Institutional Plus Option: 29-09-2003
Super Institutional Plus Option: 17-11-2005
Fund Size: Rs. 7,226.30 crores
NAV (As on 30-December-05):
Growth option : Rs. 16.9371
Institutional Growth option : Rs. 17.0532
Institutional Plus Growth option : Rs. 17.0982
Super Institutional Plus Growth option : Rs. 10.0659
**** Expense Ratio for the month of Dec'05:**
 Liquid Plan: 0.90%
 Inst. Plan: 0.60%
 Inst. Plus Plan: 0.55%
 Super Inst. Plus Plan: 0.45%
**** This is a close approximation of the number.**

Style Box

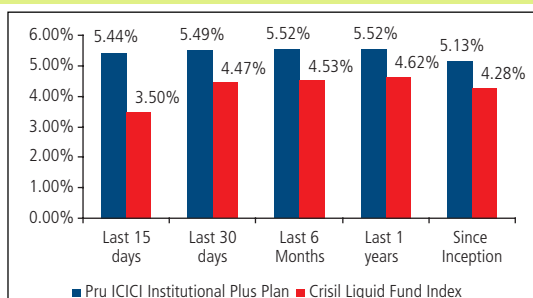


Rs. 10000 invested at inception*: Liquid Plan-Retail Vs Crisil LiquidFund Index



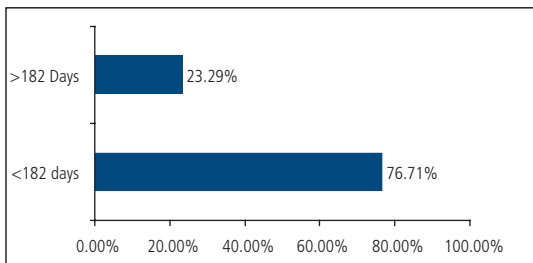
*Benchmark start date : 31-03-2002
 CAGR – Liquid Plan : 5.29%; Benchmark : 4.40%
 Past performance may or may not be sustained in future.

Performance Record *- Growth Option – Institutional Plus Plan

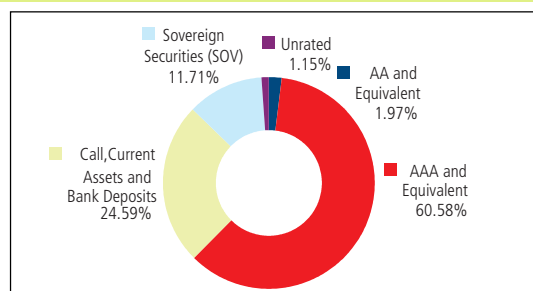


*Returns >= 1 Year are CAGR, < 1 Year are Simple Annualised. Benchmark is Crisil Liquid Fund Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. 31-Dec-2005 was not a Business day.
 Past performance may or may not be sustained in future.

Maturity Profile:



Rating Profile



Portfolio

Company/Issuer	Rating	Mkt Value (Rs. Lakh)	% to NAV
PSU/PFI Bonds			
Industrial Development Bank of India	AA+	14,050.08	3.68%
Housing & Urban Development Corp of India	P1+	7,500.00	1.04%
Indian Railway Finance Corporation	AAA	3,010.00	0.42%
Infrastructure Development Finance Corporation	AAA	1,000.76	0.14%
Bharat Aluminium Co. Ltd	P1+	1,000.00	0.14%
Private Corporate Securities			
PTC HDFC Bank	AAA(SO)	26,807.60	3.71%
HDFC Ltd	AAA	11,998.08	1.66%
PTC Series HDFC Ltd	AAA(SO)	10,158.87	1.41%
PTC Tata Industries Stan Chart Invtt & Loan	AA+(SO)	10,025.17	1.39%
Global Trade Finance Ltd	P1+	10,000.00	1.38%
PTC IBL Trust IndusInd Bank	AAA(SO)	9,865.92	1.37%
PTC Citi Fleet Trust Citibank	AAA(SO)	6,410.87	0.89%
PTC MPGE Trust GE Capital Servcies India Ltd	A1+(SO)	5,676.83	0.79%
PTC Ashok Leyland Finance	AAA(SO)	5,192.25	0.72%
Oscar Investments Ltd	Unrated	3,000.00	0.42%
PTC TVS Finance	AAA(SO)	2,905.26	0.40%
Cholamandalam Investment & Finance Co. Ltd	P1+	2,500.00	0.35%
Gujarat Glass Ltd	Unrated	2,500.00	0.35%
Bajaj Hindustan Ltd	P1+	2,500.00	0.35%
Mahindra & Mahindra Financial Services Ltd	P1+	2,500.00	0.35%
PTC Citi Fleet Trust Citibank	P1+SO	2,094.69	0.29%
Raymond Ltd	P1+	2,000.00	0.28%
PTC Cholamandalam Investment & Finance Co. Ltd	AAA(SO)	1,904.72	0.26%
United Phosphorus Ltd	Unrated	1,890.01	0.26%
PTC Tata Motors	AAA(SO)	1,448.78	0.20%
Reliance Industries Ltd	AAA	1,016.90	0.14%
Birla Global Finance Ltd	Unrated	925.00	0.13%
PTC Citicorp Finance (India) Ltd	AAA(SO)	614.51	0.09%
Tata Power Company Ltd	AA+	200.51	0.03%
PTC TVS Finance	AAA(SO)	55.06	0.01%
PTC People Financial Services Ltd	AAA(SO)	9.65	0.00%
CPs and CDs			
Allahabad Bank - CD	P1+	43,280.92	5.99%
HDFC Bank - CD	P1+	35,462.49	4.91%
ING Vysya Bank - CD	P1+	34,299.36	4.75%
Reliance Energy Ltd - CP	P1+	22,259.72	3.08%
Rabo India Finance Pvt Ltd - CP	P1+	20,765.30	2.87%
Kotak Mahindra Bank Ltd - CD	P1+	19,659.05	2.72%
HDFC Ltd - CP	P1+	17,207.82	2.38%
Indian Bank - CD	P1+	16,769.54	2.32%
Panatone Finvest Ltd - CP	P1+	14,945.02	2.07%
Export Import Bank of India Ltd-CP	P1+	14,799.92	2.05%
Standard Chartered Investment & Loan (India) Ltd - CP	P1+	14,337.10	1.98%
Tata Motors Ltd - CP	P1+	13,872.39	1.92%
UCO Bank - CD	P1+	11,400.88	1.58%
Essel Mining & Industries Ltd - CP	A1+	7,306.21	1.01%
ABN Amro Securities (I) Pvt. Ltd - CP	P1+	4,990.44	0.69%
Reliance Telecom - CP	P1+	4,956.47	0.69%
State Bank of Bikaner & Jaipur - CD	P1+	4,730.79	0.65%
American Express Bank - CD	P1+	4,707.46	0.65%
Punjab National Bank - CD	P1+	3,353.35	0.46%
Redington India Ltd - CP	P1+	473.02	0.07%
Term Deposits			
ICICI Bank		80,000.00	11.07%
State Bank Of Saurashtra		30,000.00	4.15%
HDFC Bank		30,000.00	4.15%
Canara Bank		25,500.00	3.53%
Punjab National Bank		10,000.00	1.38%
UTI Bank		510.00	0.07%
Cash, Call, CBLO & Reverse Repo			
		84,629.89	11.71%
Other Current Assets			
		1,651.81	0.19%
Total Net Assets			
		722,630.47	100.00%
• Top Five Holdings			

Quantitative Indicators:

Average Maturity	: 94.77 days
Yield To Maturity	: 6.36%
Modified Duration	: 87.65 days
% Floating Rate Assets	: 29.81%
Average days to reset	: 76.22 days
Average maturity of fixed rate component	: 74.39 days
Weighted average maturity (adjusted for reset)	: 74.94 days
% Unlisted	: 5.30%

Figures as on 30-December, 2005

Fund Managers : Pankaj Kaji

Portfolio - Aggressive Plan		
Company/Issuer	Mkt. Value (Rs. Lakh)	% to NAV
Pru ICICI Growth Plan	257.80	30.32%
Pru ICICI Power Plan	172.71	20.32%
Pru ICICI Liquid Plan	168.88	19.86%
Pru ICICI Dynamic Plan	129.51	15.23%
Pru ICICI Flexible Income Plan	84.65	9.96%
Pru ICICI Short Term Plan	42.31	4.98%
Other Current Assets	(5.72)	-0.67%
Total Net Assets	850.14	100.00%

Portfolio - Very Aggressive Plan		
Company/Issuer	Mkt. Value (Rs. Lakh)	% to NAV
Pru ICICI Power Plan	317.67	40.74%
Pru ICICI Growth Plan	316.10	40.54%
Pru ICICI Dynamic Plan	79.39	10.18%
Pru ICICI Liquid Plan	35.53	4.56%
Other Current Assets	31.08	3.98%
Total Net Assets	779.77	100.00%

Portfolio - Cautious Plan		
Company/Issuer	Mkt. Value (Rs. Lakh)	% to NAV
Pru ICICI Short Term Plan	308.16	29.89%
Pru ICICI Floating Rate Plan	256.80	24.90%
Pru ICICI Liquid Plan	152.83	14.82%
Pru ICICI Flexible Income Plan	102.76	9.97%
Pru ICICI Dynamic Plan	78.62	7.62%
Pru ICICI Growth Plan	78.25	7.59%
Pru ICICI Emerging S.T.A.R	52.75	5.12%
Other Current Assets	0.98	0.09%
Total Net Assets	1,031.15	100.00%

Portfolio - Very Cautious Plan		
Company/Issuer	Mkt. Value (Rs. Lakh)	% to NAV
Pru ICICI Liquid Plan	504.13	48.38%
Pru ICICI Short Term Plan	252.08	24.19%
Pru ICICI Floating Rate Plan	252.07	24.19%
Other Current Assets	33.80	3.24%
Total Net Assets	1,042.08	100.00%

