

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

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

KEY INFORMATION MEMORANDUM - ICICI PRUDENTIAL ASSET ALLOCATOR FUND (FOF)

An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETFs/schemes.

Sponsors:	ICICI Bank Limited: Regd. Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara - 390 007, Gujarat, India; and Prudential plc (through its wholly owned subsidiary, Prudential Corporation Holdings Limited): 1 Angel Court, London EC2R 7AG, United Kingdom
Trustee :	ICICI Prudential Trust Limited (Corporate Identity Number: U74899DL1993PLC054134) Regd. Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi-110 001
Investment Manager:	ICICI Prudential Asset Management Company Limited (Corporate Identity Number: U99999DL1993PLC054135) Regd. Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi-110 001. Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400051. Tel: +91 22 2652 5000, Fax: +91 22 2652 8100 Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai 400 063. Tel: (91) (22) 26852000, Fax: (91)(22) 2686 8313. Website:www.icicipruamc.com, Email id: enquiry@icicipruamc.com

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term wealth creation An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF/schemes. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Riskometer#</p> <p>Riskometer Investors understand that their principal will be at high risk</p>	<p>Benchmark</p> <p>CRISIL Hybrid 50 + 50 - Moderate Index</p>	<p>Benchmark Riskometer</p> <p>Riskometer Benchmark riskometer at high risk</p>
	<p>#It may be noted that risk-o-meter specified above for the Scheme is based on the scheme's monthly portfolio as on March 31, 2023. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis.</p>		

Scheme Code ICIC/O/O/FOD/03/10/0021

Continuous offer for units at NAV based prices. Face Value of units of ICICI Prudential Asset Allocator Fund (FOF) is Rs. 10/- per unit

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

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

INVESTMENT OBJECTIVE:

The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity, debt, and gold schemes accessed through the diversified investment styles of underlying schemes.

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

Asset Allocation:

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

Type of Security	Indicative allocation (% of corpus) under normal circumstances		Risk Profile
	Maximum	Minimum	
Equity-oriented schemes	100%	0%	Very High
Debt-oriented schemes	100%	0%	Low to Medium
Gold ETFs/ schemes	50%	0%	very high
Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	5%	0%	Low to Medium

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

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

The Scheme can invest in the schemes managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s) as per the above stated asset allocation. The Cumulative Gross Exposure across Equity, Debt, Gold ETFs and Money Market Instruments and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.

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

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

In case the portfolio of the Schemes is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee/ Debt Investment Committee, as the case maybe. The said Committee,

if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.

Further, the AMC shall comply with the applicable regulatory guidelines related to reporting and disclosure requirements as specified in the aforesaid circular.

Change in Investment Pattern

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

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

Investment Strategy:

Subject to the Regulations and other prevailing laws as applicable, the Scheme can invest in any (but not exclusively) of the following category of the schemes:

- Units of Equity oriented Schemes;
- Units of Debt oriented Schemes;
- Units of Gold ETF/Schemes;

The scheme allocates its net assets dynamically between equity oriented/debt oriented/gold schemes. The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements. The Scheme will allocate its assets between equity oriented, debt oriented and gold ETF/schemes depending on the in-house valuation model.

The valuation model consists of following broad parameters such as

- Earning Yield of Equity
- Bond Yield
- Currency
- Crude

Post analyzing the above mentioned parameters, the Fund Manager will determine the relative allocation to equity oriented, debt oriented and gold ETF/schemes.

Scheme Specific Risk Factors

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

1. Risks associated with investing in Fund of Funds schemes:

- As the investors are incurring expenditure at both the Fund of Funds level and the schemes into which the Fund of Funds invests, the returns that they may

obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain.

- Again as the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non-uniform charging of expenses over a period of time.
- As the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, investors may not be able to obtain specific details of the investments of the underlying schemes.
- While it would be the endeavour of the Fund Manager of the Fund of Funds scheme(s) to invest in the target schemes in a manner, which will seek to maximize returns, the performance of the underlying funds may vary which may lead to the returns of the Fund of Funds being adversely impacted.
- The scheme specific risk factors of each of the underlying schemes become applicable where a fund of funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Funds scheme that they invest in. Copies of the Scheme Information Documents pertaining to the various schemes of ICICI Prudential Mutual Fund, which disclose the relevant risk factors, are available at the Customer Service Centers or may be accessed at www.icicipruamc.com.
- A Fund Manager managing any one of the Fund of Funds schemes may also be the Fund Manager for any underlying schemes.

2. Risk associated with Investing in money market instruments:

- Interest Rate risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
- Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest.
- Liquidity risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.

3. Risks associated with investing in Tri Party Repo through CCIL (TREPS):

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

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

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

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

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

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

4. Risk factors pertaining to investment in Equities by underlying schemes:

- The value of the Schemes' investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down.
- Investors may note that AMC/Fund Manager's investment decisions may not be always profitable, as actual market movements may be at variance with anticipated trends. Trading volumes, settlement periods and transfer

procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Schemes to make intended securities purchases due to settlement problems could cause the Schemes to miss certain investment opportunities.

- The underlying schemes may not be able to sell / lend out securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.
 - Investors may note that dividend is due only when declared and there is no assurance that a company (even though it may have a track record of payment of dividend in the past) may continue paying dividend in future. As such, the schemes are vulnerable to instances where investments in securities may not earn dividend or where lesser dividend is declared by a company in subsequent years in which investments are made by schemes. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay dividend, the performance of the schemes may be adversely affected due to such factors.
 - The schemes will also be vulnerable to movements in the prices of securities invested by the schemes which again could have a material bearing on the overall returns from the schemes.
 - Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the Regulatory limits, the AMC may choose to invest in unlisted securities. This may however increase the risk of the portfolio.
 - While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes in the securities in which it invests.
 - Fund manager endeavours to generate returns based on certain past statistical trend. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
 - In case of abnormal circumstances it will be difficult to complete the square off transaction due to liquidity being poor in stock futures/spot market. However fund will aim at taking exposure only into liquid stocks where there will be minimal risk to square off the transaction. The Schemes investing in foreign securities will be exposed to settlement risk, as different countries have different settlement periods.
 - The schemes are also vulnerable to movements in the prices of securities invested by the schemes which again could have a material bearing on the overall returns from the schemes. These stocks, at times, may be relatively less liquid as compared to growth stocks.
 - 10. Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Schemes or business prospects of the Company in any particular sector.
- ## 5. Risk factors pertaining to investment in Fixed Income Securities by underlying schemes:
- **Market Risk/Interest Rate Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates..
 - **Credit Risk:** Investments in Fixed Income Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
 - **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
 - **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
 - **Settlement risk:** The inability of the underlying Scheme to make intended securities purchases due to settlement problems could cause the underlying Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the underlying Schemes' portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the underlying Schemes' portfolio.
 - **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.

- **Risks associated with investment in unlisted securities:** Except for any security of an associate or group company, the underlying scheme has the power to invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the underlying Scheme will realise their investments in unlisted securities at a fair value.
- Different types of fixed income securities in which the Scheme(s) would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme(s) risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities does not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- The Scheme(s) at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.

6. Risks attached with investments in ADRs/GDRs/Other Overseas Investment by underlying schemes:

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

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

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

Investors are requested to note that the costs associated with overseas investments like advisory fees (other than those expenses permissible under regulation 52 of SEBI Regulations) would not be borne by the scheme.

7. Risks associated with Investing in Derivatives by underlying schemes:

1. The Schemes may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include the risk of mis-pricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices..
2. The Fund may use derivatives instruments like Stock/ Index Futures, Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Schemes to certain risks inherent to such derivatives.
3. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
4. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.
5. The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other

traditional investments.

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

RISK FACTORS WITH RESPECT TO IMPERFECT HEDGING USING INTEREST RATE FUTURES

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

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

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

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

Risk associated with imperfect hedging includes:

Basis Risk: The risk arises when the price movements in derivative instrument used to hedge the underlying assets does not match the price movements of the underlying assets being hedged. Such difference may potentially amplify the gains or losses, thus adding risk to the position.

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

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

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

8. Risk associated with Investing in securitised debt by underlying schemes

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

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

For complete details of the above risk factor, kindly refer to the Scheme Information Document.

9. Risks associated with Short Selling and Securities Lending by underlying schemes:

Securities lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed.

The risks in security lending consist of the failure of intermediary / counterparty, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the intermediary / counterparty. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of

the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

10. Risk Factors Associated with Investments in REITs and InvITS by underlying schemes:

Market Risk:

REITs and InvITS are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, Real Estate and Infrastructure sectors, settlement periods and transfer procedures. The scheme will undertake active portfolio management as per the investment objective to reduce the market risk.

Liquidity Risk:

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

Reinvestment Risk:

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

Interest Rate Risk:

Securities / Instruments of REITs and InvITS run interest rate risk. Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.

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

11. Risk Factors associated with investments in Gilt Securities by underlying schemes:

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

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

12. Risk associated with investments in Gold and Gold ETF's

To the extent the Scheme's assets are invested in Gold ETFs, the risks associated with the underlying Gold ETFs, will also be applicable.

The scheme would invest in Gold ETFs / Schemes. Accordingly the NAV of the scheme will react to Gold price movements.

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

- Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, productions and cost levels in major gold producing countries such as the South Africa, the United States and Australia.
- Investors' expectations with respect to the rate of inflation
- Currency exchange rates
- Interest rates
- Investment and trading activities of hedge funds and commodity funds
- Global or regional political, economic or financial events and situations
- Changes in indirect taxes or any other levies
 - Investors should be aware that there is no assurance that gold will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold declines, the value of investment is expected to decline proportionately.
 - The returns from physical gold may underperform returns from the various general securities markets or different asset classes other than gold. Different types of securities tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
 - The scheme may invest in Gold ETFs. The units may trade above or below

their NAV. The NAV of the Scheme will fluctuate with changes in the market value of the holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that units of Gold ETFs can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.

- Value of Gold ETF Units could decrease if unanticipated operational or trading problems arise.

In case of investment in Gold ETFs, the scheme can subscribe to the units of Gold ETFs according to the value equivalent to unit creation size as applicable. If subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to gold returns profile.

The units issued under the Scheme, when invested in Gold ETFs, will derive liquidity from the underlying Gold ETF having creation / redemption process in creation unit size of predefined quantity of physical gold (e.g. 1 kg). At times prevailing market conditions may affect the ability of the underlying Gold ETFs to sell gold against the redemption request received.

Furthermore, the endeavor would always be to get cash on redemptions from the underlying Gold ETFs. However, in case the underlying Gold ETF is unable to sell for any reason, and delivers physical gold, there could be delay in payment of redemption proceeds pending such realization.

Additionally, the Scheme will derive liquidity from trading units of underlying Gold ETFs on the exchange(s) in the secondary market which may be inherently restricted by trading volumes, settlement periods and transfer procedures. As there is no active secondary market for Gold ETFs, the processing of redemption requests at times may be delayed. In the event of an inordinately large number of redemption requests, or re-structuring of the Scheme's investment portfolio, the processing of redemption requests may be delayed.

13. Risks associated with investment in Repo in Corporate Debt by underlying scheme

Lending transactions:

The scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However in repo lending transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk may be further mitigated through over-collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on liquidity of the securities and market conditions at that time. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

Borrowing transactions:

In the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter party may dispose of the assets (as they have sufficient margin). This risk is normally mitigated by better cash flow planning to take care of such repayments. Further, there is also a Credit Risk that the Counterparty may fail to return the security or Interest received on due date. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation.

14. Risks associated with schemes investing in Floating Rate papers

Risks of investing in floating rate debt instruments or fixed rate debt instruments swapped for floating rate return:

Interest rate movement (Basis Risk):

As the Schemes will invest in floating rate instruments these instruments' coupon will be reset periodically in line with the benchmark index movement. Normally, the interest rate risk of a floating rate instrument compared to a fixed rate instrument is limited. The changes in the prevailing rates of interest will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Scheme's Units. Increased rates of interest, which frequently accompany inflation and/ or a growing economy, are likely to have a negative effect on the value of the Units. The value of securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Scheme could be exposed to the interest rate risk (i) to the extent of time gap in resetting of the benchmark rates, and (ii) to the extent the benchmark index fails to capture the interest rate movement..

Spread Movement (Spread Risk):

Though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. mark-up) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments.

Settlement Risk (Counter-party Risk):

The floating rate assets may also be created by swapping a fixed return to a floating rate return. In such a swap, there may be an additional risk of counter-party who will pay floating rate return and receive fixed rate return.

Liquidity Risk:

Due to the evolving nature of the floating rate market, there may be an increased degree of liquidity risk in the portfolio from time to time.

Risk management strategies

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

Risks associated with Equity investments	
<p>Concentration Risk Concentration risk represents the probability of loss arising from heavily lopsided exposure to a particular group of sectors or securities.</p>	<p>The underlying schemes will try and mitigate this risk by investing in large number of companies so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.</p>
<p>Market Risk The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme</p>	<p>Market risk is a risk which is inherent to an equity scheme. The underlying schemes may use derivatives to limit this risk.</p>
<p>Derivatives Risk As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.</p>	<p>The underlying scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. Fund managers will endeavor to use derivatives which are relatively liquid and traded frequently on the exchanges. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. No OTC contracts will be entered into.</p>
<p>Liquidity risk The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.</p>	<p>As such the liquidity of stocks that the underlying schemes invest into could be relatively low. The underlying schemes will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time.</p>
<p>Currency Risk The Scheme will invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currency, the INR equivalent of the net assets, distributions and income may be adversely affected by changes / fluctuations in the value of the foreign currencies relative to the INR.</p>	<p>The underlying schemes subject to applicable regulations shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The underlying schemes may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. All currency derivatives trade, if any will be done only through the stock exchange platform.</p>

Risks associated with Debt investment	
<p>Market Risk/ Interest Rate Risk As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.</p>	<p>The underlying schemes will undertake active portfolio management as per the investment objective to reduce the market risk. In a rising interest rates scenario the underlying schemes will increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.</p>

Risks associated with Debt investment	
<p>Liquidity or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).</p>	<p>The underlying schemes may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. Liquidity risk is today characteristic of the Indian fixed income market. The underlying schemes will however, endeavor to minimize liquidity risk by investing in securities having a liquid market.</p>
<p>Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).</p>	<p>Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off-balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower. In case of securitized debt instruments, the underlying schemes will ensure that these instruments are sufficiently backed by assets.</p>
<p>Reinvestment Risk This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.</p>	<p>Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.</p>
<p>Currency Risk The Scheme will invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currency, the INR equivalent of the net assets, distributions and income may be adversely affected by changes / fluctuations in the value of the foreign currencies relative to the INR.</p>	<p>The underlying schemes subject to applicable regulations shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The underlying schemes may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. All currency derivatives trade, if any will be done only through the stock exchange platform.</p>
<p>Derivatives Risk As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.</p>	<p>The underlying schemes may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Interest Rate Swaps will be done with approved counter parties under pre-approved ISDA agreements. Interest rate swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.</p>

Risks associated with units of Gold ETFs	
Liquidity risk: Inability to buy / sell appropriate quantity of Gold ETF units	For small amounts of inflows/outflows which are less than the creation size of Gold ETF, the scheme may buy/sell Gold ETF units directly on the stock exchange. The underlying scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements. The underlying scheme has to sell gold only to bullion bankers / traders who are authorized to buy gold. Though, there are adequate numbers of players (commercial or bullion bankers) to whom the underlying scheme can sell gold, the underlying scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses. The Trustee, in general interest of the Unit holders of the underlying scheme offered under its Scheme Information Document and keeping in view of the unforeseen circumstances / unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day.

PLANS/OPTIONS UNDER THE SCHEME:

Plans	ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan and ICICI Prudential Asset Allocator Fund (FOF)
Default Plan (if no plan selected)	a) If broker code is not mentioned the default plan is ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan b) If broker code is mentioned the default plan is ICICI Prudential Asset Allocator Fund (FOF)
Default Plan (in certain circumstances)	<ul style="list-style-type: none"> If ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan If ICICI Prudential Asset Allocator Fund (FOF) - is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan
Options/sub-options	Growth Option and IDCW) with IDCW Payout/IDCW Reinvestment sub-options
Default Option	Growth Option
Default Sub-Option	IDCW Reinvestment sub-option

All the plans/options under the scheme shall have a common portfolio.

In case neither distributor code is mentioned nor 'ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan' is selected in the application form, the application will be processed under the 'ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan'. ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan is only for investors who purchase /subscribe units in a Scheme directly with the Fund.

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

Investors under the ICICI Prudential Asset Allocator Fund (FOF) - have the choice of a Growth Option or a IDCW Option. IDCW Reinvestment facility is also available.

Further, investors shall note that fresh subscriptions through any investment mode/facility including lumpsum investment/ switches, etc. or fresh enrolment under any systematic facilities which facilitates subscription, such as systematic investment plan, systematic transfer plan (as a target scheme), IDCW Transfer (as a target scheme), etc. has been discontinued from closure of business hours on March 05, 2019, till further notice, under IDCW option of the Scheme.

The Trustee reserves the right to declare IDCWs under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme. It should, however, be noted that actual distribution of IDCWs and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee.

The Trustee may, at a later date, decide to introduce any other options under the Scheme, as is considered necessary.

Applicable NAV Purchases (including switch-ins):

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

For Purchase of any amount:

In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.

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

shall be applicable.

Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

For Switch-ins of any amount:

In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).

To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Flex STP, Value STP, Capital Appreciation STP, IDCW Transfer, Trigger etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.

- "Switch Out" shall be treated as redemption application and accordingly, closing NAV of the day will be applicable based on the cut-off time for redemption followed for various type of schemes.

- "Switch In" shall be treated as purchase application and accordingly for unit allotment, closing NAV of the day will be applicable on which the funds are available for utilization.

Applicable NAV for Redemption (including switch-out):

In respect of valid applications received upto 3:00 p.m. on a business day by the Mutual Fund, same day's closing NAV shall be applicable.

In respect of valid applications received after the cut off time by the Mutual Fund: the closing NAV of the next business day.

a. Minimum Application Amount :

Rs. 5,000/- and in multiples of Re. 1

Minimum application amount for switch ins:

Rs. 5,000 and any amount thereafter

Minimum Additional Amount :

Rs. 500/- and in multiples of Re. 1

Minimum additional application amount for switch ins:

Rs. 500 and any amount thereafter

b. Redemption of Units

The Units can be redeemed (i.e. sold back to the Fund) on every Business Day at the Redemption Price (hereinafter defined). The redemption request can be made for any amount.

SIP: Daily, Weekly, Fortnightly and Monthly Frequencies: Rs. 1000/- and in multiples of Re. 1/- (Minimum number of installments: 6)

Quarterly Frequency: Rs. 5000/- and in multiples of Re. 1/- (Minimum number of installments: 4)

This scheme is also Eligible for Freedom SIP.

SWP and STP / Flex STP / Booster STP / Booster SIP / Freedom SWP: Available.

Booster SIP and Booster STP are available under the scheme. The Scheme is a target scheme under both these facilities. Please refer SAI for more details.

Daily, Weekly, Monthly and Quarterly Frequency is available in Systematic Transfer Plan Facility (STP) and Flex Systematic Transfer Plan Facility (Flex STP) for both (Source and Target) under all the plans under the Scheme. However, Flex STP can be registered only in Growth option of the Target scheme. The minimum amount of transfer for daily frequency in STP and Flex STP is Rs. 250/- and in multiples of Rs. 1/- . The minimum amount of transfer for weekly, monthly and quarterly frequency in STP and Flex STP is Rs. 1000/- and in multiples of Rs. 1/- . The applicability of the minimum amount of transfer mentioned are at the time of registration only. The minimum number of instalments for daily, weekly and monthly frequencies will be 6 and for quarterly frequency will be 4.

SWP (Option 1): Any Amount. Monthly, Quarterly, Half Yearly and Annual frequencies are available in Systematic Withdrawal Plan (SWP). The minimum number of instalments for all the frequencies will be 2.

SWP (Option 2): Investors opting for the facility can withdraw their investments on a monthly basis. SWP Amount per month will be fixed at 0.75% of the amount specified by the investor and will be rounded-off to the nearest highest multiple of Re.1/-

Freedom SWP:

This scheme is eligible for Freedom SWP. Please read SID for more details.

Dispatch of Repurchase / Redemption Request:

The Fund shall despatch the Redemption proceeds within 3 working Days from the date of acceptance of Redemption request at any of the Customer Service Centres or the office of the Registrar, in case of a Redemption request being sent by post, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions

Benchmark: The benchmark for performance of the Scheme will be CRISIL Hybrid 50+50 - Moderate Index.

The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Trustee reserves right to change the benchmark for performance of the scheme by suitable notification to the investors to this effect.

IDCW Policy:

As per the SEBI (MF) Regulations, the Mutual Fund shall despatch to the Unit Holders, IDCW warrants within 7 working days from the record date. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCW will be paid by cheque, net of taxes as may be applicable. Unit Holders will also have the option of direct payment of IDCW to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the Registered address of the sole/first holder as indicated in the original application form. To safeguard the interest of Unit Holders from loss or theft of IDCW cheques, investors should provide the name of their bank, branch and account number in the application form. IDCW cheques will be sent to the Unit Holder after incorporating such information. The minimum amount for IDCW payout shall be Rs.100, else IDCW would be mandatorily reinvested. In the event of failure to dispatch IDCW within 7 working days, the AMC shall be liable to pay interest at 15% per annum to the unit holders. With respect to payment of interest in the event of failure of dispatch of IDCW payments within the stipulated time period, the interest for the delayed payment of IDCW shall be calculated from the record date. The treatment of unclaimed redemption & IDCW amount will be as per SEBI circular dated Feb 25, 2016 and July 30, 2021 and any other circular published by SEBI from time to time.

It should, however, be noted that actual distribution of IDCW will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee.

Equalization Reserve: When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

Name of the Fund Managers: Mr. Dharmesh Kakkad, Mr. Sankaran Naren and Mr. Manish Banthia are the Fund Managers of the Scheme. As on March 31, 2023, Mr. Dharmesh Kakkad is managing this fund for 4 years and 11 months since May 2018, Mr. Sankaran Naren is managing this fund for 4 years and 7 months since September 2018 and Mr. Manish Banthia is managing this fund for around 5 years 10 months since June, 2017.

Name of the Trustee: ICICI Prudential Trust Limited

AUM as on March 31, 2023: Rs. 19,110.09 Crore

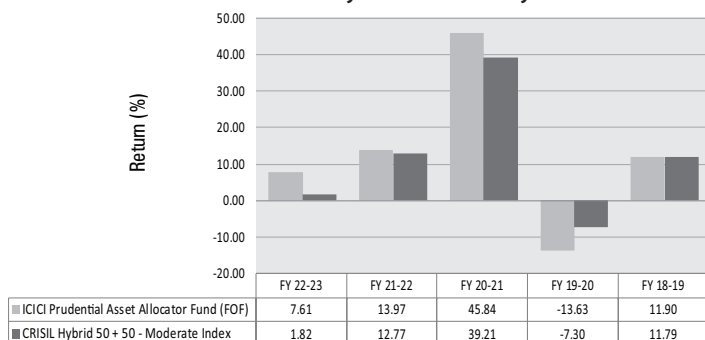
Folios as on March 31, 2023: 3,12,409

Performance of the Scheme as on March 31, 2023 - Growth Option:

Period	Scheme	CRISIL Hybrid 50 + 50 - Moderate Index
1 Year	7.61%	1.82%
3 Years	21.39%	16.92%
5 Years	11.54%	10.60%
Since Inception (18-Dec-03)	11.74%	10.45%

With effect from close of business hours on February 01, 2019, the benchmark of the Scheme has been changed to CRISIL Hybrid 50 + 50 - Moderate Index. Past performance is not sustained in future. Performance of the Scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future. Returns greater than 1 Year are CAGR. For computation of returns the allotment NAV has been taken as Rs. 10.00 without considering the load. Date of inception of the scheme is December 18, 2003.

Absolute Returns for each financial year for the last 5 years:



Past performance may or may not be sustained in the future. The above returns for the last five financial years are absolute returns. Date of inception of the scheme is December 18, 2003. Performance of the Scheme is benchmarked to total return variant of the index.

The above stated benchmark performance values have been used w.e.f. February 01, 2019. Details of the changes in benchmark are as follows:

Scheme Name	Benchmark Name	Effective date
ICICI Prudential Asset Allocator Fund (FOF)	Nifty 50 (40%) + CRISIL Composite Bond Fund Index (40%) + CRISIL Liquid Fund Index (20%)	since inception to November 23, 2010
	Nifty 50 (40%) + CRISIL Composite Bond Fund Index (40%) + CRISIL Liquid Fund Index (10%) + Gold (10%)*	November 24, 2010 to May 27, 2018
	Nifty 50 (40%) + CRISIL Composite Bond Fund Index (60%)	May 28, 2018 to January 31, 2019
	CRISIL Hybrid 50 + 50 - Moderate Index	w.e.f. Feb 01, 2019 onwards

*Benchmark against the domestic price of gold as derived from the LBMA AM fixing prices.

EXPENSES OF THE SCHEME:

Load Structure:

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

Exit Load:

- If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched within 1 year from the date of allotment - Nil
- If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit within 1 Year from the date of allotment - 1% of the applicable NAV
- If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 Year from the date of allotment - Nil

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

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

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

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

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

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

Recurring Expenses:

As per the Regulations, the total expenses of the Scheme include weighted average of charges levied by the underlying schemes shall not exceed 2.00% of its daily net assets.

Investors may please note that they will be bearing the recurring expenses of the Scheme in addition to the expenses of the underlying Schemes in which the Scheme makes investment.

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

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

- The AMC may charge Goods and Services tax on investment and advisory fees to the scheme of the Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the Regulations.
- expenses not exceeding of 0.30 per cent of daily net assets, if the new

inflows from retail investors from B30 cities as specified by the Securities and Exchange Board of India, from time to time are at least –

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

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

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

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

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

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

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

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

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

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

Actual Recurring Expenses for the previous financial year ended March, 2023: ICICI Prudential Asset Allocator Fund (FOF) – 1.35% & ICICI Prudential Asset Allocator Fund (FOF) – Direct Plan – 0.33%

(Actual Recurring Expenses Excludes GST on Management Fees)

SUSPENSION OF SALE AND REDEMPTION OF UNITS

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

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

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

RIGHT TO LIMIT REDEMPTIONS

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

Redemption request, the balance amount being carried forward for Redemption to the next Business Day(s).

Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC Board and the Trustees, intimation would be sent to SEBI in advance providing details of circumstances and justification for the proposed action shall also be informed.