Portfolio - Moderate Plan		
Company/Issuer	Mkt. Value (Rs. Lakh)	% to NAV
Pru ICICI Liquid Plan	210.49	19.82%
Pru ICICI Power Plan	162.61	15.31%
Pru ICICI Dynamic Plan	162.58	15.31%
Pru ICICI Growth Plan	161.82	15.24%
Pru ICICI Floating Rate Plan	159.32	15.00%
Pru ICICI Flexible Income Plan	106.26	10.01%
Pru ICICI Short Term Plan	106.22	10.00%
Other Current Assets	(7.44)	-0.69%
Total Net Assets	1,061.86	100.00%

Performance Records *							
Scheme Name	Date	Period	NAV (Rs)	NAV as of 30-Dec-05	Returns Fund Benchmark Index		
Very Cautious	30-Jun-05	Last 6 Months	10.7494	11.0173	2.49%	2.14%	
Very Cautious	31-Dec-04	Last 1 years	10.4761	11.0173	5.17%	4.58%	
Very Cautious	28-Oct-03	Since Inception	10	11.0173	4.55%	4.10%	
Cautious	30-Jun-05	Last 6 Months	10.958	11.8055	7.73%	8.15%	
Cautious	31-Dec-04	Last 1 years	10.6487	11.8055	10.86%	12.28%	
Cautious	28-Oct-03	Since Inception	10	11.8055	7.93%	9.42%	
Moderate	30-Jun-05	Last 6 Months	11.6053	13.8005	18.92%	16.14%	
Moderate	31-Dec-04	Last 1 years	11.0813	13.8005	24.54%	21.87%	
Moderate	28-Oct-03	Since Inception	10	13.8005	15.96%	18.92%	
Aggressive	30-Jun-05	Last 6 Months	12.4818	15.7206	25.95%	22.81%	
Aggressive	31-Dec-04	Last 1 years	11.7497	15.7206	33.80%	30.17%	
Aggressive	28-Oct-03	Since Inception	10	15.7206	23.12%	27.57%	
Very Aggressive	30-Jun-05	Last 6 Months	13.1864	17.7242	34.41%	26.33%	
Very Aggressive	31-Dec-04	Last 1 years	12.3436	17.7242	43.59%	34.52%	
Very Aggressive	28-Oct-03	Since Inception	10	17.7242	30.10%	32.77%	
Very Cautious:-	Crisil Liquid fund Index - 70%, Crisil Short Term Bond Fund-30%						
Cautious:-	Nifty-15%, Crisil Composite Bond Fund Index - 70%, Crisil Liquid Fund Index-15%						
Moderate:-	Nifty-40%, Crisil Composite Bond Fund Index - 40%, Crisil Liquid Fund Index-20%						
Aggressive:-	Nifty-70%, Crisil Composite Bond Fund Index - 25%, Crisil Liquid Fund Index-5%						
Very Aggressive:-	Nifty-90%, Crisil Liquid Fund Index- 10%						
*Returns < 1Year : Absolute, > = 1Year : CAGR Note: For computation of returns the allotment NAV has been taken as Rs.10.00 Past Performance may or may not be sustained in the future							

Fund Size **Rs. 47.65 Crores**

Dividend History

PrulCICI Liquid Plan - Weekly Dividend Option (July 2005 onward)			
Record Date	Face Value (Rs)	NAV (Rs)	Dividend (Rs.)/Unit
4-Jul-05	10.00	11.8447	0.01410
11-Jul-05	10.00	11.8421	0.01150
18-Jul-05	10.00	11.8425	0.01190
25-Jul-05	10.00	11.8421	0.01150
1-Aug-05	10.00	11.8423	0.01170
8-Aug-05	10.00	11.8422	0.01160
16-Aug-05	10.00	11.8436	0.01300
22-Aug-05	10.00	11.8404	0.00980
29-Aug-05	10.00	11.8423	0.01170
5-Sep-05	10.00	11.8419	0.01130
12-Sep-05	10.00	11.8418	0.01120
19-Sep-05	10.00	11.8420	0.01140
26-Sep-05	10.00	11.8427	0.01210
3-Oct-05	10.00	11.8428	0.01220
10-Oct-05	10.00	11.8418	0.01120
17-Oct-05	10.00	11.8418	0.01120
24-Oct-05	10.00	11.8421	0.01150
31-Oct-05	10.00	11.8424	0.01180
7-Nov-05	10.00	11.8420	0.01140
14-Nov-05	10.00	11.8423	0.01170
21-Nov-05	10.00	11.8423	0.01150
28-Nov-05	10.00	11.8423	0.01170
5-Dec-05	10.00	11.8420	0.01140
12-Dec-05	10.00	11.8424	0.01180
19-Dec-05	10.00	11.8427	0.01210
26-Dec-05	10.00	11.8415	0.01090

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively.
Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Short Term Plan - Fortnightly Dividend Option (July 2005 onward)			
Record Date	Face Value (Rs)	NAV (Rs)	Dividend (Rs.)/Unit
15-Jul-05	10.0000	10.7263	0.0234
29-Jul-05	10.0000	10.7263	0.0234
16-Aug-05	10.0000	10.7358	0.0260
31-Aug-05	10.0000	10.7346	0.0225
15-Sep-05	10.0000	10.7399	0.0225
27-Sep-05	10.0000	10.7367	0.0180
14-Oct-05	10.0000	10.7467	0.0250
28-Oct-05	10.0000	11.7404	0.0200
16-Nov-05	10.0000	10.7503	0.0275
29-Nov-05	10.0000	10.7428	0.0190
15-Dec-05	10.0000	10.7394	0.0190
29-Dec-05	10.0000	10.7232	0.0150

PrulCICI Short Term Plan - Monthly Dividend Option (July 2005 onward)			
Record Date	Face Value (Rs)	NAV (Rs)	Dividend (Rs.)/Unit
29-Jul-05	10.00	10.7795	0.0470
31-Aug-05	10.00	10.7904	0.0515
27-Sep-05	10.00	10.7861	0.0425
28-Oct-05	10.00	10.7905	0.0460
29-Nov-05	10.00	10.7945	0.0460
29-Dec-05	10.00	10.7670	0.0400

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively.
Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Income Plan - Half yearly Dividend Option			
Record Date	Face Value (Rs)	NAV (Rs)	Dividend (Rs.)/Unit
11-Oct-04	10.00	10.3445	0.1500
28-Mar-05	10.00	10.4514	0.2000
29-Sep-05	10.00	10.5154	0.2200

PrulCICI Income Plan - Quarterly Dividend Option			
Record Date	Face Value (Rs)	NAV (Rs)	Dividend (Rs.)/Unit
28-Sep-04	10.00	10.9306	0.1000
31-Dec-04	10.00	10.9227	0.1000
28-Mar-05	10.00	10.9408	0.1000
30-June-05	10.00	11.0034	0.1000
29-Sep-05	10.00	11.0187	0.1000
30-Dec-05	10.00	10.9769	0.0400

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively.
Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Gilt Fund - Treasury Plan - Quarterly Dividend Option (Sept 2005 onward)			
Record Date	Face Value	NAV (Rs)	Dividend (Rs.)/Unit
1-Sep-05	10.0000	10.5242	0.1200
30-Nov-05	10.0000	10.5016	0.1200

PrulCICI Gilt Fund - Investment Plan - Half Yearly Dividend Option (May 2005 onward)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
31-May-05	10.0000	10.6857	0.2600
30-Nov-05	10.0000	10.6667	0.2600

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively.
Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout.

PrulCICI Fixed Maturity Plan - Yearly Series 1			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
2-Jan-02	10.0000	11.0499	0.9504

PrulCICI Fixed Maturity Plan - Yearly Series - 23F			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
26-Aug-04	10.0000	10.2946	0.2957

PrulCICI Fixed Maturity Plan - Series 24 Q			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
20-Dec-04	10.0000	10.1124	0.1138
21-Mar-05	10.0000	10.1445	0.1445

PrulCICI Fixed Maturity Plan - Quarterly Series 25			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
10-May-05	10.0000	10.1348	0.1348
9-Aug-05	10.0000	10.1339	0.1351

PrulCICI Fixed Maturity Plan - Quarterly Option 26 Dividend			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
1-Mar-05	10.0000	10.1421	0.1361
31-May-05	10.0000	10.1344	0.1358
31-Aug-05	10.0000	10.1341	0.1354

PrulCICI Fixed Maturity Plan - Quarterly Option 26 Growth			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
31-May-05	10.0000	10.1419	0.1359

PrulCICI Fixed Maturity Plan - Yearly Series - 23G			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
27-Sep-04	10.0000	10.3603	0.3615

PrulCICI Fixed Maturity Plan - Yearly Series - 23H			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
26-Oct-04	10.0000	10.0000	0.4069

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively. Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Long Term Floating Rate Plan - Dividend A			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
31-May-05	10.00	10.1013	0.0850
30-Dec-05	10.00	10.0350	0.0850

PrulCICI Long Term Floating Rate Plan - Dividend A Monthly Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
29-Jul-05	10.00	10.0628	0.0432
31-Aug-05	10.00	10.0688	0.0425
29-Sep-05	10.00	10.0713	0.0425
31-Oct-05	10.00	10.0710	0.0400
30-Nov-05	10.00	10.0727	0.0400

PrulCICI Long Term Floating Rate Plan - Dividend B			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
31-May-05	10.00	10.1040	0.0900
30-Dec-05	10.00	10.0749	0.0375

PrulCICI Long Term Floating Rate Plan - Dividend B Monthly Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
29-Jul-05	10.00	10.0649	0.0465
31-Aug-05	10.00	10.0712	0.0450
29-Sep-05	10.00	10.0745	0.0450
31-Oct-05	10.00	10.0752	0.0425
30-Nov-05	10.00	10.0777	0.0425

PrulCICI Long Term Floating Rate Plan - Dividend C Monthly Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
30-Dec-05	10.00	10.0471	0.0400

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively. Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Blended Plan A - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
26-Oct-05	10.00	10.2945	0.2500

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively. Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

Dividend History

PrulCICI Blended Plan B - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
26-Oct-05	10.00	10.2600	0.2300

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively. Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Income Multiplier Fund - Dividend Option (July 2005 onward)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
19-Jul-05	10.00	11.3692	0.50

PrulCICI Monthly Income Plan** - Monthly Dividend Option (July 2005 onward)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
29-Jul-05	10.0000	11.1794	0.0600
1-Sep-05	10.0000	11.3202	0.0850
29-Sep-05	10.0000	11.3237	0.0800
31-Oct-05	10.0000	11.0915	0.0600
30-Nov-05	10.0000	11.2303	0.0800
30-Dec-05	10.0000	11.2991	0.0800

PrulCICI Monthly Income Plan** - Quarterly Dividend Option (Sept. 2005 onward)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
1-Sep-05	10.0000	11.6374	0.2300
30-Nov-05	10.0000	11.5457	0.2300

PrulCICI Monthly Income Plan** - Half Yearly Dividend Option (Feb 2005 onward)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
28-Feb-05	10.0000	11.4045	0.3600
1-Sep-05	10.0000	11.7156	0.4500

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively. Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable. **An open-ended fund. Monthly income is not assured and is subject to the availability of distributable surplus.