COMPARISON WITH EXISTING FUND OF FUNDS SCHEMES:

Features of the Scheme	ICICI Prudential Regular Gold Savings Fund (FOF)	ICICI Prudential Global Stable Equity Fund (FOF)																											
Type of the Scheme	An open ended fund of funds scheme investing in ICICI Prudential Gold ETF	An open ended fund of funds scheme investing in one or more overseas mutual fund schemes																											
Asset Allocation as per SID (in %)	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Units of ICICI Prudential Gold ETF</td> <td>95 – 100</td> <td>Very High</td> </tr> <tr> <td>Debt & Money Market Instruments (including cash & cash equivalent and Liquid / Debt Funds)</td> <td>0 – 5</td> <td>Low</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Units of ICICI Prudential Gold ETF	95 – 100	Very High	Debt & Money Market Instruments (including cash & cash equivalent and Liquid / Debt Funds)	0 – 5	Low	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Units/shares of Nordea 1 – Global Stable Equity Fund and/or other overseas mutual fund schemes*</td> <td>95 – 100</td> <td>Very High</td> </tr> <tr> <td>Cash, domestic money market securities and/or money market/liquid schemes of domestic mutual funds including that of ICICI Prudential Mutual Fund</td> <td>0 – 5</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>*Other overseas mutual fund schemes would have similar investment policy/fundamental attributes and risk profile as N1-GSEF and is in accordance with the investment strategy of the Scheme.</p>	Particulars	(% of corpus)	Risk profile	Units/shares of Nordea 1 – Global Stable Equity Fund and/or other overseas mutual fund schemes*	95 – 100	Very High	Cash, domestic money market securities and/or money market/liquid schemes of domestic mutual funds including that of ICICI Prudential Mutual Fund	0 – 5	Low to Medium									
Particulars	(% of corpus)	Risk profile																											
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Units/shares of Nordea 1 – Global Stable Equity Fund and/or other overseas mutual fund schemes*	95 – 100	Very High																											
Cash, domestic money market securities and/or money market/liquid schemes of domestic mutual funds including that of ICICI Prudential Mutual Fund	0 – 5	Low to Medium																											
Investment Objective	<p>ICICI Prudential Regular Gold Savings Fund (FOF) (the Scheme) is a fund of funds scheme with the primary objective to generate returns by investing in units of ICICI Prudential Gold ETF. The investments into underlying funds under the Scheme would, inter alia, be governed by:</p> <ul style="list-style-type: none"> - The investment management style of such scheme - The tolerance and the risk profile of such schemes - The asset allocation (such as equity or debt) of such schemes. <p>However, there can be no assurance that the investment objective of the Scheme will be realized.</p>	<p>ICICI Prudential Global Stable Equity Fund (FOF) (the Scheme) is an open-ended fund of funds scheme that seeks to provide adequate returns by investing in the units of overseas mutual fund schemes, which have the mandate to invest globally. Currently, the Scheme intends to invest in the units/shares of Nordea 1 – Global Stable Equity Fund (N1 – GSEF) and/or other overseas mutual funds. The fund manager may also invest in one or more other overseas mutual fund schemes, with similar investment policy/fundamental attributes and risk profile and is in accordance with the investment strategy of the Scheme.</p> <p>The Scheme may also invest a certain portion of its corpus in domestic money market securities and/or money market/liquid schemes of domestic mutual funds including that of ICICI Prudential Mutual Fund, in order to meet liquidity requirements from time to time. However, there can be no assurance that the investment objective of the Scheme will be realized.</p>																											
Assets under Management (March 31, 2023)	Rs. 706.58 Crore	Rs. 113.81 Crore																											
No. of folios as on March 31, 2023	67942	3029																											
Features of the Scheme	ICICI Prudential Income Optimizer Fund (FOF)	ICICI Prudential Asset Allocator Fund (FOF)																											
Type of the Scheme	An open ended fund of funds scheme predominantly investing in debt oriented schemes and may also invest in equity and hybrid schemes.	An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETFs/schemes.																											
Asset Allocation as per SID (in %)	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Equity oriented schemes</td> <td>10-35%</td> <td>Very High</td> </tr> <tr> <td>Debt oriented schemes & Hybrid oriented schemes</td> <td>65-90%</td> <td>Low To Medium</td> </tr> <tr> <td>Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents</td> <td>0-5%</td> <td>Low To Medium</td> </tr> </tbody> </table> <p>*or similar instruments as may be permitted by RBI/SEBI.</p>	Particulars	(% of corpus)	Risk profile	Equity oriented schemes	10-35%	Very High	Debt oriented schemes & Hybrid oriented schemes	65-90%	Low To Medium	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0-5%	Low To Medium	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Equity oriented schemes</td> <td>0-100%</td> <td>Very High</td> </tr> <tr> <td>Debt-oriented schemes</td> <td>0-100%</td> <td>Low To Medium</td> </tr> <tr> <td>Gold ETFs/ schemes</td> <td>0-50%</td> <td>Very High</td> </tr> <tr> <td>Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents</td> <td>0-5%</td> <td>Low To Medium</td> </tr> </tbody> </table> <p>* or similar instruments as may be permitted by RBI/SEBI</p>	Particulars	(% of corpus)	Risk profile	Equity oriented schemes	0-100%	Very High	Debt-oriented schemes	0-100%	Low To Medium	Gold ETFs/ schemes	0-50%	Very High	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0-5%	Low To Medium
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Equity oriented schemes	0-100%	Very High																											
Debt-oriented schemes	0-100%	Low To Medium																											
Gold ETFs/ schemes	0-50%	Very High																											
Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0-5%	Low To Medium																											
Investment Objective	<p>The primary objective of the Scheme is to generate regular income by predominately investing in debt oriented schemes. The Scheme will also invest in equity oriented & hybrid oriented schemes with an aim to generate capital appreciation. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity, debt, and gold schemes accessed through the diversified investment styles of underlying schemes. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>																											
Assets under Management (March 31, 2023)	Rs. 274.46 Crore	Rs. 19,110.09 Crore																											
No. of folios as on March 31, 2023	2620	312409																											
Features of the Scheme	ICICI Prudential Debt Management Fund (FOF)	ICICI Prudential Passive Strategy Fund (FOF)																											
Type of the Scheme	An open ended fund of funds scheme investing predominantly in debt oriented schemes.	An open ended fund of funds scheme investing predominantly in Units of domestic Equity Exchange Traded Funds.																											

Features of the Scheme	ICICI Prudential Debt Management Fund (FOF)	ICICI Prudential Passive Strategy Fund (FOF)																		
Asset Allocation as per SID (in %)	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Debt-oriented schemes</td> <td>95-100%</td> <td>Low to Medium</td> </tr> <tr> <td>Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash Equivalents)</td> <td>0-5%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Debt-oriented schemes	95-100%	Low to Medium	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash Equivalents)	0-5%	Low to Medium	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Units of Domestic Equity Exchange Traded Funds (ETFs)</td> <td>95-100%</td> <td>Very High</td> </tr> <tr> <td>Units of Liquid/Overnight mutual fund schemes/ETFs, Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents</td> <td>0-5%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Units of Domestic Equity Exchange Traded Funds (ETFs)	95-100%	Very High	Units of Liquid/Overnight mutual fund schemes/ETFs, Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0-5%	Low to Medium
	Particulars	(% of corpus)	Risk profile																	
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	*or similar instruments as may be permitted by RBI/ SEBI.	*or similar instruments as may be permitted by RBI/SEBI, subject to approval from SEBI/RBI as required.																		
Investment Objective	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of debt oriented schemes accessed through the diversified investment styles of underlying schemes. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio that is invested in Units of domestic Equity Exchange Traded Funds. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.																		
Assets under Management (March 31, 2023)	Rs. 177.08 Crore	Rs. 95.23 Crore																		
No. of folios as on March 31, 2023	2902	2047																		

Features of the Scheme	ICICI Prudential Thematic Advantage Fund (FOF)	ICICI Prudential BHARAT 22 FOF																					
Type of the Scheme	An open ended fund of funds scheme investing predominantly in Sectoral / Thematic schemes.	An open ended fund of funds scheme investing in BHARAT 22 ETF.																					
Asset Allocation as per SID (in %)	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Sectoral/Thematic Equity Oriented Schemes</td> <td>80-100</td> <td>Very High</td> </tr> <tr> <td>Debt oriented Schemes</td> <td>0-20</td> <td>Low to Medium</td> </tr> <tr> <td>Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents</td> <td>0-5</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Sectoral/Thematic Equity Oriented Schemes	80-100	Very High	Debt oriented Schemes	0-20	Low to Medium	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0-5	Low to Medium	<table border="1"> <thead> <tr> <th>Particulars</th> <th>(% of corpus)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Units of BHARAT 22 ETF</td> <td>95-100</td> <td>Very High</td> </tr> <tr> <td>Units of Liquid schemes, Money Market Instruments (with maturity not exceeding 91 days), including TREPS, cash & cash equivalents</td> <td>0-5</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	(% of corpus)	Risk profile	Units of BHARAT 22 ETF	95-100	Very High	Units of Liquid schemes, Money Market Instruments (with maturity not exceeding 91 days), including TREPS, cash & cash equivalents	0-5	Low to Medium
	Particulars	(% of corpus)	Risk profile																				
Sectoral/Thematic Equity Oriented Schemes	80-100	Very High																					
Debt oriented Schemes	0-20	Low to Medium																					
Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0-5	Low to Medium																					
Particulars	(% of corpus)	Risk profile																					
Units of BHARAT 22 ETF	95-100	Very High																					
Units of Liquid schemes, Money Market Instruments (with maturity not exceeding 91 days), including TREPS, cash & cash equivalents	0-5	Low to Medium																					
	*or similar instruments as may be permitted by RBI/SEBI.																						
Investment Objective	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of Sectoral / Thematic schemes accessed through the diversified investment styles of underlying schemes. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	ICICI Prudential BHARAT 22 FOF (the Scheme) is a fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT 22 ETF. However, there can be no assurance or guarantee that the investment objectives of the Scheme would be achieved.																					
Assets under Management (March 31, 2023)	Rs. 1,015.44 Crore	Rs. 101.88 Crore																					
No. of folios as on March 31, 2023	48775	13668																					

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

Features of the Scheme	ICICI Prudential Global Advantage Fund (FOF)	ICICI Prudential India Equity FOF																											
Asset Allocation as per SID (in %)	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Indicative Allocation (% of Corpus) Risk Profile</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Units of mutual fund schemes as stated below:</td> <td>95 – 100</td> <td></td> </tr> <tr> <td>☞☞ Units of mutual fund schemes/ETFs which have the mandate to invest predominantly (at least sixty five percent of the net assets of the schemes) in equity and equity related securities in international markets</td> <td>80 – 100%</td> <td>Very High</td> </tr> <tr> <td>☞☞ Units of equity oriented schemes#/equity oriented ETFs which invests in equity and equity related securities in domestic markets</td> <td>0- 20%</td> <td>Very High</td> </tr> <tr> <td>☞☞ Units of debt oriented/ hybrid Mutual fund Schemes/ETFs</td> <td>0-20%</td> <td>Low to Medium</td> </tr> <tr> <td>Money Market Instruments (with maturity not exceeding 91 days) including TREPS*, cash & cash equivalents</td> <td>0-5%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	Indicative Allocation (% of Corpus) Risk Profile	Risk Profile	Units of mutual fund schemes as stated below:	95 – 100		☞☞ Units of mutual fund schemes/ETFs which have the mandate to invest predominantly (at least sixty five percent of the net assets of the schemes) in equity and equity related securities in international markets	80 – 100%	Very High	☞☞ Units of equity oriented schemes#/equity oriented ETFs which invests in equity and equity related securities in domestic markets	0- 20%	Very High	☞☞ Units of debt oriented/ hybrid Mutual fund Schemes/ETFs	0-20%	Low to Medium	Money Market Instruments (with maturity not exceeding 91 days) including TREPS*, cash & cash equivalents	0-5%	Low to Medium	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Indicative Allocation (% of Corpus) Risk Profile</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Units of equity oriented schemes / ETFs investing in equity and equity related securities</td> <td>95 – 100</td> <td>Very High</td> </tr> <tr> <td>Money Market Instruments (with maturity not exceeding 91 days) including Tri-Party Repo*, cash & cash equivalents</td> <td>0 – 5</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	Indicative Allocation (% of Corpus) Risk Profile	Risk Profile	Units of equity oriented schemes / ETFs investing in equity and equity related securities	95 – 100	Very High	Money Market Instruments (with maturity not exceeding 91 days) including Tri-Party Repo*, cash & cash equivalents	0 – 5	Low to Medium
	Particulars	Indicative Allocation (% of Corpus) Risk Profile	Risk Profile																										
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Money Market Instruments (with maturity not exceeding 91 days) including Tri-Party Repo*, cash & cash equivalents	0 – 5	Low to Medium																											
*or similar instruments as may be permitted by RBI/ SEBI.		*or similar instruments as may be permitted by RBI/ SEBI.																											
#Equity oriented schemes shall mean schemes which, as per the scheme information document, have the mandate to invest minimum 65% of the net assets in equity and equity related instruments.																													
Investment Objective	ICICI Prudential Global Advantage Fund (FOF) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of one or more mutual fund schemes / ETFs (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s)) which predominantly invest in international markets. A certain corpus of the Scheme will also be invested in units of domestic mutual fund schemes/ETFs managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s). However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.		The primary objective of the Scheme is to generate returns by predominantly investing in one or more mutual fund schemes /ETFs (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s)) which invest in equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.																										
Assets under Management (March 31, 2023)	Rs. 363.50 Crore		Rs. 65.07 Crore																										
No. of folios as on March 31, 2023	7887		8122																										

Features of the Scheme	ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF	ICICI Prudential Nifty Alpha Low- Volatility 30 ETF FOF																								
Type of the Scheme	An open ended fund of funds scheme investing in ICICI Prudential Nifty 100 Low Volatility 30 ETF	An open ended fund of funds scheme investing in ICICI Prudential Nifty Alpha Low- Volatility 30 ETF																								
Asset Allocation as per SID (in %)	<table border="1"> <thead> <tr> <th>Particulars</th> <th colspan="2">Indicative Allocation (% of Corpus) Risk Profile</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Units of ICICI Prudential Nifty 100 Low Volatility 30 ETF</td> <td>100%</td> <td>95%</td> <td>Very High</td> </tr> <tr> <td>Reverse Repo, Tri-Party Repo*, Units of Debt Mutual Funds and ETFs</td> <td>5%</td> <td>0%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	Indicative Allocation (% of Corpus) Risk Profile		Risk Profile	Units of ICICI Prudential Nifty 100 Low Volatility 30 ETF	100%	95%	Very High	Reverse Repo, Tri-Party Repo*, Units of Debt Mutual Funds and ETFs	5%	0%	Low to Medium	<table border="1"> <thead> <tr> <th>Particulars</th> <th colspan="2">Indicative Allocation (% of Corpus)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Units of ICICI Prudential Nifty Alpha Low- Volatility 30 ETF</td> <td>100%</td> <td>95%</td> <td>Very High</td> </tr> <tr> <td>Units of Liquid schemes/ Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*#</td> <td>5%</td> <td>0%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Particulars	Indicative Allocation (% of Corpus)		Risk Profile	Units of ICICI Prudential Nifty Alpha Low- Volatility 30 ETF	100%	95%	Very High	Units of Liquid schemes/ Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*#	5%	0%	Low to Medium
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*or similar instruments as may be permitted by RBI/ SEBI, subject to requisite approvals from SEBI / RBI, if needed.		#Excluding subscription money in transit before deployment / payout.																								
Investment Objective	ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF (the Scheme) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of ICICI Prudential Nifty 100 Low Volatility 30 ETF. There can be no assurance or guarantee that the investment objectives of the Scheme would be achieved.	ICICI Prudential Nifty Alpha Low- Volatility 30 ETF FOF (the Scheme) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of ICICI Prudential Nifty Alpha Low- Volatility 30 ETF. There can be no assurance or guarantee that the investment objectives of the Scheme would be achieved.																								
Assets under Management (March 31, 2023)	Rs. 668.83 Crore	Rs. 178.75 Crore																								
No. of folios as on March 31, 2023	7552	14383																								

Features of the Scheme	ICICI Prudential Passive Multi-Asset Fund of Funds	ICICI Prudential Strategic Metal and Energy Equity Fund of Fund																																												
Type of the Scheme	An open ended fund of funds scheme investing in equity, debt, gold and global index funds/exchange traded funds.	An Open ended fund of fund scheme investing in Units/shares of First Trust Strategic Metal and Energy Equity UCITS Fund																																												
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Particulars	Indicative Allocation (% of Corpus)		Risk Profile																																											
	100%	95%																																												
Units/shares of First Trust Strategic Metal and Energy Equity UCITS Fund			Very High																																											
Debt, Money market securities, debt mutual fund schemes/liquid schemes*	5%	0%	Low to Medium																																											
Investment Objective	ICICI Prudential Passive Multi-Asset Fund of Funds is a Fund of Funds scheme with the primary objective to generate returns by predominantly investing in passively managed funds launched in India and/or overseas. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	ICICI Prudential Strategic Metal and Energy Equity Fund of Fund (the Scheme) is an open-ended fund of fund scheme that invests in the units/shares of First Trust Strategic Metal and Energy Equity UCITS Fund. The Scheme may also invest a certain portion of its corpus in domestic debt or money market securities and/or debt mutual fund schemes/liquid schemes of domestic mutual funds including that of ICICI Prudential Mutual Fund, in order to meet liquidity requirements from time to time. However, there can be no assurance that the investment objective of the Scheme will be realized.																																												
Assets under Management (March 31, 2023)	Rs. 1,022.35 Crore	Rs. 100.75 Crore																																												
No. of folios as on March 31, 2023	19172	6276																																												

Features of the Scheme	ICICI Prudential Silver ETF Fund of Fund	ICICI Prudential S&P BSE 500 ETF FOF																												
Type of the Scheme	An open ended fund of fund scheme investing in units of ICICI Prudential Silver ETF	An open ended fund of funds scheme investing in units of underlying scheme - ICICI Prudential S&P BSE 500 ETF																												
Asset Allocation as per SID (in %)	<table border="1"> <thead> <tr> <th rowspan="2">Particulars</th> <th colspan="2">Indicative Allocation (% of Corpus) Risk Profile</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>100%</th> <th>95%</th> </tr> </thead> <tbody> <tr> <td>Units of ICICI Prudential Silver ETF</td> <td></td> <td></td> <td>Very High</td> </tr> <tr> <td>Debt & Money Market Instruments (including cash & cash equivalent and Liquid/Debt Funds).</td> <td>5%</td> <td>0%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>*or similar instruments as may be permitted by RBI/ SEBI, subject to requisite approvals from SEBI / RBI, if needed.</p>	Particulars	Indicative Allocation (% of Corpus) Risk Profile		Risk Profile	100%	95%	Units of ICICI Prudential Silver ETF			Very High	Debt & Money Market Instruments (including cash & cash equivalent and Liquid/Debt Funds).	5%	0%	Low to Medium	<table border="1"> <thead> <tr> <th rowspan="2">Particulars</th> <th colspan="2">Indicative Allocation (% of Corpus)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>100%</th> <th>95%</th> </tr> </thead> <tbody> <tr> <td>Units of underlying scheme - (ICICI Prudential S&P BSE 500 ETF)</td> <td></td> <td></td> <td>Very High</td> </tr> <tr> <td>Units of Liquid schemes/ Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo#.</td> <td>5%</td> <td>0%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>#Excluding subscription money in transit before deployment / payout.</p>	Particulars	Indicative Allocation (% of Corpus)		Risk Profile	100%	95%	Units of underlying scheme - (ICICI Prudential S&P BSE 500 ETF)			Very High	Units of Liquid schemes/ Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo#.	5%	0%	Low to Medium
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Particulars	Indicative Allocation (% of Corpus)		Risk Profile																											
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Units of underlying scheme - (ICICI Prudential S&P BSE 500 ETF)			Very High																											
Units of Liquid schemes/ Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo#.	5%	0%	Low to Medium																											
Investment Objective	ICICI Prudential Silver ETF Fund of Fund (the Scheme) is a fund of fund scheme with the primary objective to generate returns by investing in units of ICICI Prudential Silver ETF. However, there is no assurance or guarantee that the scheme will achieve its investment objective.	ICICI Prudential S&P BSE 500 ETF FOF (the Scheme) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of underlying scheme - ICICI Prudential S&P BSE 500 ETF. There can be no assurance or guarantee that the investment objectives of the Scheme would be achieved.																												
Assets under Management (March 31, 2023)	Rs. 370.76 Crore	Rs. 27.15 Crore																												
No. of folios as on March 31, 2023	30760	6233																												

WAIVER OF LOAD FOR DIRECT APPLICATIONS: Not Applicable.

TAX BENEFITS OF INVESTING IN THE MUTUAL FUND: Investors are advised to refer to Statement of Additional Information (SAI) available on the website of AMC viz; www.icicpruamc.com and also independently refer to the tax advisor.

PUBLICATION OF NET ASSET VALUE (NAV):

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

- Prominently disclosed by the AMC under a separate head on the AMC's website (www.icicpruamc.com) by 10.00 a.m. of the following business day.
- On the website of Association of Mutual Funds in India - AMFI (HYPERLINK "<http://www.amfiindia.com>" www.amfiindia.com) by 10.00 a.m. of the following business day.
- Shall be made available at all Customer Service Centres of the AMC.

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

For Investor Grievances please contact:

Name and Address of Registrar	Name, address, telephone number, fax number, e-mail address of ICICI Prudential Mutual Fund
Computer Age Management Services Ltd. Unit: ICICI Prudential Mutual Fund New No 10, Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H. Road), Chennai - 600 034.	Mr. Rajen Kotak – Investor Relations Officer ICICI Prudential Asset Management Company Ltd. 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063. Phone: (91)(22) 26852000, Fax: (91)(22) 2686 8313 e-mail: enquiry@icicpruamc.com

UNITHOLDERS' INFORMATION:

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

- AMC i.e. www.icicpruamc.com
- AMFI i.e. www.amfiindia.com.

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

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

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

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

In terms of Regulations 59 and SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The half-yearly unaudited report shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. Further, the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

SEEDING OF AADHAAR NUMBER

Investors are advised to refer to Statement of Additional Information (SAI) available on the website of AMC viz; www.icicpruamc.com.

KNOW YOUR CUSTOMER (KYC) NORMS

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

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

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

details for updation in our records.

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

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

TRANSACTION CHARGES:

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

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

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

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

However, the option to charge "transaction charges" is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on 'type of the Scheme'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

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

The aforesaid transaction charge shall be deducted by the Asset Management Company from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested subject to deduction of Goods and Services tax.

Transaction Charges shall not be deducted if:

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

CAS/ Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment.

CONSOLIDATED ACCOUNT STATEMENT (CAS)

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

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

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

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

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

- a. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/ MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services Tax (wherever applicable, as per existing rates), operating expenses, etc.
- b. The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan where the concerned investor has actually invested in.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no

commission against their investment has been paid to distributors, during the concerned half-year period.

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

CAS for investors having Demat account:

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

The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.

However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).

MAILING OF SCHEME WISE ANNUAL REPORT OR ABRIDGED SUMMARY:

The scheme wise annual report shall be hosted on the website of the AMC and on the website of the AMFI soon as may be possible but not later than four months from the date of closure of the relevant accounts year. The AMC shall publish an advertisement every year in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC.

The AMC shall display prominently on the AMC's website link of the scheme wise annual report and physical copy of the same shall be made available to the unitholders at the registered / corporate office of the AMC at all times.

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

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

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

CASH INVESTMENTS IN THE SCHEME:

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

MULTIPLE BANK ACCOUNTS:

The unit holder/ investor can register multiple bank account details under its existing folio by submitting separate form available on the website of the AMC at www.icicipruamc.com. Individuals/HuF can register upto 5 different bank accounts for a folio, whereas non-individuals can register upto 10 different bank accounts for a folio.

ADDITIONAL DISCLOSURES:

SCHEME'S PORTFOLIO HOLDINGS:

a) Top 10 Holdings as on March 31, 2023

Company	% to NAV
ICICI Prudential Floating Interest Fund - Direct Plan	14.49%
ICICI Prudential Savings Fund - Direct - Growth	10.88%
ICICI Prudential Large & Mid Cap Fund - Direct Plan - Growth	7.92%
ICICI Prudential All Seasons Bond Fund - Direct Plan - Growth	7.56%
ICICI Prudential Business Cycle Fund - Direct - Growth	6.67%
ICICI Prudential Technology Fund - Direct - Growth	6.56%
ICICI Prudential Banking and Financial Services Fund - Direct - Growth	6.45%
ICICI Prudential Value Discovery Fund - Direct Plan - Growth	5.66%
ICICI Prudential Gold ETF	5.51%
ICICI Prudential Short Term Fund - Direct Plan - Growth Option	5.25%
Total	76.95%

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

b) Sector wise holdings as on March 31, 2023

Sector	% to NAV
Mutual Fund	96.54%
Cash,Cash Equivalents and Net Current Assets	3.46%

Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets.	

For monthly portfolio holding click on the link <http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx> on AMC's website

Portfolio Turnover Ratio: NA

EXPENSE RATIO OF UNDERLYING SCHEMES AS ON March 31, 2023 :

Security Name	Sum of Actual FRE (Fund Recurring Expenses)	Sum of Weightage
ICICI PRUDENTIAL ALL SEASONS BOND FUND	0.62%	0.05%
ICICI PRUDENTIAL LARGE & MID CAP FUND - DIRECT - GROWTH	0.87%	0.07%
ICICI PRUDENTIAL FLOATING INTEREST FUND - Direct Plan - GROWTH	0.61%	0.09%
ICICI Prudential Infrastructure Fund - Direct Plan - Growth	1.35%	0.04%
ICICI Prudential Value Discovery Fund - DIRECT - GROWTH	0.99%	0.06%
ICICI Prudential Banking and Financial Services Fund - Direct Plan - Growth	0.88%	0.06%
ICICI PRUDENTIAL GILT FUND - DIRECT - GROWTH	0.56%	0.01%
ICICI PRUDENTIAL SAVINGS FUND - DIRECT - GROWTH	0.40%	0.04%
ICICI Prudential Short Term - Direct Plan - Growth Option	0.40%	0.02%
ICICI PRUDENTIAL CORPORATE BOND FUND - DIRECT - GROWTH	0.32%	0.00%
ICICI Prudential Gold ETF	0.50%	0.03%
ICICI PRUDENTIAL EXPORTS AND SERVICES FUND - DIRECT - GROWTH	1.45%	0.02%
ICICI Prudential Commodities Fund Direct Growth	0.89%	0.00%
ICICI Prudential Pharma Healthcare and Diagnostics Fund - DR GR	0.99%	0.03%
ICICI Prudential FMCG Fund - Direct Plan - Growth	1.20%	0.01%
ICICI Prudential Dividend Yield Equity Fund Direct Growth	0.51%	0.01%
ICICI PRU TECHNOLOGY FUND - DIRECT - GROWTH	0.78%	0.05%
ICICI Prudential Business Cycle Fund - Direct Plan - Growth	0.50%	0.03%
ICICI Prudential Credit Risk FUND	0.73%	0.00%
ICICI Prudential Medium Term Bond Fund	0.61%	0.01%
ICICI Prudential Medium Term Bond Fund	1.26%	0.03%
ICICI Prudential Housing Opportunities Fund	0.38%	0.01%
ICICI Prudential Transportation & Logistic Fund - Direct - Growth	0.22%	0.00%
ICICI PRUDENTIAL PSU EQUITY FUND - Direct Plan - Growth	0.32%	0.00%
Total	17.34%	0.67%

The above excludes Goods & Services tax (GST) on Management fees.