PrulCICI Long Term Plan - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
31-Oct-05	10.00	10.4771	0.0500
30-Nov-05	10.00	10.4714	0.0500
30-Dec-05	10.00	10.4482	0.0400

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively. Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Flexible Income Plan - Quarterly Dividend Option (Sept. 2005 onward)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
1-Sep-05	10.0000	10.6223	0.1500
30-Nov-05	10.0000	10.5735	0.1500

PrulCICI Flexible Income Plan - Half Yearly Dividend Option (May 2005 onward)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
31-May-05	10.0000	10.5739	0.2000
30-Nov-05	10.0000	10.6978	0.2500

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively. Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Floating Rate Plan - Plan A - Fortnightly Dividend Option (July 2005 onward)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
15-Jul-05	10.00	10.0656	0.0249
29-Jul-05	10.00	10.0222	0.0209
16-Aug-05	10.00	10.0269	0.0256
31-Aug-05	10.00	10.0228	0.0215
15-Sep-05	10.00	10.0213	0.0200
27-Sep-05	10.00	10.0180	0.0167
14-Oct-05	10.00	10.0252	0.0239
28-Oct-05	10.00	10.0205	0.0192
16-Nov-05	10.00	10.0282	0.0269
28-Nov-05	10.00	10.0184	0.0171
15-Dec-05	10.00	10.0255	0.0242
29-Dec-05	10.00	10.0219	0.0206

PrulCICI Floating Rate Plan - Plan B - Fortnightly Dividend Option (July 2005 onward)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
15-Jul-05	10.00	10.0276	0.0262
29-Jul-05	10.00	10.0599	0.0219
16-Aug-05	10.00	10.0649	0.0269
31-Aug-05	10.00	10.0606	0.0226
15-Sep-05	10.00	10.0592	0.0212
27-Sep-05	10.00	10.0556	0.0176
14-Oct-05	10.00	10.0630	0.0250
28-Oct-05	10.00	10.0583	0.0203
16-Nov-05	10.00	10.0664	0.0284
28-Nov-05	10.00	10.0559	0.0179
15-Dec-05	10.00	10.0636	0.0256
29-Dec-05	10.00	10.0596	0.0216

PrulCICI Floating Rate Plan - Plan C - Fortnightly Dividend Option (July 2005 onwards)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
15-Jul-05	10.00	10.0292	0.0266
29-Jul-05	10.00	10.0234	0.0223
16-Aug-05	10.00	10.0284	0.0273
31-Aug-05	10.00	10.0241	0.0230
15-Sep-05	10.00	10.0226	0.0215
27-Sep-05	10.00	10.0189	0.0178
14-Oct-05	10.00	10.0265	0.0254
28-Oct-05	10.00	10.0217	0.0206
16-Nov-05	10.00	10.0300	0.0289
28-Nov-05	10.00	10.0193	0.0182
15-Dec-05	10.00	10.0270	0.0259
29-Dec-05	10.00	10.2030	0.0219

PrulCICI Floating Rate Plan - Plan D - Fortnightly Dividend Option (Nov 2005 onward)			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
28-Nov-05	10.00	10.0155	0.0155
15-Dec-05	10.00	10.0266	0.0266
29-Dec-05	10.00	10.0226	0.0226

Dividend is gross dividend. To arrive at the net dividend payable for corporate and non-corporate investors dividend distribution tax @ 22.44% and 14.025% needs to be adjusted respectively. Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Balanced Fund - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
16-Mar-00	10.00	14.17	1.00 per unit
30-Oct-03	10.00	12.93	2.00 Per unit
24-Mar-05	10.00	15.36	3.50 Per unit
26-Dec-05	10.00	1.20	15.76 Per unit

Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Discovery Fund - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
5-Apr-05	10.00	13.71	1.00
11-Oct-05	10.00	17.99	1.50

Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Emerging S.T.A.R. Fund - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
19-Jul-05	10.00	15.21	1.00

Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Dynamic Fund - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
21-Sep-05	10.00	16.5757	2.00

Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Growth Plan - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
30-Jun-99	10.00	14.07	1.80
16-Mar-00	10.00	30.05	10.00
01-Mar-01	10.00	12.54	1.20
15-Mar-02	10.00	10.83	0.80
24-Jul-03	10.00	11.09	0.80
06-Nov-03	10.00	14.76	2.50
25-Mar-04	10.00	13.15	2.00
17-Mar-05	10.00	14.68	1.00

Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Power - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
17-Feb-03	10.00	13.62	2.70
24-Jul-03	10.00	14.07	2.00
23-Oct-03	10.00	18.62	3.00
24-Dec-03	10.00	16.22	3.00
25-Mar-04	10.00	12.68	1.50
24-Mar-05	10.00	14.72	2.50
26-Dec-05	10.00	2.00	17.77

Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI FMCG Fund - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
16-Mar-00	Rs. 10.00	11.45	1.00

Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

PrulCICI Tax Plan - Dividend Option			
Record Date	Face Value (Rs.)	NAV (Rs)	Dividend (Rs.)/Unit
16-Mar-00	10.00	22.06	6.00
24-Jul-03	10.00	12.38	1.20
25-Mar-04	10.00	16.09	4.50
28-Dec-04	10.00	20.61	2.50
23-Aug-05	10.00	26.9841	2.50

Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of payout and distribution taxes if applicable.

Funds at a glance

Key Features	Liquid Plan	Income Plan	Short Term Plan	Floating Rate Plan	Long Term Floating Rate Plan
Type	Open-ended Liquid Income Fund	Open-ended Debt Fund	Open-ended Income Fund	Open-ended Income Fund	Open-ended Income Fund
Investment Pattern (Under normal circumstances)	Money Market upto 80% & Debt Instruments upto 20%	Debt Securities upto 75% & Money Market & Cash upto 25%	Debt Securities upto 100% & Money Market & Cash upto 50%	65-100% = Floating Rate Debt Instruments. 0-35% = Fixed rate debt instruments with maturity less than 1 year.	65-100% = Floating Rate Debt Instruments. 0-35% = Fixed rate debt instruments
Options #	1. Growth Option 2. Dividend Option a) Dividend Payout Quarterly & Half Yearly b) Div. Reinvestment i) Daily, Weekly & Monthly ii) Quarterly & Half Yearly	1. Growth 2. Growth-AEP (Appreciation & Regular) 3. Dividend[^] (Quarterly & Half Yearly)	1. Cumulative 2. Dividend Reinvestment (Fortnightly & Monthly*)	1. Cumulative 2. Div. Reinvestment (Fortnightly & Daily frequencies)	1. Cumulative 2. Div. Reinvestment (Quarterly)
Default Option	Dividend Reinvestment with weekly frequency.	Dividend Reinvestment with Half Yearly frequency.	Dividend Reinvestment with Fortnightly frequency.	Option: Plan A Sub option: Cumulative	Option: Plan A Sub option: Cumulative Dividend: Automatic Reinvestment
Application Amount	a) Growth option : Rs.15,000 b) Dividend option: Rs. 1 lac (plus in multiples of Re.1)###	Rs. 5,000 (plus in multiples of Re. 1) Rs.25,000 for AEP	Rs.5,000 (plus in multiples of Re. 1) Rs.25,000 for Institutional option (plus in multiples of Re.1)	a) Plan-A: Rs 10,000/- b) Plan-B: Rs.10 lacs c) Plan-C: Rs.3 crores d) Plan-D: Rs.5 crores (plus in multiples of Re.1)	a) Plan-A: Rs 25,000/- b) Plan-B: Rs.1 crore c) Plan-C: Rs.5 crores (plus in multiples of Re.1)
Min. Addl. Investment	Rs. 5,000 & in multiples thereof###	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Plans A & B: Rs.1000 plus in multiples of Re.1 Plan C: The minimum additional investment amount can be any amount provided the minimum balance in the investors account at the time of additional subscription including the amount proposed to be invested, is not below Rs. 5 Crore****. Plan D : Nil	Plans A & B: Rs.1000 (plus in multiples of Re1) Plan C: The minimum additional investment amount can be any amount provided the minimum balance in the investors account at the time of additional subscription including the amount proposed to be invested, is not below Rs. 5 Crore****.
Entry Load*	Nil	Nil	Nil	Plan-A, B, C & D: Nil	Plan-A, B & C : Nil
Exit Load* \$\$\$	Nil	For investment of less than or upto Rs.10 lakhs : 0.5% if investment held for less than or equal to a period of 6 months For investment of above Rs.10 lakhs: Nil	Nil	Plan-A: For investment of less than Rs.10 lakhs : 0.50% of applicable NAV in case the amount sought to be redeemed is not being invested under the option for a minimum period of seven days. Plan B & Plan C: Nil	Plan-A: 0.50% for investments of less than or equal to Rs. 1 Crore and redemption is made on or before the completion of six months from the date of allotment of units. Plan B & Plan C: Nil
Redemption Cheques Issued ##	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. Same Day Redemption Facility (refer to Key Information Memorandum)	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations	Generally Within 1 business day for Specified RBI locations and additional 3 Business Days for Non-RBI locations.	Generally Within 1 business day for Specified RBI locations and additional 3 Business Days for Non-RBI locations.
Min. Redemption Amt.	Rs. 5,000	Rs. 500	Rs. 500	Rs. 500/- and multiples thereof	Rs. 5,000/- and in multiples thereof; provided that minimum balance under a particular folio should not fall below the minimum application amount. This will not be applicable for closing the account.
Cut off time: Purchase/Switch in Redemption/Switch out \$	1.00 p.m. 10.00 a.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	1.00 p.m. 10.00 a.m.	3.00 p.m. 3.00 p.m.
Systematic Investment Plan (SIP)***	N.A.	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each.	Not Available	Not Available	Not Available
Systematic Withdrawal Plan (SWP)	N.A.	Minimum of Rs. 500 and in multiples of Re. 1/-	Not Available	Not Available	Not Available
Systematic Transfer Plan (STP) \$\$	Available	Available	Available	Available	Available
Recurring Expenses** Investment Mangmt. Exp. Other recurring expenses Total	0.70% 0.30% 1.00%	1.25% 0.75% 2.00%	1.25% 1.00% 2.25%	Plan A Plan B Plan C 1.00% 0.75% 0.65%	Plan A Plan B Plan C 0.75% 0.60% 0.50% 0.50% 0.30% 0.25% 1.75% 0.90% 0.75%