STAMP DUTY:

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

Note: The Scheme was approved by the Directors of ICICI Prudential Trust Limited by circulation on July 29, 2002. Further, it may be noted that the Scheme is a new product offered by ICICI Prudential Mutual Fund and not a minor modification of an existing scheme/fund/product.

For ICICI Prudential Asset Management Company Limited

Sd/-

Nimesh Shah
Managing Director

Place : Mumbai
Date : April 26, 2023



Common Application Form for Lump sum/Systematic Investments Plan

Application No. _____

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

BROKER CODE (ARN CODE)/ RIA/PMRN CODE#	SUB-BROKER ARN CODE	SUB-BROKER CODE (As allotted by ARN holder)	Employee Unique Identification No. (EUIN)
#By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of ICICI Prudential Mutual Fund.			
Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. XIII). – I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.			
SIGNATURE OF SOLE / FIRST APPLICANT		SIGNATURE OF SECOND APPLICANT	

TRANSACTION CHARGES FOR APPLICANTS THROUGH DISTRIBUTORS ONLY (Refer Instruction XII)

* In case the purchase/subscription amount Rs 10,000/- or more and your Distributor has opted to receive transactions charges, the same are deductible as applicable from the purchase/subscription amount and paid the distributor. Units will be issued against the balance amount invested. • Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Existing Folio No. _____

1. APPLICANT(S) DETAILS (Please refer to Instruction No. II (b) & IV) (Name should be as per the PAN)

SOLE / 1ST APPLICANT Mr. Ms. M/s _____ FIRST _____ MIDDLE _____ LAST _____

PAN/PEKRN* _____ KYC Id No.¥ _____ Enclosed (Please ✓)* KYC Acknowledgement Letter Date of Birth**
 _____ D D M M Y Y Y Y

LEI Number _____ (Legal Entity Identifier Number is for Transaction valued of INR 50 crore and above. See Instruction No. XVI)

NAME OF GUARDIAN (in case First/Sole applicant is minor)/CONTACT PERSON-DESIGNATION/PoA HOLDER (in case of Non-Individual Investors)
 Mr. Ms. _____ FIRST _____ MIDDLE _____ LAST _____

PAN/PEKRN* | KYC Proof Attached (Mandatory) | Relationship with Minor applicant: Natural guardian Court appointed guardian Date of Birth
 _____ KYC Id No.¥ _____ D D M M Y Y Y Y

2ND APPLICANT Mr. Ms. M/s _____ FIRST _____ MIDDLE _____ LAST _____

PAN/PEKRN* _____ KYC Id No.¥ _____ KYC Proof Attached (Mandatory) Date of Birth
 _____ D D M M Y Y Y Y

3RD APPLICANT Mr. Ms. M/s _____ FIRST _____ MIDDLE _____ LAST _____

PAN/PEKRN* _____ KYC Id No.¥ _____ KYC Proof Attached (Mandatory) Date of Birth
 _____ D D M M Y Y Y Y

If mandatory information left blank, the application is liable to be rejected. ¥ Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN).

2. BANK ACCOUNT (PAY-OUT) DETAILS OF SOLE/FIRST APPLICANT (Please Refer to Instruction No. III)

Mandatory information – If left blank the application is liable to be rejected. (Mandatory to attach proof, in case the pay-out bank account is different from the source bank account.)

For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

MANDATORY Account Number _____ Account Type Savings Current NRE NRO FCNR
 Name & Branch of Bank _____ Branch City _____
 9 Digit MICR Code _____ 11 Digit IFSC _____ Enclosed (Please ✓): Bank Account Details Proof Provided.

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

ICICI Prudential _____ Plan: _____ Option: _____

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

4. PAYMENT DETAILS

Mode of Payment Cheque DD Funds Transfer NEFT RTGS
 Investment Amount ₹ _____ A DD Charges (if applicable) ₹ _____ B Total Amount ₹ _____ A + B

Cheque / DD Number _____ Date D D M M Y Y Y Y

BANK DETAILS: Same as above [Please tick (✓) if yes] Different from above [Please tick (✓) if it is different from above and fill in the details below]

A/c Number _____ Account Type Savings Current NRE NRO FCNR

Name & Branch of Bank _____

Branch City _____ **Mandatory Enclosures (Please tick (✓) if the first instalment is not through cheque)** Cheque Copy Bank Statement Banker's Attestation _____

Applications with Third Party Cheques, prefunded instruments etc. and in circumstances as detailed in AMFI Circular No.135/BP/16/10-11 shall be processed in accordance with the said circular. Please read the instruction no. VI(e). Third Party Payment Declaration form is available in www.icicipruamc.com or ICICI Prudential Mutual Fund branch offices.



ACKNOWLEDGEMENT SLIP (Please Retain this Slip)

To be filled in by the Investor. Subject to realization of cheque and furnishing of Mandatory Information.

Application No. _____

Name of the Investor: _____

EXISTING FOLIO NO. _____

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

5. CORRESPONDENCE DETAILS OF SOLE/FIRST APPLICANT:

Correspondence Address (Please provide full address)*

HOUSE / FLAT NO. _____
STREET ADDRESS _____
CITY / TOWN _____ STATE _____
COUNTRY _____ PIN CODE _____

Overseas Address (Mandatory for NRI / FII Applicants)

(Please refer to the instruction No. II (b) 2)

HOUSE / FLAT NO. _____
STREET ADDRESS _____
CITY / TOWN _____ STATE _____
COUNTRY _____ PIN CODE _____

Tel. Office Residence

First Unitholder:

Mobile
Mobile No.* provided pertains to: [Please tick (✓)]
 Self Spouse Dependent Children Dependent Siblings
 Dependent Parents Guardian PMS Custodian POA

Email[£]

Email ID* provided pertains to: [Please tick (✓)]
 Self Spouse Dependent Children Dependent Siblings
 Dependent Parents Guardian PMS Custodian POA

*if above any option is not ticked (✓) or selected then [Self] option is considered as a default.

2nd Unitholder : Mobile Email[£]

3rd Unitholder : Mobile Email[£]

Please tick (✓) if you wish to receive Annual Report or Abridged Summary via Post - (Default communication mode is E-mail) [Refer Instruction No.IX(a)]
 Please tick (✓) if you wish to receive Account statement / Other statutory information via Post instead of Email [Refer Instruction No.IX(b)]

Please ✓ any of the frequencies to receive **Account Statement through e-mail**[£]: Daily Weekly Monthly Quarterly Half Yearly Annually

* Mandatory information - If left blank the application is liable to be rejected. # Name of Guardian/Contact Person is Mandatory in case of Minor/Non-Individual Investor. ** Mandatory in case the Sole/First applicant is minor and/or if investing in Retirement Fund. £ For KYC requirements, please refer to the instruction Nos. II b(5) & X

6. MODE OF HOLDING [Please tick (✓)] Single Joint Anyone or Survivor (Default)

7. TAX STATUS [Please tick (✓)]

Resident Individual NRI Partnership FIRM Government Body FPI category I NPS Trust Bank
 On behalf of Minor Company AOP/BOI FPI category II NON Profit Organization/Charities FPI category III Mutual Funds
 HUF Body Corporate Private Limited Company Public limited company Mutual Funds FOF Schemes Defence Establishment
 Financial Institution Trust/Society/NGO Limited Partnership (LLP) Sole Proprietorship Others (Please specify) _____

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

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

Beneficiary Account Number (NSDL only)

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

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

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

	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Others (Please specify) _____
Second Applicant			<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Others (Please specify) _____
Third Applicant			<input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Others (Please specify) _____

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? Yes No [Please tick (✓)]

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

	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other please specify)	If TIN is not available please tick (✓) the reason A, B or C (as defined below)
First Applicant / Guardian				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Second Applicant				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Third Applicant				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

- Reason A ⇒ The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
- Reason B ⇒ No TIN required (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- Reason C ⇒ Others, please state the reason thereof: _____

Address Type of Sole/1st Holder:

Residential Registered Office Business

Address Type of 2nd Holder:

Residential Registered Office Business

Address Type of 3rd Holder:

Residential Registered Office Business

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

10. KYC DETAILS (Mandatory)

Occupation [Please tick (✓)]

Sole/First Applicant
 Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others (Please specify) _____

Second Applicant
 Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others (Please specify) _____

Third Applicant
 Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others (Please specify) _____

Scheme Name	Plan	Option/Sub-option	Payment Details
			Amt. _____ Cheque/DD No. _____ dtd. _____ Bank & Branch _____

Gross Annual Income [Please tick (✓)]

Sole/First Applicant	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> (Not older than 1 year)	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
Second Applicant	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth ₹ _____								
Third Applicant	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth ₹ _____								

Others [Please tick (✓)]

Sole/First Applicant	For Individuals [Please tick (✓)]: <input type="radio"/> I am Politically Exposed Person (PEP) <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable For Non-Individuals [Please tick (✓)] (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer instruction no. IV(h)): (i) Foreign Exchange / Money Changer Services – <input type="radio"/> YES <input type="radio"/> NO; (ii) Gaming / Gambling / Lottery / Casino Services – <input type="radio"/> YES <input type="radio"/> NO; (iii) Money Lending / Pawning – <input type="radio"/> YES <input type="radio"/> NO
Second Applicant	<input type="radio"/> Politically Exposed Person (PEP) <input type="radio"/> Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable
Third Applicant	<input type="radio"/> Politically Exposed Person (PEP) <input type="radio"/> Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable

11. NOMINATION

NOMINEE (OPT-IN) Details or **OPT-OUT Declaration** is **Mandatory** to process the application. Please tick (✓) from below **Option A** or **Option B** as appropriate. (Refer instruction VII).

A) FOR NOMINATION OPT-IN: I/We hereby nominate the undermentioned nominee(s) to receive the amount to my/our credit in event of my/our death as follows:

Name and address of Nominee(s) [Mandatory]	PAN of the Nominee [Guardian PAN to be quoted if Nominee is Minor]	Relationship with Sole / First unit holder [Mandatory]	Date of Birth [Mandatory]*	Name and address of Guardian (Mandatory if nominee is minor)	Signature of Nominee / Guardian*	Guardian's Relationship with Nominee [Mandatory]	Allocation % to each nominee [Mandatory] (Aggregate should be 100%)
			dd/mm/yyyy			<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	
			dd/mm/yyyy			<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	
			dd/mm/yyyy			<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	

* Applicable in case the Nominee is a Minor. (Also, please attach a copy of the minor's birth certificate)

B) FOR NOMINATION OPT-OUT: (Please tick (✓) if the unit holder does not wish to nominate anyone)

I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

Signature of First Unit holder

Signature of 2nd Unit holder

Signature of 3rd Unit holder

INVESTOR(S) DECLARATION & SIGNATURE(S): To the Trustee, **ICICI Prudential Mutual Fund**, I/We have read, understood and hereby agree to abide by the Scheme Information Document/Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) under FATCA & CRS provision of the Central Board of Direct Taxes notified Rules 114 F to 114H, as part of the Income-tax Rules, 1962. I/We apply for the units of the Fund and agree to abide by the terms, conditions, rules and regulations of the scheme and other statutory requirements of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable from time to time. I/We confirm to have understood the investment objectives, investment pattern, and risk factors applicable to Plans/Options under the Scheme(s). I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulations or any other applicable laws enacted by the Government of India or any Statutory Authority. I/We agree that in case my/our investment in the Scheme is equal to or more than 25% of the corpus of the plan, then ICICI Prudential Asset Management Co. Ltd. (the 'AMC'), has full right to refund the excess to me/us to bring my/our investment below 25%. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs. 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. **I/We have read and understood the instructions on nomination and I/We hereby undertake to abide by the same.** I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc. If you do not wish to receive, please call on toll free no. **1800 222 999 (MTNL/BSNL) or 1800 200 6666 (Others).**

Sole / 1st Applicant

2nd Applicant

3rd Applicant

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Mandatory fields in OTM form as per NPCI: • Bank account number and Bank name • IFSC and/or MICR Code • PAN • Signatures as per bank records • SIP start date, end date • Account type to be selected • Name as per bank records • Transaction type to be selected • Maximum amount to be mentioned.

GENERAL INSTRUCTIONS

UMRN (Unique Mandate Reference Number) is provided by NPCI, which is assigned to every mandate that has been submitted to them.

Investor will not hold ICICI Prudential Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles.

The Bank & AMC shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.

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

Registration of OTM/PAN BASED MANDATE FACILITY: As an investor I/we hereby request you to register me/us for availing the facility of OTM/PAN based mandate and carrying out transactions of additional purchase/redemption/switch in my/our folio through Call Centre and/or also authorize the distributor(s) to initiate the above transactions on my/our behalf. In this regard, I/we also authorize the AMC, on behalf of ICICI Prudential Mutual Fund (Mutual Fund) to call/email on my/our registered mobile number/email id for due verification and confirmation of the transaction(s) and such other purposes. The mobile number provided in the common application form will be used as registered mobile number for verification and confirmation of transactions. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or non-confirmation/ verification of the transaction due to any reason, I/we shall not hold AMC, Mutual Fund, its sponsors, representatives, service providers, participant banks responsible in this regard. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV. I/We hereby confirm that the information/documents provided by me/us in this form are true, correct and complete in all respect. I/We hereby agree and confirm to inform AMC promptly in case of any changes. I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc. If you do not wish to receive, please call on tollfree no. 1800 222 999 (MTNL/BSNL) or 1800 200 6666 (Others).