Funds at a glance

Key Features	Gilt - Treasury	Gilt - Investment	Gilt - Treasury PF Option	Gilt - Investment PF Option	Flexible Income Plan
Type	Open-ended short-term Gilt Fund	Open-ended medium-term Gilt Fund	Open-ended Gilt Fund	Open-ended Gilt Fund	Open-ended Income Fund
Investment Pattern (Under normal circumstances)	Gilt Securities (incl. Treasury Bills). Average Maturity normally not to exceed 3 years.	Gilt Securities (incl. Treasury Bills). Average Maturity normally not to exceed 8 years.	Gilt Securities (incl. Treasury Bills). Average Maturity normally not to exceed 3 years.	Gilt Securities (incl. Treasury Bills). Average Maturity normally not to exceed 8 years.	10 to 100% - Money market and Debentures with residual maturity of less than 1 year. 0 to 90% - Debt instruments with maturity more than 1 year
Options #	1. Growth 2. Growth-AEP 3. Dividend (Quarterly & Half Yearly)	1. Growth 2. Growth-AEP 3. Dividend[¶] (Half Yearly)	1. Growth 2. Growth-AEP (Monthly, Quarterly, Half Yearly & Yearly)	1. Growth 2. Growth-AEP (Monthly, Quarterly, Half Yearly & Yearly)	1. Cumulative 2. Dividend[¶] (Quarterly & Half Yearly)
Default Option	Dividend Reinvestment with Quarterly frequency.	Dividend Reinvestment with Half Yearly frequency.	Cumulative option	Cumulative option	Dividend Reinvestment with Half Yearly frequency.
Application Amount	Rs.25,000 (plus in multiples of Re. 1)	Rs.25,000 (plus in multiples of Re. 1)	Rs.25,000 (plus in multiples of Re. 1)	Rs.25,000 (plus in multiples of Re. 1)	Rs.5,000 (plus in multiples of Re. 1)
Min. Addl. Investment	Rs. 5,000 & in multiples thereof	Rs. 5,000 & in multiples thereof	Rs. 5,000 & in multiples thereof	Rs. 5,000 & in multiples thereof	Rs. 500 & in multiples thereof
Entry Load*	Nil	Nil	Nil	Nil	Nil
Exit Load* \$\$\$	Nil	Nil	0.80% of applicable NAV in case the amount sought to be redeemed is not being invested under the Plan for a minimum period of 365 days. Exit Load is NIL if the amount is invested for more than 365 days.	0.60% of applicable NAV in case the amount sought to be redeemed is not being invested under the Plan for a minimum period of 365 days.	Nil
Redemption Cheques Issued ##	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations
Min. Redemption Amt.	Rs. 5,000	Rs. 5,000	Rs. 5,000	Rs. 5,000	Rs. 500
Cut off time: Purchase/Switch in Redemption/Switch out \$	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.
Systematic Investment Plan (SIP)***	Not Available	Not Available	Not Available	Not Available	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each
Systematic Withdrawal Plan (SWP)	Not Available	Not Available	Not Available	Not Available	Minimum of Rs. 500 and multiples of Re. 1/-
Systematic Transfer Plan (STP) \$\$	Available	Available	Not Available	Not Available	Available
Recurring Expenses** Investment Mangmt. Exp. Other recurring expenses Total	0.75% 0.35% 1.10%	0.75% 0.40% 1.15%	2.25%	1.10%	1.00% 0.50% 1.50%

* The Trustees reserves the right to change/modify the load structure at a later date for the Schemes. ** Investors are requested to read the section on "Fees and Annual Recurring expenses" in the Offer Documents of the respective schemes. The recurring expenses indicated above may change subject to ceilings under the Regulations. *** Entry load of 1% of the applicable NAV will be charged on the amount invested under the scheme(s) where SIP facility is available. Amount so invested into the schemes will, in addition to any existing exit load for normal purchases, have an exit load of 1.25% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of allotment. ^ Under the Dividend Option, the Unit-holder may choose between Dividend Payout and Reinvestment Option. If not chosen, Default Option would be Dividend Payout. \$ For all web-based transactions under the schemes of Prudential ICICI Mutual Fund, entered through the website of the fund viz. www.pruicici.com there would be a cooling off period of 30 minutes before the respective cut-off times of the relevant schemes. ### In case of all purchase transactions including additional purchase requests under all schemes except Prudential ICICI Liquid Plan, the AMC reserves the right to reject/reverse the transaction, if an amount of Rs. 1 Lakh and above is received by way of MICR cheques at the centers where high value clearing is available.

¶ For dividend of Rs.500 or less the Dividend will be Automatic Compulsory Reinvestment (irrespective of the option selected by the Unitholder) & for Dividend of more than Rs.500 will either be paid out or reinvested as opted by the Unitholders, if not selected the default option would be dividend reinvestment. * If no option is chosen, default option would be dividend reinvestment. ## As per the Regulations, the Fund shall dispatch redemption proceeds within 10 Business days of receiving the redemption request. Investors are advised to refer to the sections titled "Suspension of sale and redemption of units" and "Right to limit Redemption". The default option for payment of redemption/dividend proceeds would be Direct Credit into their bank account (in case the investor has provided his bank mandate as one of the banks participating in direct credit arrangement and if he fails to specify the mode of payment)

**** Minimum additional application amount shall be applicable for investments by an investor by itself or for investments along with any of its group companies. Later on even if the net asset value under the folio falls below Rs. 5 crores, the investment can continue under the Option C. \$\$\$ Where as a result of a redemption / switch arising out of excess holding by an investor beyond 25% of the net assets of the scheme in the manner envisaged under specified SEBI circulars, such redemption / switch will not be subject to exit load. \$\$ The minimum amount that can be transferred from one scheme to another is Rs. 1000/- for a minimum of 6 installments. For the target schemes, an entry load equivalent to 1% of the applicable NAV will be charged on the amount transferred under the STP facility. Units so created in the target schemes will, in addition to any existing exit load for normal purchases, have an exit load equivalent to 1.25% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of each STP transaction. The unitholder can avail the STP facility for a maximum period of 10 years.