Maximum Amount: The MAXIMUM AMOUNT is the per transaction maximum limit. Investor can register multiple SIPs but the amount should not exceed the maximum amount mentioned per transaction.

INSTRUCTIONS FOR EXISTING OTM AND PAN BASED MANDATE FACILITY

- 1) Investor can transact through OTM facility registered for the PAN in the respective folio(s).
- 2) If more than one bank accounts are registered for OTM facility, investor is requested to mention the bank account number and bank name from where amount is to be debited. If the same is not mentioned or no OTM mandate is registered for the given bank details, AMC reserves the right to initiate the debit through any of the valid OTM's registered or reject the request.
- 3) The units shall be allotted based on the day on which funds are credited to AMC's collection account by the service provider/ bank. This is subject to compliance with the time stamping provision as contained in the SEBI (mutual funds) regulations, 1996.
- 4) Registration request or any other subsequent transaction may be liable for rejection, if the frequency for the registered OTM is other than "As and when presented" and/ or if the transaction amount is other than fixed amount or more than maximum amount registered in the mandate.
- 5) AMC reserves right to reject or process the application subject to internal verification.
- 6) PAN based mandate will be mapped to all the folios wherever investor is the Sole/First holder subject to completion of mandate registration with the banker.
- 7) PAN based mandate will not be applicable, if bank details provided is for Minor's Account.
- 8) Investor can transact using this mandate, within the limit of maximum amount and tenure specified.

YOUR CONFIRMATION/DECLARATION: I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs.50, 000 in a year as described in the Instruction No.IV(d) of the common application form. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV.

Signature(s) as per ICICI Prudential Mutual Fund Records (Mandatory)

Sole/First Holder		2nd Holder		3rd Holder	
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TERMS AND CONDITIONS

SIP Payment through NACH

1. The bank account provided for NACH should be participating in NACH clearing respectively.
2. Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. In case the Debit does not take effect for five consecutive times then the SIP would be liable for cancellation.
3. In case of SIP transaction where the mode of payment is through NACH, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. AMC reserves the right to register the first triggered SIP installment from subsequent month onwards, in case the period between the time-stamping of the SIP request and the first triggered SIP installment is less than 30 days. In case of SIP via existing OTM, investor can choose to start the SIP in 15 days after the date of submission. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent installments. SIP start date shall not be beyond 100 days from the date of submission of SIP application. The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date. All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
4. The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
5. Investor will not hold ICICI Prudential Mutual Fund, ICICI Prudential Asset Management Company Limited (the AMC), ICICI Prudential Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable for any damages/compensation for any loss or if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to ICICI Prudential Mutual Fund/the AMC/ the Trustee.
6. ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
7. In case of "At Par" Cheques, investors need to mention the MICR No. of his/her actual Bank branch.
8. SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
9. **New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
10. **Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
11. In case the SIP date is not mentioned/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
12. a) In daily SIP frequency transaction will be processed on Business days only. In case any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc for any reason the said transaction will be processed with the next available NAV. The investor will not hold AMC/Bank liable for processing such transactions the next day.
b) Investors can choose any day of the week from Monday to Friday to register under weekly frequency. In case Day is not specified by the investor transaction will be processed on Wednesday.
c) For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable.
d) For Monthly and Quarterly frequencies, the transaction will be processed on any day basis.
e) In case the SIP Date selected is a non-business day the transaction will be processed on the next business day.
f) In case both SIP end date and number of installments are mentioned in the SIP application for Daily, weekly and fortnightly frequency then SIP shall get registered as per the number of installments provided.
Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6.
The minimum installment amount under Daily, Weekly and Fortnightly frequencies shall be the same as minimum amount prescribed for SIP under monthly frequencies in the respective schemes.
13. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
14. If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
15. In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on

mandate. In case SIP "end Month/Year" is incorrect or not mentioned by the investor in the SIP form then AMC reserves the right to consider the SIP end date as five years from the start date as default.

16. Existing investors have to provide their folio numbers.
17. For minimum application amount to be invested in SIP, risk factors, features, load structures, etc. please refer to the scheme related documents available on www.icicipruamc.com or with any of the customer service centres of ICICI Prudential Mutual Fund.
18. ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
19. **SIP TOP UP Facility:**
With this facility, investor can opt to increase the SIP amount at regular fixed intervals.

There are two type of SIP TOP-UP:

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

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

Please view below illustration for Fixed TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-					
• TopUp Amount: Rs.100/- • TopUp Frequency: Yearly					
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	100	2100
13 to 24	7-Jan-17	7-Dec-17	2100	100	2200
25 to 36	7-Jan-18	7-Dec-18	2200	100	2300
37 to 48	7-Jan-19	7-Dec-19	2300	100	2400
49 to 60	7-Jan-20	7-Dec-20	2400	100	2500

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

Please view below illustration for Variable TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-						
• TopUp percentage: 10% • TopUp Frequency: Yearly						
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (10%) (₹)	SIP Top-Up round off Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	200	200	2200
25 to 36	7-Jan-18	7-Dec-18	2200	220	220	2420
37 to 48	7-Jan-19	7-Dec-19	2420	242	240	2660
49 to 60	7-Jan-20	7-Dec-20	2660	266	270	2930

Investor can either opt for Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, then Variable top-up feature shall be triggered. In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP facility may not be registered.

In a scenario where investor selects multiple % option under variable SIP Top-up plan, higher percentage will be considered.

Other Information:

SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or financial year i.e. April to March, the limit on Micro SIP investments.

The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/SI for a further increase in installment from his/her designated account.

SIP TOP-UP CAP:

- (i) **Cap Amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount & the maximum amount mentioned in bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount
- (ii) **Cap Month-Year:** It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.
Investor shall have flexibility to choose either Top-Up Cap Amount OR Top-Up Cap Month-Year. In case of multiple selection, Top-Up Cap Amount will be considered as default selection.
In case of non selection, the SIP variable Top-Up amount will be capped at a default amount of Rs.10 lakhs.
SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.

20. DEMAT/NON-DEMAT MODE:

Investors have an option to hold the Units in dematerialized form. By providing DP details, Units shall be directly credited to the investor's demat account after the realization of funds and depositories will issue a statement. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non- Demat mode. The application form should mandatorily accompany the latest Client investor master/ Demat account statement. Demat option will not be available for Daily/Weekly/Fortnightly Income Distribution cum Capital Withdrawal option options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period.

The units will be allotted based on the applicable NAV as per the Scheme Information Document (SID). The investors shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/ CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

Reinvestment of payout of Income Distribution cum Capital Withdrawal option: In case Unitholder has opted for payout of Income Distribution cum Capital Withdrawal option under weekly, fortnightly, monthly, quarterly, half yearly and annual frequencies, as applicable in the respective schemes, there will be minimum amount for payout of Income Distribution cum Capital Withdrawal option, as per the provisions of the respective scheme (net of Income Distribution cum Capital Withdrawal distribution tax and other statutory levy, if any), else the Income Distribution cum Capital Withdrawal would be mandatorily reinvested. The Income Distribution cum Capital Withdrawal would be reinvested in the same Scheme/ Plan by issuing additional Units of the Scheme at the prevailing ex-Income Distribution cum Capital Withdrawal Net Asset Value per Unit on the record date. There shall be no exit load on the redemption of units allotted as a result of such reinvestment of Income Distribution cum Capital Withdrawal. It may also be noted that the criteria for compulsory reinvestment of Income Distribution cum Capital Withdrawal declared under the payout of Income Distribution cum Capital Withdrawal option in specific schemes, where the Income Distribution cum Capital Withdrawal option amount is less than the minimum payout of Income Distribution cum Capital Withdrawal option limit, will not be applicable to investors holding their units in DEMAT form. For unit holders, holding units in DEMAT form, if Income Distribution cum Capital Withdrawal option is declared in any applicable Scheme, the amount will be paid out or reinvested as per the option selected by the unit holders only. Income Distribution cum Capital Withdrawal option declared will be compulsorily paid out under the "payout of Income Distribution cum Capital Withdrawal" option of all schemes which have discontinued fresh subscriptions with effect from October 1, 2012 as per Notice-cum-Addendum no.017/09/2012 published on October 01, 2012.

Mandatory fields in OTM form as per NPCI: • Bank account number and Bank name • IFSC and/or MICR Code • PAN • Signatures as per bank records • SIP start date, end date or until cancelled • Account type to be selected • Name as per bank records • Transaction type to be selected • Maximum amount to be mentioned.

GENERAL INSTRUCTIONS

UMRN (Unique Mandate Reference Number) is provided by NPCI, which is assigned to every mandate that has been submitted to them.

Investor will not hold ICICI Prudential Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles.

The Bank & AMC shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.

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

Registration of One Time Mandate (OTM) Facility: As an investor I/we hereby request you to register me/us for availing the facility of OTM and carrying out transactions of additional purchase/redemption/switch in my/our folio through Call Centre and/or also authorize the distributor(s) to initiate the above transactions on my/our behalf. In this regard, I/we also authorize the AMC, on behalf of ICICI Prudential Mutual Fund (Mutual Fund) to call/email on my/our registered mobile number/email id for due verification and confirmation of the transaction(s) and such other purposes. The mobile number provided in the common application form will be used as registered mobile number for verification and confirmation of transactions. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or non-confirmation/verification of the transaction due to any reason, I/we shall not hold AMC, Mutual Fund, its sponsors, representatives, service providers, participant banks responsible in this regard. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV. I/We hereby confirm that the information/documents provided by me/us in this form are true, correct and complete in all respect. I/We hereby agree and confirm to inform AMC promptly in case of any changes. I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc. If you do not wish to receive, please call on tollfree no. 1800 222 999 (MTNL/BSNL) or 1800 200 6666 (Others).

Maximum Amount: The MAXIMUM AMOUNT is the per transaction maximum limit. Investor can register multiple SIPs but the amount should not exceed the maximum amount mentioned per transaction.

INSTRUCTIONS FOR OTM MANDATE FACILITY

- 1) Investor can transact through OTM facility registered for the respective folio(s).
- 2) If more than one bank accounts are registered for OTM facility, investor is requested to mention the bank account number and bank name from where amount is to be debited. If the same is not mentioned or no OTM is registered for the given bank details, AMC reserves the right to initiate the debit through any of the valid OTMs registered or reject the request.
- 3) The units shall be allotted based on the day on which funds are credited to AMC's collection account by the service provider/ bank. This is subject to compliance with the time stamping provision as contained in the SEBI (mutual funds) regulations, 1996.
- 4) Registration request or any other subsequent transaction may be liable for rejection, if the frequency for the registered OTM is other than "As and when presented" and/or if the transaction amount is other than fixed amount or more than maximum amount registered in the mandate.
- 5) AMC reserves right to reject or process the application subject to internal verification.
- 6) Investor can transact using this mandate, within the limit of maximum amount and tenure specified.

YOUR CONFIRMATION/DECLARATION: I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs.50, 000 in a year as described in the Instruction No.IV(d) of the common application form. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV.

Signature(s) as per ICICI Prudential Mutual Fund Records (Mandatory)

1st Holder		2nd Holder		3rd Holder	
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TERMS AND CONDITIONS

SIP Payment through NACH

- The bank account provided for NACH should be participating in NACH clearing respectively.
- Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. In case the Debit does not take effect for five consecutive times then the SIP would be liable for cancellation.
- In case of SIP transaction where the mode of payment is through NACH, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. AMC reserves the right to register the first triggered SIP installment from subsequent month onwards, in case the period between the time-stamping of the SIP request and the first triggered SIP installment is less than 30 days. In case of SIP via existing OTM, investor can choose to start the SIP in 15 days after the date of submission. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent installments. SIP start date shall not be beyond 100 days from the date of submission of SIP application. The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date. All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
- The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
- Investor will not hold ICICI Prudential Mutual Fund, ICICI Prudential Asset Management Company Limited (the AMC), ICICI Prudential Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable for any damages/compensation for any loss or if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to ICICI Prudential Mutual Fund/the AMC/ the Trustee.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- In case of "At Par" Cheques, investors need to mention the MICR No. of his/her actual Bank branch.
- SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
- In case the SIP date is not mentioned/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
- In daily SIP frequency transaction will be processed on Business days only. In case any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc for any reason the said transaction will be processed with the next available NAV. The investor will not hold AMC/Bank liable for processing such transactions the next day.
 - Investors can choose any day of the week from Monday to Friday to register under weekly frequency. In case Day is not specified by the investor transaction will be processed on Wednesday.
 - For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable.
 - For Monthly and Quarterly frequencies, the transaction will be processed on any day basis.
 - In case the SIP Date selected is a non-business day the transaction will be processed on the next business day.
 - In case both SIP end date and number of installments are mentioned in the SIP application for Daily, weekly and fortnightly frequency then SIP shall get registered as per the number installments provided.

Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6. The minimum installment amount under Daily, Weekly and Fortnightly frequencies shall be the same as minimum amount prescribed for SIP under monthly frequencies in the respective schemes.

- If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate. In case SIP "end Month/Year" is incorrect or not mentioned by the investor in the SIP form then AMC reserves the right to consider the SIP end date as five years from the start date as default.
- Existing investors have to provide their folio numbers.
- For minimum application amount to be invested in SIP, risk factors, features, load structures, etc. please refer to the scheme related documents available on www.icicpruamc.com or with any of the customer service centres of ICICI Prudential Mutual Fund.
- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- In daily SIP frequency transaction will be processed on Business days only. In case any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc for any reason the said transaction will be processed with the next available NAV. The investor will not hold AMC/Bank liable for processing such transactions the next day.
- SIP TOP UP Facility:**
With this facility, investor can opt to increase the SIP amount at regular fixed intervals.