Funds at a glance

Key Features	Long Term Plan	Income Multiplier Fund – Regular Plan	Monthly Income Plan	Child Care Plan - Study
Type	Open-ended Income Fund	An open-ended debt fund which invests upto 30% in equity.	An open-ended fund. Monthly income is not assured and is subject to the availability of distributable surplus.	Open-ended fund (Study Plan)
Investment Pattern (Under normal circumstances)	Debt Instruments - 0% to 100% & Money Market instruments including money at call- 0% to 10%	Equity & Equity Related Securities 0-30%, Debt instruments 65-100%, Cash & money market instruments 0-5%.	Debt securities, money market instruments, securitised debt & Cash upto 85%, Equity & Equity related securities upto 15%	Equity and Equity related securities 0-15%, Debt Securities, Money Market Instruments, Securitised Debt and Cash (including money at call) 85-100%
Options #	Cumulative & Dividend	1. Cumulative 2. Dividend	1. Cumulative 2. AEP (Appreciation & Regular) 3. Dividend (Monthly, Quarterly & Half Yearly)	Cumulative Option
Default Option	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment (Monthly)	Cumulative Option
Application Amount	Rs. 5,000 (plus in multiples of Re.1)	Rs.5,000	a) Cumulative : Rs.5,000 b) Dividend & AEP: Rs. 25,000 (plus multiples of Re 1)	Rs. 5,000/-, additional in multiples of Re.1
Min. Addl. Investment	Rs. 500/-	Rs.500 & in multiples thereof	Rs.500 & in multiples thereof under each option	Rs. 1,000/-
Entry Load*	Nil	(1) For investment of less than Rs. 10 Lakhs: Entry load is Nil. (2) For investment of Rs. 10 Lakhs and above but less than Rs. 5 Crores: Entry load at 0.50% of applicable Net Asset Value (NAV). (3) For investment of Rs.5 Crores and above: Entry load is Nil.	Nil	1.50%
Exit Load* \$\$\$	Nil	(1) For investment of less than Rs. 10 Lakhs: Exit load at 1.00% of applicable Net Asset Value (NAV) if investment held for less than a period of 12 months. (2) For investment of Rs. 10 Lakhs and above but less than Rs. 5 Crores: Exit load at 0.50% of applicable Net Asset Value (NAV) if investment held for less than a period of 12 months. (2) For investment of Rs.5 Crores and above: Exit Load is Nil.	For investment of less than or upto Rs.10 lakhs: 0.5% if investment held for less than or equal to a period of 6 months For investment of above Rs.10 lakhs: Nil	1.00% if investment is redeemed within 3 years.Nil if investment is redeemed after 3 years but before the Beneficiary Child attains the age of 18.
Redemption Cheques Issued ##	Within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non RBI locations.	Generally within 3 Business Days for specified RBI locations and additional 3 Business Days for Non-RBI locations	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations	Normally Within 3 business days
Min. Redemption Amt.	Rs. 500/- provided that minimum balance under a particular folio should not fall below Rs. 5,000	Rs.500	Rs.500	Rs. 1,000
Cut off time: Purchase/Switch in Redemption/Switch out \$	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.
Systematic Investment Plan (SIP)***	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each.	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each.	Dividend & AEP Option – Monthly: Minimum Rs 10,000 + 6 post dtd. chq. for a minimum of Rs 2,500 each; Cumulative (without AEP) Option – Monthly: Min. Rs. 1,000 + 5 post-dtd. cheques for a minimum of Rs. 1,000 each.	Monthly: Minimum Rs 1000 + 5 post dated cheques for a min of Rs. 1,000/- each.
Systematic Withdrawal Plan (SWP)	Minimum of Rs. 500 and in multiples of Re. 1/-	Minimum of Rs.500 and multiples of Re. 1/-	Minimum of Rs.500 and multiples of Re. 1/-	Minimum of Rs.500 and multiples of Re. 1/-
Systematic Transfer Plan (STP) \$\$	Not Available	Available	Available	Available
Recurring Expenses** Investment Mangmt. Exp. Other recurring expenses Total	2.00%	1.00% 1.25% 2.25%	1.25% 1.00% 2.25%	1.25% 1.00% 2.25%
Key Features	Child Care Plan - Gift	Balanced Fund	Blended Plan - A @@@	Blended Plan - B @@@
Type	Open-ended fund (Gift Plan)	Open-ended Balanced Fund	Open ended fund investing in a blend of equity, derivatives, debt and money market instruments.	Open ended fund investing in a blend of equity, derivatives, debt and money market instruments.
Investment Pattern (Under normal circumstances)	Equity & Equity related securities 51-60%, Debt Securities, Money Market Instruments, Securitised Debt & Cash (incl. money at call) 40-49%.	Under normal circumstances Equity and Equity related instruments upto 60% & Debt, Money Market and Cash upto 40%	Equity and Equity Related securities – 51%-75%; Derivative including Index Futures, Stock Futures, Index Options and Stock Options etc. – 0%-50%; Money Market, Debt instruments, securitised debt and call money – 25%-49%.	Equity and Equity Related securities – 0%-49%; Derivative including Index Futures, Stock Futures, Index Options and Stock Options etc. – 0%-49%; Money Market, Debt instruments, securitised debt and call money – 51%-100%.
Options #	Cumulative Option	Growth & Dividend	Growth & Dividend	Growth & Dividend
Default Option	Cumulative Option	Dividend Reinvestment	Option - Growth Sub-option - Reinvestment	Option - Growth Sub-option - Reinvestment
Application Amount	Rs. 5,000/-, additional in multiples of Re.1	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)
Min. Addl. Investment	Rs.1,000/-	Rs. 500 & in multiples thereof	Rs. 1,000 & in multiples of Re.1/-	Rs. 1,000 & in multiples of Re.1/-
Max. Amount Investment per application	Not Available	Not Available	Rs. 10 Crores per application	Not Available
Entry Load*	1.50%	(i) For investment of less than Rs.5 Crores: 2.25% of applicable NAV; (ii) For investment of Rs.5 Crores & above: NIL	Nil	Nil
Exit Load* \$\$\$	1.00% if investment is redeemed within 3 years.Nil if investment is redeemed after 3 years but before the Beneficiary Child attains the age of 18.	Nil	0.50%, if the investment is redeemed within a period of 30 days from the date of allotment. Nil, if the investment is redeemed after 30 days from the date of allotment.	0.50%, if the investment is redeemed within a period of 30 days from the date of allotment. Nil, if the investment is redeemed after 30 days from the date of allotment.
Redemption Cheques Issued ##	Normally Within 3 business days	Generally within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 2 Business Days for specified RBI locations and an additional of 3 Business Days for Non RBI locations
Min. Redemption Amt.	Rs.1,000	Rs. 500	Rs. 500 and in multiples of Re.1/-	Rs. 500 and in multiples of Re.1/-
Cut off time: Purchase/Switch in Redemption/Switch out \$	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.
Systematic Investment Plan (SIP)***	Monthly: Minimum Rs 1000 + 5 post dated cheques for a min of Rs. 1,000/- each.	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1000 each	Not available	Not available
Systematic Withdrawal Plan (SWP)	Minimum of Rs.500 and multiples of Re. 1/-	Minimum of Rs.500 and multiples of Re. 1/-	Not available	Not available
Systematic Transfer Plan (STP) \$\$	Available	Available	Not available	Not available
Recurring Expenses** Investment Mangmt. Exp. Other recurring expenses Total	1.25% 1.25% 2.50%	1.25% 1.25% 2.50%	1.25% 1.25% 2.50%	1.00% 1.25% 2.25%

@@ Default option for PruCICI Blended Plan is Plan B.

Funds at a glance

Key Features	Growth Plan	FMCG Fund	Technology Fund	Dynamic Plan	Tax Plan	Power
Type	Open-ended Equity Fund	Open-ended FMCG Sectoral Fund	Open-ended Equity Fund	Open-ended Equity Fund	Open-ended Equity Linked Saving Scheme	Open-ended Growth Fund
Investment Pattern (Under normal circumstances)	Equity and Equity related instruments upto 95% & Debt, Money Market and Cash upto 5%	Equity and Equity related instruments in FMCG Companies upto 90% in & Debt, Money Market and Cash upto 10%	Equity and Equity related instruments 90 to 95% & Debt, Money Market and Cash 5 to 10%	Equity and Equity related instruments 0 to 100% & Debt, Money Market and Cash 0 to 100%	Equity and Equity related instruments upto 90% & Debt, Money Market and Cash upto 10%	Equity and Equity related securities including non convertible portion of convertible debentures - Upto 95% and at least 5% in Debt and Money Market securities.
Options #	Growth & Dividend	Growth & Dividend	Growth & Dividend	Cumulative & Dividend	Growth & Dividend	Cumulative & Dividend
Default Option	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment
Application Amount	Rs. 5,000 (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re.1)	Rs. 500 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re.1)
Min. Addl. Investment	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof
Entry Load*	(i) For investment of less than Rs.5 Crores: 2.25% of applicable NAV; (ii) For investment of Rs.5 Crores & above: NIL	(i) For investment of less than Rs.5 Crores : 2.25% of applicable NAV; (ii) For investment of Rs.5 Crores & above: NIL	(i) For investment of less than Rs.5 Crores : 2.25% of applicable NAV; (ii) For investment of Rs.5 Crores & above: NIL	(i) For investment of less than Rs.5 Crores: 2.25% of applicable NAV; (ii) For investment of Rs.5 Crores & above: NIL	(i) For investment of less than Rs.5 Crores : 2.25% of applicable NAV; (ii) For investment of Rs.5 Crores & above: NIL	(i) For investment of less than Rs.5 Crores: 2.25% of applicable NAV; (ii) For investment of Rs.5 Crores & above: NIL
Exit Load* \$\$\$	Nil	Nil	Nil	Nil	Nil	Nil
Redemption Cheques Issued ##	Generally within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non RBI locations after lock-in period of 3 yrs.	Generally within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non RBI locations
Min. Redemption Amt.	Rs. 500	Rs. 500	Rs. 500	Rs. 500 and in multiples thereof	Rs. 500	Rs. 500 and in multiples thereof
Cut off time: Purchase/Switch in Redemption/Switch out \$	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.
Systematic Investment Plan (SIP)***	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1000 each	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1000 each	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1000 each	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1000 each	Monthly: Minimum of Rs. 500 or multiples thereof & 5 post-dated cheques for a minimum of Rs. 500 for a block of 5 months in advance.	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1000 each
Systematic Withdrawal Plan (SWP)	Minimum of Rs.500 and multiples of Re. 1/-	Minimum of Rs.500 and multiples of Re. 1/-	Minimum of Rs.500 and multiples of Re. 1/-	Minimum of Rs.500 and multiples of Re. 1/-	Not available	Minimum of Rs.500 and multiples of Re. 1/-
Systematic Transfer Plan (STP) \$\$	Available	Available	Available	Available	Available	Available
Recurring Expenses** Investment Mangmt. Exp. Other recurring expenses Total	1.25% 1.25% 2.50%	1.25% 1.25% 2.50%	1.25% 1.25% 2.50%	1.00% 1.50% 2.50%	1.25% 1.25% 2.50%	1.25% 1.25% 2.50%

Key Features	Infrastructure Fund	Services Industries Fund	SPICE	Index Fund	Discovery Fund	Emerging S.T.A.R. (Stocks Targeted At Returns) Fund
Type	Open-ended Equity Fund	Open-ended Equity Fund	An open-ended, exchange listed, index linked growth scheme	Open-ended Index Linked Growth Scheme	Open-ended Equity Fund	Open-ended Equity Fund
Investment Pattern (Under normal circumstances)	Equity and Equity related instruments in Infrastructure sector 70% to 100% & debt, money market instrument and call money 0% to 30%	Equity and equity related instruments in services sector 70% to 100% & debt, money market instruments and call money 0% to 30%	Securities comprising the SENSEX upto 100% & Upto 10% in Money market instruments, convertible bonds & other securities including cash & call	Equity stocks drawn from the components of the S&P CNX Nifty and the exchange traded derivatives on the S&P CNX Nifty – upto 100%. Money Market instruments – upto 10%	Equity and Equity related securities - 80% to 100% and Cash & Money Market instruments - 0% to 20%	Equity and Equity Linked Instruments - 90% to 100% and Debt Securities, Cash & Money Market instruments - 0% to 10%
Options #	Growth & Dividend	Growth & Dividend payout & Dividend Reinvestment	–	Nifty	Growth & Dividend	Growth & Dividend
Default Option	Dividend Reinvestment	Dividend Reinvestment	–	–	Dividend Reinvestment	Dividend Reinvestment
Application Amount	Rs. 5,000 (plus in multiples of Re.1)	Rs. 5000 per application and in multiples of Re.1 thereafter	One Unit (One unit = SENSEX/100)	Rs. 5,000 (plus multiples of Rs 1000)	Rs. 5,000 (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re.1)
Min. Addl. Investment	Rs. 500 & in multiples thereof	Rs. 500 per application and in multiples of Re.1 thereafter	One Unit (One unit = SENSEX/100)	Rs.1000/-	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof
Entry Load*	(i) For all purchases of less than Rs. 5 Crore per Transaction: 2.25% of applicable NAV; (ii) For purchases of Rs.5 Crore & above per Transaction : NIL	(i) For all purchases of less than Rs. 5 crore per transaction:2.25% of applicable NAV; (ii) For all purchases of more than Rs. 5 crore & above per transaction:NIL; (iii) For SIP Investment: NIL	Nil	Nil	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.
Exit Load* \$\$\$	For investment made before 28-Nov-05: A) 1% of applicable NAV if i) Amount originally invested per transaction is less than Rs.5 crores and Redemption made before completion of 6 months from the date of allotment of units. B) Nil – if i) Original investment is 5 crores or more per transaction. Or ii) Redemption Request made on/after 6 months from date of allotment irrespective of original investment. C) Nil for investments on or after 28-Nov-05.	(i) 1% of applicable NAV if amount originally invested per transaction is less than Rs. 5 crores and redemption made before completion of 6 months from the date of allotment of units (ii) Nil if (a) Original investment is 5 crores or more per transaction or (b) Redemption Request made on/after 6 months from date of allotment irrespective of original investment (iii) For SIP Investment 2% if redeemed within 365 days of allotment of units	NIL (In case there are no quotes on the BSE/DSE for five trading days consecutively, an investor can sell directly to the fund at an exit load of 2.5% of NAV)	0.50% -for purchase transaction upto Rs.5 lac if the investment is redeemed before 1 year and Nil -for all purchase transactions over Rs. 5 lac	Nil	Nil
Redemption Cheques Issued ##	Generally within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non-RBI locations	Generally within 3 business days for specified RBI locations and an additional 3 Business days for Non-RBI locations	Within 3 business days	Within 5 Business Days	Within 3 Business Days for specified RBI locations and an additional of 3 Business Days for Non-RBI locations.	Within 2 Business Days from the date of acceptance of Redemption request at any of the Customer Service Centres.
Min. Redemption Amt.	Rs. 500	Rs 500 and in multiples thereof	One Unit (One unit = SENSEX/100)	Rs.1000	Rs.500	Rs.500
Cut off time: Purchase/Switch in Redemption/Switch out \$	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. during Stock Exchange Working Hours	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.	3.00 p.m. 3.00 p.m.
Systematic Investment Plan (SIP)***	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1000 each	Monthly: Minimum Rs. 1000 + 5 Installment for a minimum of Rs. 1000 each and in multiples of Re. 1 thereafter	Not Available	Monthly: Minimum Rs.5000/- + 6 post-dated cheques of Rs 1,000/- Quarterly: Minimum Rs.5000 + 4 post-dated cheques of Rs 1,500	Monthly: Minimum Rs.1,000 + 5 post-dated cheques of Rs. 1,000 each	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each
Systematic Withdrawal Plan (SWP)	Minimum of Rs.500 and multiples of Re. 1/	Available	Not Available	Minimum of Rs.1000 and multiples of Re. 1/-	Minimum of Rs.500 and multiples of Re. 1/-	Minimum of Rs.500 and multiples of Re. 1/-
Systematic Transfer Plan (STP) \$\$	Available	Available	Not Available	Not Available	Available	Available
Recurring Expenses** Investment Mangmt. Exp. Other recurring expenses Total	1.25% 1.25% 2.50%	1.25% 1.25% 2.50%	1.00%	0.70% 0.55% 1.25%	1.25% 1.25% 2.50%	2.50%

Branches of Prudential ICICI Asset Management Company Ltd. located at:

- **Ahmedabad:** 401, Sears Towers, Nr. Panchawati, Gulbai Tekra, Ahmedabad 380 006. Tel: (079) 26421095/96, 26408960 / 9029
- **Bangalore:** 15/16, Vayudoth Chambers, Ground Floor, Trinity Circle, M. G. Road, Bangalore 560 001. Tel: (080) 25323789, 25323675/76, 25323680
- **Baroda:** 203 Dwarkesh Complex, RC Dutt Road, Baroda 390 007. Tel: (0265) 2322283 / 84
- **Bhubaneswar:** 2nd Floor, Epari Plaza, Plot No. C-653, Unit-3, Janpath, Bhubaneswar, Orissa. Tel: (0674) 2535805, 2535806
- **Chandigarh:** SCO 137-138 1st Floor, Sector 9-C, Chandigarh 160 017. Tel: (0172) 2745302/3/2746195
- **Chennai:** No. 22/4, Aashika Chambers, Chamiers Road, Teynampet, Chennai 600018. Tel: (044) 2433 8228/9
- **Coimbatore:** Old No:58, New No.126, 1st floor, TV Swamy Road (West), R.S. Puram, Coimbatore 641 002. Tel: (0422) 2543380/2543382/2543384
- **Durgapur:** Mezzanine Floor, Lokenath Mansion, Sahid Khudiram Sarani, City Centre, Durgapur, Dist: Burdwan, West Bengal - 713216. Tel: (0343) 2544682. Fax: (0343) 2544683
- **Goa:** Shop No. 7, Ground Floor, Kamat Chambers, Opp. Hotel Neptune, Menezes Braganza Road, Panjim 403 001. Tel: (0832) 2424520/11
- **Guwahati:** Jadavbora Complex, M. Dewan Path, Ullubari, Guwahati 781007. Mobile: 9864025593
- **Hyderabad:** L.B. Bhavan, 6-3-550 Somajiguda, (Opp. Medinova), Hyderabad 500082. Tel: (040) 55510099/100
- **Indore:** 310/311, Stalit Towers, 29/1 Yeshwant Niwas Road, Indore-452001.
- **Jaipur:** 305, 3rd floor, Ganpati Plaza, M.I. Road, Jaipur 302 001. Tel: (0141) 2388724, 2362257, 5106161
- **Kanpur:** 516-518, Krishna Tower, 15/63 Civil Lines, Opp. U.P. Stock Exchange, Kanpur-208001. Tel: (0512) 2303505/ 2303520
- **Kochi:** No. 6, 3rd floor, Emgee Square, M.G. Road, Kochi 682 035. Tel: (0484) 2353 199/2371 809 & 3097 458
- **Kolkata:** 124, Lords, 1st Floor, 7/1 Lord Sinha Road, Kolkata 700 071. Tel: (033) 2282 4077/82
- **Lucknow:** Office No.6, Ground Floor, Saran Chambers-I, 5 Park Road, Lucknow 226 001. Tel: (0522) 237923/717/711
- **Ludhiana:** SCO 147, 4th Floor, Feroze Gandhi Market, Ludhiana 141 001. Tel: (0161) 2413101/2/4
- **Mangalore:** 1st Floor, S. L. Chambers, Near Bunt's Hostel Road, Karangalpaday, Mangalore 575003. Tel: (0824) 2492179, 2491666
- **Mumbai-Corporate Office:** Peninsula Tower, 5th Floor, 503, Peninsula Corporate Park, Ganpatrao Kadam Marg, Off. Senapati Bapat Marg, Lower Parel, Mumbai-400 013. Telephone No.: 022-24999777 Fax No.: 022-2499 7029
- **Mumbai - Branch Office (Fort):** Yeshwant Chambers, Shop No. 6, Ground Floor, 14/18, Burjoji Bharuch Marg, Kalaghoda, Fort, Mumbai-400 023. Tel: (022) 2264 9260/22614987/22613952
- **Mumbai - Branch Office (Bandra):** 101, Deccan House, Off Turner Road, Behind Copper Chimney, Near Bandra Station, Bandra (W), Mumbai-400 050. Tel: (022) 26404065/66
- **New Delhi:** 206, Ashoka Estate, 2nd floor, 24, Barakhamba Road, New Delhi 110 001. Tel: (011) 23752515/16/17/18
- **Patna:** 306, Ashiana Harnivas, Dak Bungalow Road, Patna 800 001. Tel: (0612) 2230 483, 2213632, 2204164
- **Pune:** 1184/4, 3& 4 Ground Floor, Gokul Nagar, Dyaneshwar Paduka Chowk, Fergusson college Road, Pune 411005. Tel:(020) 56028844, 56023909
- **Rajkot:** 103, Star Plaza, Phul Chaab Chowk, Rajkot 360 001. Tel: (0281) 2294299
- **Ranchi:** 107/108, 1st Floor, Shrilok Complex, 4 H.B. Road, Ranchi-834001. Tel.: (0651)2201455/56/57
- **Surat:** 419, Lalbhai Contractor Complex, Nanpura, Surat 395001, Gujarat. Tel. (0261) 2460362, 9824272250
- **Vijayawada:** 40-1-52/5, Ground Floor, Sai Nag Complex, Near Benz Circle, M.G.Road, Vijayawada 520 010. Tel: (0866) 5518882, 5516662, 9848050868
- **Visakhapatnam:** G-8, Rams Plaza, Diamond Park Lane, Dwarkanagar, Visakhapatnam 530 016. Tel: (0891) 5566 333, 5566 318, 2762 660, 9848194249
- **Jalandhar:** CAMS Transaction Point, 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144 001. Tel: 0181-2456336
- **Jamnagar:** CAMS Transaction Point, 207/209, K.P. Shah House I, K.V. Road, Jamnagar 361 001. Tel: 0288-255 8467/ 3111909
- **Jamshedpur:** CAMS Transaction Point, Panch Bhawan, 'R' Road, Bistupur, Gr. Floor, (Near Rajasthan Bhawan), Jamshedpur 831 001. Tel: 0657-310 5930
- **Jodhpur:** Cams Transaction Point, 1/5 Nirmal Tower, 1st Chopasani Road, Jodhpur 342003. Tel: 0291-309 2892 / 262 8039
- **Madurai:** CAMS Transaction Point, 86/71A, Tamilsangam Road, Madurai 625 001.
- **Manipal:** CAMS Transaction Point, Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal 576 104. Tel: 0820-257 3333, 529 2033
- **Meerut:** CAMS Transaction Point, 108, 1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250 002. Tel: 0121-2400 700
- **Mysore:** CAMS Transaction Point, No.3, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore 570 009. Tel: 0821-309 1244 / 234 2182
- **Nagpur:** CAMS Investor Service Centre, 145 Lendra Park, Behind Shabari, New Ramdaspath, Nagpur 440 010. Tel: (0712) 253 2447, 253 7321
- **Nasik:** CAMS Investor Service Centre, "Varsha Bungalow", 1st Floor, Near Rungtha High School, 493, Ashok Stambh, Nasik 422 001.
- **Patiala:** CAMS Transaction Point, 3, Ajit Nagar, Patiala 147 001.
- **Pondicherry:** CAMS Transaction Point, 25, First Floor, Jawaharlal Nehru Street, Pondicherry 605 001. Tel: 0413-222 0575 / 233 5722
- **Raipur:** CAMS Transaction Point, C-23, Sector 1, Devendra Nagar, Raipur 492004. Tel: 0771-309 0830
- **Rajahmundry:** CAMS Transaction Point, D.No 7-27-4 Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry 533 101. Tel: 0883-5565531
- **Rourkela:** Cams Transaction Point, 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769 001.
- **Salem:** CAMS Transaction Point, 28, I Floor, Advytha Ashram Road, Salem 636 004. Tel: 0427-244 6338
- **Siliguri:** CAMS Transaction Point, No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri 734 401. Tel: 0353-221 6065
- **Thiruvananthapuram:** CAMS Transaction Point, 15/2012, Sheelatha Building, Womens' College Lane, Vazuthacadu, Trivandrum 695014. Tel: 0471-3950 414
- **Trichur:** CAMS Transaction Point, VIII/350/15, O K John Memorial Building, Ekkanda Warriar Road, Trichur 686 001. Tel: 0487-242 0646
- **Trichy:** CAMS Transaction Point, No 8, I Floor, 8th Cross West Extn., Thillainagar, Trichy 620 018. Tel: 0431-274 1717
- **Udaipur:** CAMS Transaction Point, 32, Ahinsapuri, Fatehpura Circle, Udaipur 313 004. Tel: 0294-3091722
- **Valsad:** C/o. CAD House, Suddhivinayak Complex, F-1, First Floor, Avenue Building, Near R. J. J. School, Tithal Road, Valsad 396 001.
- **Varanasi:** CAMS Transaction Point, C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi 221 002. Tel: 0542-220 8546/ 311 3810.