There are two type of SIP TOP-UP:

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

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

Please view below illustration for Fixed TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-					
• TopUp Amount: Rs.100/- • TopUp Frequency: Yearly					
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	100	2100
25 to 36	7-Jan-18	7-Dec-18	2100	100	2200
37 to 48	7-Jan-19	7-Dec-19	2200	100	2300
49 to 60	7-Jan-20	7-Dec-20	2300	100	2400

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

Please view below illustration for Variable TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-						
• TopUp percentage: 10% • TopUp Frequency: Yearly						
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (10%) (₹)	SIP Top-Up round off Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	200	200	2200
25 to 36	7-Jan-18	7-Dec-18	2200	220	220	2420
37 to 48	7-Jan-19	7-Dec-19	2420	242	240	2660
49 to 60	7-Jan-20	7-Dec-20	2660	266	270	2930

Investor can either opt for Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, than Variable top-up feature shall be triggered. In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP facility may not be registered.

In a scenario where investor selects multiple % option under variable SIP Top-up plan, higher percentage will be considered.

Other Information:

SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or financial year i.e. April to March, the limit on Micro SIP investments.

The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/SI for a further increase in installment from his/her designated account.

SIP TOP-UP CAP:

- Cap Amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount & the maximum amount mentioned in bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount
 - Cap Month-Year:** It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.
Investor shall have flexibility to choose either Top-Up Cap Amount OR Top-Up Cap Month-Year. In case of multiple selection, Top-Up Cap Amount will be considered as default selection.
In case of non selection, the SIP variable Top-Up amount will be capped at a default amount of Rs.10 lakhs.
- SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.

21. DEMAT/NON-DEMAT MODE:

Investors have an option to hold the Units in dematerialized form. By providing DP details, Units shall be directly credited to the investor's demat account after the realization of funds and depositories will issue a statement. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non-Demat mode. The application form should mandatorily accompany the latest Client investor master/ Demat account statement. Demat option will be not be available for Daily/Weekly/Fortnightly IDCW options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period.

The units will be allotted based on the applicable NAV as per the Scheme Information Document (SID). The investors shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/ CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

Reinvestment of IDCW Payout (Payout of Income Distribution cum Capital Withdrawal option)

: In case Unitholder has opted for IDCW payout option under weekly, fortnightly, monthly, quarterly, half yearly and annual frequencies, as applicable in the respective schemes, there will be minimum amount for IDCW payout, as per the provisions of the respective scheme (net of IDCW distribution tax and other statutory levy, if any), else the IDCW would be mandatorily reinvested. The IDCW would be reinvested in the same Scheme/ Plan by issuing additional Units of the Scheme at the prevailing ex-IDCW Net Asset Value per Unit on the record date. There shall be no exit load on the redemption of units allotted as a result of such reinvestment of IDCW. It may also be noted that the criteria for compulsory reinvestment of IDCW declared under the IDCW payout option in specific schemes, where the IDCW amount is less than the minimum IDCW payout limit, will not be applicable to investors holding their units in DEMAT form. For unit holders, holding units in DEMAT form, if IDCW is declared in any applicable Scheme, the amount will be paid out or reinvested as per the option selected by the unit holders only. IDCW declared will be compulsorily paid out under the "IDCW payout" option of all schemes which have discontinued fresh subscriptions with effect from October 1, 2012 as per Notice-cum-Addendum no.017/09/2012 published on October 01, 2012.

INSTRUCTIONS FOR FILLING UP THE COMMON APPLICATION FORM

Please read the Key Scheme Features and the terms of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form.

I. GENERAL INSTRUCTIONS

- a) Please read the Key Scheme Features and the terms of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form. The application form must be filled in English in BLOCK letters. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. All subscription application forms should be submitted only at the designated Investor Service Center of ICICI Prudential Mutual Fund.
- b) If you are a new investor and wish to apply for SIP through Auto Debit by way of Electronic Clearing Service (ECS) or Standing Instructions to your bank account, you are required to fill in the respective form, in addition to the Common Application Form.
- c) The investors who wish to avail Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) / Transfer of Income Distribution cum Capital Withdrawal Plan / Trigger/ Entry Trigger / Liquidity facilities must fill in the Smart Features form available in any of the ICICI Prudential Mutual Fund Customer Service Centres.
- d) The application form number, the scheme name and the name of the applicant should be mentioned on the reverse side of the instrument (Cheque, Demand Draft etc) that accompanies the application.
- e) The Application completed in all respects along with the cheque/demand draft, must be submitted to the nearest Customer Service Centre. Applications incomplete in any respect or not accompanied by a cheque or demand draft for the amount payable, are liable to be rejected and the money paid will be refunded without interest.
- f) No receipt will be issued for the Application money. The Customer Service Centers will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- g) In case of corrections / overwriting on key fields (as may be determined at the sole discretion of the AMC) of the application forms/transaction slips, the AMC reserves the right to reject the application forms/transaction slips, in case the investor(s) has/have not countersigned in every place where such corrections/overwriting has/have been made.
- h) Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- i) As required under applicable regulations, additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.
- j) Applications are liable to be rejected without any intimation to the applicants, if requirement under "KYC details" are not complied with/filled by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant.
- k) Politically Exposed Persons (PEP) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

II. UNITHOLDERS INFORMATION

- a) **Existing Unit-holders:** If you have an existing folio, please mention the Folio Number. Please note that the applicable details and mode of holding will be as per the existing folio. Partial Demat of units is not allowed.

b) New Applicant

1. Name and address must be given in full (P.O. Box Address is not sufficient).
2. In the case of NRI/PIO/FII investors, an overseas address must also be provided. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory. In case of Merchant Navy NRI's / Seafarers declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
3. Name of the guardian alongwith relationship must be mentioned, if the investments are being made on behalf of a minor. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Joint holding is not allowed, if the first applicant is minor.

In case of investment in the name of Minor, payment for investment must be from the bank account of the minor or from a joint account of the minor with the guardian only or else the transaction is liable to be rejected.

In case of a minor, it is mandatory to submit photocopy of any one of the following towards proof of date of birth at the time of initial investment :

- a) Birth certificate of minor, or
- b) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states , ICSE , CBSE etc, containing the minor's date of birth, or
- c) Passport of minor
- d) Any other suitable proof evidencing the date of birth of the minor.

In case of natural guardian, a document evidencing the relationship has to be submitted, if the same is not available as part of the documents submitted as proof of date of birth of the minor applicant.

In case of court appointed legal guardian- a notarised photo copy of the court order should be submitted alongwith the application.

4. Minor Attaining Majority - Status Change:

On minor attaining majority, the unit holder shall submit a letter along with

the documents as mentioned below:

- i) A signed request form to change account status from minor to major duly filled containing details like name of the major, folio no. etc.
- ii) New Bank Mandate.
- iii) Signature of the minor who has turned major, duly attested by -
 - a) the parent/guardian whose signature is registered in the records of the Fund/ Registrar and Transfer Agent (RTA) against the folio of the minor unit holder;
OR
 - b) the manager of a scheduled bank (signature attestation by way of Banker's Certificate or letter)
- iv) KYC and PAN of the major.
- v) Additional KYC, FATCA & CRS - Self Certification

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

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

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

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

6. **PAN is mandatory:** As per SEBI Circular MRD/Dop/Cir/-05/2007 dated April 27, 2007 Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, w.e.f. July 02, 2007. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. However, PAN is not required for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.
7. Applicants should indicate their status by ticking the appropriate check-box. For all fresh purchases, in case the investor has not selected/incorrectly selected the tax status in the application form, the AMC reserve the right to update the tax status based on Permanent Account Number/Bank account details or such other information of the investor available with the AMC for the purpose of determining the tax status of the investor. The AMC shall not be responsible for any claims made by the investor/third party on account of updation of tax status. Those who select the status as "Others", they should specify their status in the space provided.
8. Applicants should specify the mode of holding. In case it is not mentioned, the default will be "anyone or survivor". In the case of joint holders, the first named holder shall receive all the Account Statements, Income Distribution cum Capital Withdrawal options / redemptions / refund warrants and any other correspondence sent from time to time.
9. Name of a contact person should be mentioned in case of the investment by a Company/Body Corporate/Partnership Firm/Trust/Foreign Institutional Investors (FIIs)/Society/AOP/BOI.
10. In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs with the name on the Cheque/ Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip. In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/transaction slip, then it may be liable for rejection. The default Plan/Option of the scheme as per the Scheme Information Document will be considered if the customer has not specified the Plan/Option. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.

III. BANK DETAILS

The first Unit-holder should provide the name of the bank, branch, complete address of the branch, account type and account number, which is mandatory as per Securities Exchange Board of India circular IIMRP/MF/CIR/07/826/98 dated April 15, 1998. In case of investment in the name of Minor, payment for investment must be from the bank account of the minor or from a joint account of the minor with the guardian only or else the transaction is liable to be rejected. Applications without this information will be deemed to be incomplete. An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption / Income Distribution cum Capital Withdrawal option proceeds are to be paid) in Section 3 in the Application Form. Please quote 9 Digit MICR Code No. and 11 Digit IFSC code of your Bank and Branch corresponding to Bank Account details. (This number appears on every leaf of your cheque book). The AMC reserves the right to make Income Distribution cum Capital Withdrawal option/redemption payments through Electronic mode where details are available.

Investors/Unit Holders are requested to note that, any one of the following documents shall be submitted, if cheque provided alongwith fresh subscription/ new folio creation does not belong to bank mandate in Section 3 in the

INSTRUCTIONS FOR FILLING UP THE COMMON APPLICATION FORM (Contd.)

Application Form.

1. Original cancelled cheque having the First Holder Name printed on the cheque.
2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application.
3. Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.
4. Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal.
5. Photocopy of the bank statement/passbook/cheque duly attested by the AMC branch officials after verification of original bank statement/passbook shown by the investor or their representative.
6. Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the investor details and bank mandate information.

Please note for unit holder opting to invest in demat, please ensure that the bank account linked with the demat account is mentioned in the application form.

Maturity payment or Income Distribution cum Capital Withdrawal option payment would be made as per the bank account details available in BENPOS file.

Multiple Bank Account Registration: The AMC/ Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/Income Distribution cum Capital Withdrawal option proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. Investors holding units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.icicipruamc.com.

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

IV. INVESTMENT DETAILS

- a) **Introduction of Direct Plan:-** The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan") with effect from January 1, 2013 ("Effective Date").

Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" for e.g. "ICICI Prudential Liquid Fund – Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

Please note, where application is received under Scheme name without Distributor code or "Direct" is mentioned in the ARN Column, the application will be processed under Direct Plan.

- b) The Investor has to fill separate form for each scheme that he/she wishes to invest in through a Lumpsum Investment or Systematic Investments.
- c) Investor should select scheme and option under which you wish to invest. Also Investor needs to indicate his/her choice of payout of Income Distribution cum Capital Withdrawal option or re-investment along with the Income Distribution cum Capital Withdrawal option frequency (in case there are more than one Income Distribution cum Capital Withdrawal option frequency). In case, the investor has not selected the option/sub-option for his/her investments, default option/sub-option as prescribed in the Scheme Information Document of the relevant scheme will be applied. In case of Transfer of Income Distribution cum Capital Withdrawal Plan, the Investor must fill in the Smart Features form separately available in any of the ICICI Prudential Mutual Fund Customer Service Centres.

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

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

- The exemption shall be available under all the schemes of the Fund for investments upto Rs. 50,000/- (aggregate under all the schemes of the Fund) in a rolling 12 month period or financial year i.e. April to March by individuals (including NRIs but not PIOs), Minors, Sole proprietary firms and Joint holders. HUFs and other categories will not be eligible.
- In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect, however, redemptions shall be allowed.
- In case of investments held jointly, first holder must not possess a PAN.
- Eligible Investors may invest in the schemes of the Fund (through SIP or lumpsum/additional purchase) without providing PAN subject to the

threshold amount as specified above.

- Eligible Investors should attach a copy of Know Your Client (KYC) acknowledgement letter quoting PAN Exempt KYC reference no. (PEKRN) obtained from KYC Registration Agency alongwith the investment application form.
 - Eligible Investors must have only one PEKRN.
 - In case KYC status is failed for a particular PEKRN further SIP transaction/ investments will not be allowed in such folios having such PEKRN.
- e) For minimum application amount etc., please refer to Key Scheme Features Tables.
- f) **Please submit the following documents alongwith your application (where applicable). All documents should be original/true copies by director/trustee/company secretary/authorised signatory:**

Documents	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRIs	FIs*
1. Resolution/Authorisation to invest	✓	✓	✓		✓		✓
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed					✓		
5. Bye-laws		✓					
6. Partnership Deed			✓				
7. Overseas Auditors' Certificate							✓
8. Notarised Power of Attorney				✓			
9. Foreign Inward Remittance Certificate in case of payment is made by DD from NRE/FCNR A/c where applicable						✓	
10. PAN	✓	✓	✓	✓	✓	✓	✓
11. Know Your Customer (KYC)	✓	✓	✓	✓	✓	✓	✓

*For FIs copy of the SEBI registration certificate should be provided. In case of corporates or individual investors, all the necessary documents are to be submitted along with the application.

- g) Investors opting for the Automatic Encashment Plan (AEP) option (under ICICI Prudential Regular Savings Fund, ICICI Prudential Ultra Short Term Fund & ICICI Prudential Long Term Bond Fund) are requested to choose either the AEP-Regular option or the AEP Appreciation Option. The investor has the option of selecting either Monthly/Quarterly/Half Yearly sub option under the Appreciation Option. In case investor has selected multiple options under AEP, the default option would be AEP Regular option, and the default sub option under Appreciation Option would be Monthly.