Branches of Computer Age Management Services Pvt. Ltd. (CAMS) located at:

- **Agra:** CAMS Transaction Point, F-39/203, Sky Tower, Sanjay Place, Agra 282 002. Tel: 0562-252 1812
- **Allahabad:** CAMS Transaction Point, 1st Floor, Chandra Shekhar Azad Complex (Near Indira Bhawan), 5, S.P. Marg, Civil Lines, Allahabad 211 001. Tel: 0532-260 1602
- **Amaravati:** Cams Transaction Point, 81, Gulsham Tower, Near Panchsheel, Amaravati 444 601
- **Amritsar:** CAMS Transaction Point, 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar 143 001. Tel: 0183-221 1194
- **Aurangabad:** CAMS Transaction Point, Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431 001. Tel: 0240-2363 664
- **Belgaum:** CAMS Transaction Point, No. 21, Ground Floor, Arvind Complex, 1552 Maruti Galli, Belgaum 590 002. Tel: 0831-2425 305
- **Bhilai:** CAMS Transaction Point, 209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai 490 020. Tel: 0788-505 0568
- **Bhopal:** CAMS Transaction Point, C-12, 1st Floor, Above Life Line Hospital, Zone-I, M.P.Nagar, Bhopal 462011 (M.P.). Tel: 0755-528 5266
- **Calicut:** Cams Transaction Point, 17/28 H 1st Floor, Manama Towers, Marvoor Road, Calicut 673 001. Tel: 0495-272 3173
- **Dehradun:** CAMS Transaction Point, 81, Chakrata Road, Dehradun 248 001. Tel: 0135-271 3233
- **Guntur:** CAMS Transaction Point, Shyamsunder Golden Towers, Ground Floor, 3rd Lane, Brodipet, Adjacent to Over-bridge, Guntur 522 002. Tel: 0863-5580 838
- **Hubli:** CAMS Transaction Point, No. 208, 'A' Block, 1st Floor, Kundagol Complex, Opp. Court, Club Road, Hubli 580 029.



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Website: www.pruicici.com E-mail: enquiry@pruicici.com

Statutory Details: Prudential ICICI Mutual Fund (The Fund) has been set up as a Trust sponsored by Prudential plc (through its wholly owned subsidiary Prudential Corporation Holdings Limited) and ICICI Bank Limited. Prudential ICICI Trust Limited is the Trustee to the Fund and Prudential ICICI Asset Management Company Limited is the Investment Manager to the Fund. **Risk Factors:** Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Schemes will be achieved

- As with any securities investment, the NAV of the Units issued under the Schemes can go up or down, depending on the factors and forces affecting the capital markets
- Past performance of the Sponsors, AMC/Fund does not indicate the future performance of the Schemes of the Fund
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes 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
- **Prudential ICICI Growth Plan[^]** (objective is to generate long term capital appreciation), Entry Load: **, Exit Load: Nil; **Prudential ICICI Income Plan** (objective is to generate income through investments in debt securities), Entry Load: Nil, Exit Load: For investment of less than or upto Rs. 10 Lakhs : 0.50% of applicable Net Asset Value (NAV) if the investment held for less than or equal to a period of 6 months; For investment of above Rs. 10 Lakhs : Nil; **Prudential ICICI Liquid Plan** (objective is to generate reasonable returns while providing high levels of liquidity), Entry Load: Nil, Exit Load: Nil; **Prudential ICICI FMCG Fund[^]** (objective is to generate long term capital appreciation through investments primarily in FMCG sector), Entry Load: **, Exit Load: Nil; **Prudential ICICI Tax Plan[^]** (objective is to generate long term capital appreciation), Entry Load: **, Exit Load: Nil; **Prudential ICICI Gilt Fund - Treasury Plan** (objective is to generate regular returns through investments made in gilts), Entry Load: Nil, Exit Load: Nil; **Prudential ICICI Gilt Fund - Investment Plan** (objective is to generate regular returns through investments made in gilts), Entry Load: Nil, Exit Load: Nil; **Prudential ICICI Balanced Fund[^]** (objective is to generate long term capital appreciation and current income), Entry Load: **, Exit Load: Nil; **Prudential ICICI Technology Fund[^]** (objective is to generate long term capital appreciation), Entry Load: **, Exit Load: Nil; **Prudential ICICI Monthly Income Plan (An open ended fund. Monthly income is not assured and is subject to the available of distributable surplus)** (objective is to generate regular income through investments in fixed income securities), Entry Load: Nil, Exit Load: For investment of less than or upto Rs. 10 Lakhs : 0.50% of applicable Net Asset Value (NAV) if the investment held for less than or equal to a period of 6 months; For investment of above Rs. 10 Lakhs : Nil; **Prudential ICICI Fixed Maturity Plan - Yearly Series 5, Series 12** (to generate regular returns by investing in a portfolio of fixed income securities/ debt instruments normally maturing in line with the time profile of the Plan), Entry Load: Nil, Exit Load: Nil for redemption on Specified Redemption Date and 1.5%, 1% & 1.5% on the amount sought to be redeemed by the unitholders for the redemption made on such Business Days (other than on Specified Redemption Date) under Series 5, Series 6 & Series 12 respectively; **Prudential ICICI Fixed Maturity Plan -Series 24** (to generate Regular Returns): Entry Load: Nil and Exit Load: Nil for redemption on Specified Redemption Date and 2% under Half Yearly and Yearly Plan and 0.50% under Quarterly Plan; **Prudential ICICI Fixed Maturity Plan -Series 26- Quarterly Plan** (to generate regular returns) Entry Load : Nil and Exit load : Nil for redemptions on Specified Redemption Date and 0.50% on the amount sought to be redeemed by the Unitholders under the Plan for the redemptions made on such Business Days (other than on Specified Redemption Dates); **Prudential ICICI Fixed Maturity Plan - Series 25** (objective is to generate regular returns) Entry Load : Nil and Exit Load : 0.50% under Quarterly Plan, 2.00% under 15 Months Plan & 1% under Yearly Plan on the amount sought to be redeemed by the Unitholders under the Plan for the redemptions made on such Business Days (other than on Specified Redemption Dates); **Prudential ICICI Child Care Plan[^]** (Study Plan: objective is to generate income by creating a portfolio that is invested in debt, money market instruments and equity and equity related securities. Gift Plan: objective is to generate capital appreciation by creating a portfolio that is invested in equity and equity related securities and debt and money market instruments), Entry Load for both the plans are 1.50%. The Exit Load for both the Plans are 1%, if investment is redeemed within 3 years. (2) Nil, if investment is redeemed after 3 years but before the Unitholder attains the age of 18; **Prudential ICICI Power[^]** (objective is to generate long term capital appreciation through investments in core sectors & associated feeder industries), Entry Load: **, Exit Load: Nil; **Prudential ICICI Short Term Plan** (objective is to generate income through investments in debt securities) Entry Load: Nil, Exit Load: Nil; **Prudential ICICI Long Term Plan** (objective is to generate income through investment in range of debt and money market instruments while maintaining optimum balance of yield, safety and liquidity), Entry Load: Nil, Exit Load: 0.75% if the investment is redeemed within 12 months; **Prudential ICICI Sweep Plan** (objective is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made primarily in money market and debt securities), Entry Load: Nil, Exit Load: Nil; **Prudential ICICI Index Fund** (objective is to track the returns of S&P CNX Nifty Index through investment in stocks drawn from constituents of Nifty), Entry Load: Nil, Exit Load: 0.50% for purchase transactions upto Rs.5 lacs, if the investment is redeemed within 1 year of investments and Nil for purchase transactions over Rs. 5 lacs; **Prudential ICICI Flexible Income Plan** (objective is to generate income through investments in a range of debt instruments and money market instruments of various maturities with a view to maximizing income while maintaining the optimum balance of yield, safety and liquidity) Entry Load: Nil, Exit Load: Nil; **Prudential ICICI Dynamic Plan[^]** (objective is to generate capital appreciation by actively investing in equity and equity related securities and for defensive consideration in debt / money market instruments), Entry Load: **, Exit Load: Nil; **SENSEX Prudential ICICI Exchange Traded Fund ("SPICE")** (objective is to provide the investment returns that closely corresponds to the total return of securities as represented by the SENSEX). Entry Load: Nil, Exit Load: 2.5% of applicable NAV in case of no quotes on the BSE for five trading days consecutively and an investor redeeming directly from the Fund; **Prudential ICICI Floating Rate Plan - Option A, B & C** (objective is to generate income consistent with the prudent risk from a portfolio comprising substantially of floating rate debt instruments, fixed rate debt instruments swapped for floating rate return, and also fixed rate instruments and money market instruments) Entry Load : Nil, Exit Load : Nil for Options B and C and for Option A - For investments of less than Rs. 10 Lakhs Exit load @ 0.50% of applicable NAV in case the amount sought to be redeemed is not being invested under the Option A for a minimum period of seven days; **Prudential ICICI Advisor Series** (an Open ended asset allocation fund, which is of the nature of Fund of Funds, comprising there under five investment Plans, with a primary objective to generate returns through investment in underlying schemes of Prudential ICICI Mutual Fund) Entry Load: For Prudential ICICI Very Cautious Plan and Prudential ICICI Cautious Plan Entry Load is Nil and for Prudential ICICI Moderate Plan, Prudential ICICI Aggressive Plan and Prudential ICICI Very Aggressive Plan, the Entry Load is 1%, 1.50% and 1.75% respectively, Exit Load: Nil, Further, for investments by the Fund of Funds scheme, in underlying schemes of Prudential ICICI Mutual Fund, there would not be any entry load / exit load. **Prudential ICICI Gilt Fund Investment Plan - PF Option** (objective is to generate income through investments in Gilts of various maturities) Entry Load: Nil, Exit Load : 0.60% of a NAV in case the amount sought to be redeemed is not being invested under the Plan for a minimum period of 365 days, **Prudential ICICI Gilt Fund Treasury - PF Option** (objective is to generate income through investments in Gilts of various maturities) Entry Load: Nil, Exit load : 0.80% of a NAV in case the amount sought to be redeemed is not being invested under the Plan for a minimum period of 365 day; **Prudential ICICI Income Multiplier Fund** (objective is to generate long-term capital appreciation from a portfolio that is invested predominantly in debt and money market securities and the balance in equity and equity related securities) Entry Load: (1) For investment of less than Rs.10 lakhs – Nil, (2) For investment of Rs.10 lakhs and above but less than Rs.5 crores – 0.5% of applicable NAV (3) For investment of Rs.5 crores and above – Nil, Exit Load: (1) For investments of less than Rs. 10 Lakhs : 1.00% of applicable NAV if the investment held for less than a period of 12 months; (2) For investments of Rs. 10 lakhs and above but less than Rs.5 crores: 0.5% of applicable NAV if investment held for less than a period of 12 months; (3) For investment of 5 crores and above: Nil; **Prudential ICICI Discovery Fund[^]** (objective is to generate returns through a combination of dividend income and capital appreciation by investing primarily in a well-diversified portfolio of value stocks) Entry Load: **, Exit Load: Nil; **Prudential ICICI Long Term Floating Rate Plan - Option A, B & C** (objective is to generate income through investments in a range of debt and money market instruments of various maturities with a view to maximizing income while maintaining the optimum balance of yield, safety and liquidity) Entry Load : Nil, Exit Load : Nil for Options B and C and for Option A - 0.50% for investments of less than or equal to Rs. 1 Crore and redemption is made on or before the completion of six months from the date of allotment of units; **Prudential ICICI Emerging S.T.A.R. (Stocks Targeted At Returns) Fund[^]** (Primary objective is to generate capital appreciation by actively investing in diversified mid cap stocks. The scheme will invest primarily in companies that have a market capitalisation between 100 crores and 2000 crores.) Entry Load: **, Exit Load: Nil; **Prudential ICICI Plan I - Year Plus Plan**, (a close-ended scheme, seeking to generate regular returns by investing in a portfolio of fixed income securities/debt instruments and Money Market instruments), Entry Load: Nil, Exit Load:1.50% on the amount sought to be redeemed by the Unit holders for the redemptions made before the Maturity Date of the Plan, is the name of the Scheme and Year Plus Plan is the plan under the scheme, and does not in any manner indicate either the quality of the Scheme or its future and returns; **Prudential ICICI Blended Plan** (An open ended fund investing in a blend of equity, derivatives, debt and money market instruments under two Plans viz. Plan A and Plan B. Objective of Plan A under the scheme is to provide capital appreciation and income distribution to unitholders by investing in equity & equity related securities including derivatives and the balance portion in debt securities. Objective of Plan B under the scheme is to provide capital appreciation and income distribution to unitholders by investing predominantly in debt securities and the balance portion in equity & equity related securities including derivatives. Entry Load: Nil. Exit Load: Under both the Plans viz., Plan A and Plan B, in case the amount sought to be redeemed is not invested by the investor for a period of 30 days from the date of allotment, an exit load @ 0.50% of applicable NAV will be imposed.); **Prudential ICICI Infrastructure Fund** (An open-ended equity scheme. Objective is to generate capital appreciation and income distribution to unitholders by investing predominantly in equity/equity related securities of the companies belonging to the infrastructure industries and balance in debt securities and money market instruments including call money, Asset Allocation Pattern: 70% to 100% in Equity & equity related securities instruments of companies engaged in the infrastructure sector, 0% to 30% in Debt, Money Market Instruments & call money, Entry Load: For all purchases of less than Rs.5 crore per transaction - 2.25% of applicable NAV, For Purchases of Rs.5 crores and above per transaction - Nil, Exit Load: For Investments made before November 28, 2005 - (i) If the amount originally invested per transaction is less than Rs. 5 crores and the redemption request is made before completion of 6 months from the date of allotment of units - 1.00%. (ii) If the amount originally invested per transaction is Rs. 5 crores or more and whether the redemption is sought within 6 months or beyond; or Any amount invested, for which the redemption request is made on or after the completion of 6 months from the date of allotment of units - No exit load; For investments made from November 28, 2005 onwards: No exit load will be charged for investments made under the Scheme on or after November 28, 2005 irrespective of the amount invested; **Prudential ICICI Services Industries Fund** (PISIF) An Open-ended equity Scheme (Objective: to generate capital appreciation and income distribution to unitholders by investing predominantly in equity/equity related securities of the companies belonging to the service industry and balance in debt securities and money market instruments including call money), Entry Load: For all purchases of less than Rs.5 crore per transaction - 2.25% of applicable NAV, For Purchases of Rs. 5 crores and above per transaction - Nil; Exit Load: For Investments made during the New Fund Offering period (i) 1% - If the amount originally invested per transaction is less than Rs. 5 crores and the redemption request is made before completion of 6 months from the date of allotment of units. (ii) Nil - If the amount originally invested per transaction is Rs. 5 crores or more and whether the redemption is sought within 6 months or beyond; or Any amount invested, for which the redemption request is made on or after the completion of 6 months from the date of allotment of units, For investments made after New Fund Offer: Nil, are the names of the Schemes and do not in any manner indicate either the quality of the Schemes or their future prospects and returns. Please refer to the Offer Document for scheme-specific risk factors before investing.

**** Entry Load for all the Equity Funds:** (i) For investment of less than Rs.5 crores is 2.25% of applicable NAV; (ii) For investment of Rs.5 crores and above is Nil. No entry load will be payable in respect of switch transaction from one equity scheme of Prudential ICICI to another equity scheme of Prudential ICICI. Further, for investments by a Fund of Funds Scheme(s) in various schemes of Prudential ICICI Mutual Fund, there would not be any entry load / exit load charged by the underlying schemes.

[^] Entry load of 1% of the applicable NAV will be charged on the amount invested under the scheme(s) where SIP facility is available. Amount so invested into the schemes will, in addition to any existing exit load for normal purchases, have an exit load of 1.25% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of allotment.