- h) **Ultimate Beneficial Owners(s) [UBO(s)]:** Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of UBO(s). In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on UBO(s) by filling up the declaration form for 'Ultimate Beneficial Ownership' which is available on our website www.icicipruamc.com or at any of the Investor Service Centre (ISC) of ICICI Prudential Mutual Fund.

- i) **FATCA and CRS Details:** Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with the relevant tax authority. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/ Number. If there is any change in the information provided, promptly intimate the same to us within 30 days.
- j) All the switch request received on the last day of the NFO scheme shall be reversed and credited back to the source scheme, in case the scheme is aborted due to not meeting Minimum Target amount or Minimum No. Of Investors.

V. SYSTEMATIC INVESTMENT PLAN (SIP)

- a) For availability of Systematic Investment Plan (SIP) Facility, please refer to the Key Scheme Features and also refer to Instruction No.VI (a) for mode of payment for SIP through PDCs.
- b) Investors opting for the SIP Facility, need to fill the Common Application Form. If the payment option is NACH/SI, investor also need to fill & sign the SIP registration cum mandate form.
- c) The Second SIP installment amount and the subsequent SIP installment amounts should be of the same amount. However, the First SIP installment need not be of the same amount as Second and Subsequent SIP installments amount.
- d) Investors/unitholders subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of SIP application.
- e) In case of SIP with payment mode as NACH/SI, the investors are required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.
- f) For exit load structure under the Schemes, please refer to the Key Scheme Features.
- g) Please issue post dated cheques for the respective SIP dates. A credit

confirmation will be sent to the unit holder indicating the new balance to his or her credit in the account.

For cheques drawn from locations as determined by ICICI Prudential Asset Management Company Ltd. (the AMC) from time to time and notified on its website www.icicipruamc.com

- Option 1:** The First SIP installment should be paid through a Demand Draft payable at places where the Official Points of Acceptance of Transaction of the AMC are located. All the other installments should be through post dated cheques for the respective SIP dates. However, investors are required to submit SIP request at least 30 days prior to the date of first installment.
- Option 2:** In case all the installments (i.e. including the first Installment) are paid through post-dated cheques, the SIP Application along with the post-dated cheques should be submitted at the Official Points of Acceptance of Transactions of the AMC, at least 30 days before the start of the SIP. The Post dated cheques for all of the SIP installments (including the first installment), should be dated opted by the investor.

h. SIP TOP UP Facility:

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

There are two type of SIP TOP-UP:

- Fixed TOP-UP.
- Variable TOP-UP.

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

Please view below illustration for Fixed TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-					
• TopUp Amount: Rs. 100/- • TopUp Frequency: Yearly					
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	100	2100
13 to 24	7-Jan-17	7-Dec-17	2100	100	2200
25 to 36	7-Jan-18	7-Dec-18	2200	100	2300
37 to 48	7-Jan-19	7-Dec-19	2300	100	2400
49 to 60	7-Jan-20	7-Dec-20	2400	100	2500

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

Please view below illustration for Variable TOP-UP:

• SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/-						
• TopUp percentage: 10% • TopUp Frequency: Yearly						
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (10%) (₹)	SIP Top-Up round off Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	200	200	2200
25 to 36	7-Jan-18	7-Dec-18	2200	220	220	2420
37 to 48	7-Jan-19	7-Dec-19	2420	242	240	2660
49 to 60	7-Jan-20	7-Dec-20	2660	266	270	2930

Investor can either opt for Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, than Variable top-up feature shall be triggered. In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP facility may not be registered.

In a scenario where investor selects multiple % option under variable SIP Top-up plan, higher percentage will be considered.

Other Information:

SIP TOP UP will be allowed in Micro SIP folio subject to condition that the total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or a financial year i.e. April to March, the limit on Micro SIP investments.

The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/SI for a further increase in installment from his/her designated account.

TOP-UP CAP:

- Cap Amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount & the maximum amount mentioned in bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount
- Cap Month-Year:** It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.

Investor shall have flexibility to choose either Top-Up Cap Amount OR Top-Up Cap Month-Year. In case of multiple selection, Top-Up Cap Amount will be considered as default selection.

In case of non selection, the SIP variable Top-Up amount will be capped at a default amount of Rs.10 lakhs.

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

- Registration of OTM/Bank Debit Mandate Facility:** As an investor I/ we hereby request you to register me/us for availing the facility of OTM/ Bank Debit Mandate and carrying out transactions of additional purchase/ redemption/switch in my/our folio through Call Centre and/or also authorize the distributor(s) to initiate the above transactions on my/our behalf. In this regard, I/we also authorize the AMC, on behalf of ICICI Prudential Mutual Fund (Mutual Fund) to call/email on my/our registered mobile number/email id for due verification and confirmation of the transaction(s) and such other purposes. The mobile number provided in the common application form will be used as registered mobile number for verification and confirmation of transactions. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or non-confirmation/verification of the transaction due to any reason, I/we shall not hold AMC, Mutual Fund, its sponsors, representatives, service providers, participant banks responsible in this regard. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV. I/We hereby confirm that the information/documents provided by me/us in this form are true, correct and complete in all respect. I/ We hereby agree and confirm to inform AMC promptly in case of any changes. I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc. If you do not wish to receive, please call on tollfree no. 1800 222 999 (MTNL/BSNL) or 1800 200 6666 (Others).

VI. MODE OF PAYMENT

- The cheque/demand draft should be drawn in favour of **ICICI Prudential "Scheme Name"** for example **ICICI Prudential Liquid Plan**, as the case may be and crossed "**Account Payee Only**".
- Separate Cheques / Demand Drafts are required for each scheme in which an investor invests.
- Payments by Stock-invests, cash, postal orders, money orders, outstation cheques and Non CTS will not be accepted.

- Bank charges for outstation demand drafts will be borne by the AMC and will bear the demand draft charges subject to maximum of Rs.50,000/-. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors. In case of any multiple investments (more than three) in same scheme & transaction date, the DD charges will not be reimbursed.

The AMC reserves the right to refuse the reimbursement of demand draft charges, in case of investments made by the same applicant(s) through multiple applications at its own discretion, which will be final and binding on the investor.

Investors residing at places other than where the AMC Customer Service Centers/ Collection Centers are located are requested to make the payment by way of demand draft(s) after deducting bank charges as per the rates indicated in the table below. It may be noted that additional charges, if any, incurred by the investor over and above the levels indicated above will not be borne by the Fund.

Amount of Investment	Rate of Charges of Demand Draft(s)
Upto Rs.10,000/-	At actual, subject to a maximum of Rs. 50/-
Above Rs.10,000/-	Rs. 3/- per Rs. 1000/-
Maximum Charges	Rs. 50,000/-

No demand draft charges will be reimbursed by the Fund for purchase of Units by investors residing at such locations where the Customer Service Centers/ Collection Centers of the AMC are located.

The AMC will not accept any request for refund of demand draft charges, in such cases.

The demand draft charges will not be reimbursed for ICICI Prudential Liquid Fund, ICICI Prudential Short Term Plan, Prudential ICICI Short Term Gilt Fund, ICICI Prudential Floating Interest Fund and ICICI Prudential Money Market Fund.

- Third Party Payments :** Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque(s) for this purpose are defined as:

- Investment made through instruments issued from an account other than that of the beneficiary investor,
- in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made.

Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:

- Payment on behalf minor in consideration of natural love and affection or as a gift will be only applicable for ICICI Prudential child care Fund (Gift Plan).
- Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription through Payroll deductions.
- Custodian on behalf of a Foreign Institutional Investor (FII) or a client.
- Payment made by the AMC to a Distributor empanelled with it on account of commission, incentive, etc. in the form of the Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/ one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
- Payment made by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal-agent relationship) account of commission or incentive payable for sale of its goods/services, in the form of Mutual Fund units of the Schemes managed by such AMC through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time

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

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

The Schemes will accept payment of any amount from any donor for making investment in the Schemes on behalf of a minor. However, the following conditions have to be fulfilled:

- 1) Investment is made in the name of a minor.
- 2) Mandatory KYC for the investors and the person making the payment i.e. third party.
- 3) Submission of Third Party declaration form(s) by persons other than the Registered Guardian. Please contact the nearest Investor Service Centre (ISC) of the Fund or visit our website www.icicipruamc.com for the said Declaration Form.
- 4) Submission of all documents as applicable for making investment in these Schemes. ICICI Prudential Asset Management Company Limited (the AMC) reserves a right to seek information and/or obtain such other additional documents other than the aforesaid documents from third party for establishing the identity of the Third Party, before processing such applications.

In case of investment/subscriptions made via Pay Order, Demand Draft, Banker's cheque, RTGS, NEFT, ECS, bank transfer, net banking etc. Following additional checks shall be carried out:

- (1) If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of Rs.50,000/- or more. Such pre-funded instrument issued against cash payment of less than Rs.50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
- (2) If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder.

Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received in an account not belonging to the first unit holder of the mutual fund.

In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as 1st party payments.

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

f) NRI/FII/PIO Investors

1. **Repatriation basis:** Payments by NRIs / FIIs / Persons of Indian Origin (PIOs) residing abroad, may be made either by way of Indian Rupee demand drafts or cheques by means of (i) inward remittance through normal banking channels; (ii) or out of funds held in NRE/FCNR accounts payable at par and payable at the cities where the Customer Service Centres are located. In case of Indian Rupee drafts purchased or cheques issued from NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed. In case the debit certificate is not provided, the AMC reserves the right to reject the application of the NRI investors.
2. **Non Repatriation basis:** NRIs or people of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/demand drafts drawn on a Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centre's are located.
3. **FIRC certificate:** In case of investments by Non Resident Indians (NRIs), if FIRC certificate was not submitted, CAMS/AMC will not provide FIRC outward letters to banks.

VII. NOMINATION

- a. Investors need to mandatorily submit either the nomination or the declaration for opting out of nomination for individuals applying for / holding units on their own behalf singly or jointly else the application is liable to be rejected.
- b. You may nominate persons to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio. In case Unit holder do not wish to nominate, please tick the declaration for non-intention to nominate in this form or submit the signed Declaration form separately available in our website www.icicipruamc.com
- c. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. All joint holders need to sign the nomination form. Nomination is not allowed in case the first applicant is a minor. Nomination form cannot be signed by Power of Attorney (PoA) holders.
- d. Nomination will be registered where nomination is made by a sole proprietorship as the proprietor is providing his/ her personal pan card for KYC and all the details are of the individual itself.
- e. All payments and settlements made to such nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

- f. A minor can be nominated and in that event, the name, relationship and address of the guardian of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- g. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- h. Nomination in respect of the units stands withdrawn upon the transfer of units.
 - i. Every new nomination for a folio/account will overwrite the existing nomination.
 - j. Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.
 - k. The cancellation of nomination can be made only by those individuals who hold units on their own behalf, singly or jointly and who made the original nomination and the request has to be signed by all the holders.
- l. On cancellation of the nomination, the nomination shall stand withdrawn and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- m. Investors who want to make multiple nominations (Maximum 3) need to fill the separate Multiple Nomination Form available on www.icicipruamc.com and submit it to the AMC. Separate form is available on www.icicipruamc.com and submit it to the AMC.
- n. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/ share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- o. In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).

VIII. DIRECT CREDIT OF INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW)/REDEMPTION:

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

IX. E-MAIL COMMUNICATION:

- (a) As per circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 issued by SEBI on Go Green Initiatives for Mutual Funds, we have been asked to seek your confirmation to continue to receive the Scheme-wise Annual Report or Abridged Summary in physical mode since your email id is not registered with us.
- (b) Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. When an investor has provided an email address, the same will be registered in our records for eDocs and will be treated as your consent to receive, allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode/email. These documents shall be sent physically in case the Unit holder opts/requests for the same. It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. The Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor.

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

X. KNOW YOUR CUSTOMER (KYC) NORMS: With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment. Further, to bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries. With effect from 1st January 2012, all the new investors are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo In Person Verification (IPV) requirements with SEBI registered intermediaries. Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. For Common KYC Application Form please visit our website www.icicipruamc.com.

XI. DEMAT/NON-DEMAT MODE: Investors have an option to hold the Units in dematerialized form. By providing DP details, Units shall be directly credited to the investor's demat account after the realization of funds and depositories will issue a statement. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non-Demat mode. Demat option will not be available for Daily/Weekly/Fortnightly Income Distribution cum Capital Withdrawal options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services

Limited (CDSL).

Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period.

The units will be allotted based on the applicable NAV as per the Scheme Information Document (SID). The investors shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

XII. TRANSACTION CHARGES

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

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

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

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

However, the option to charge "transaction charges" is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on 'type of the Scheme'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

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

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

However, upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by such distributor.

Transaction Charges shall not be deducted if:

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

CAS/ Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment.

XIII. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN) : Investors procuring advisory services from non Individual distributors are requested to note that EUIIN would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.

Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.

Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP/STP/Trigger/Transfer of Income Distribution cum Capital Withdrawal Plan and EUIIN is not applicable for transactions such as Installments under SIP/STP/SWP/EBT Triggers, Income Distribution cum Capital Withdrawal option Reinvestments, Redemption, SWP Registration, Zero Balance Folio creation and installments under Income Distribution cum Capital Withdrawal option Transfer Plans.

Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

XIV. SIGNATURES: The signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the constitution of India. Applications on behalf of minors should be signed by their Guardian. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors should be signed by their guardians. In case of a Hindu Undivided Family (HUF), the Karta should sign on behalf of the HUF.

If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POA should contain the signature of the investor (POA Donor) and the POA holder.

In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.

In case of application under POA or by a Non-Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically

provide for/authorize the POA holder/authorized signatory to make application/invest moneys on behalf of the investor.

Signature mismatch cases: While processing the redemption / switch out request in case the AMC/Registrar come across a signature mismatch, then the AMC/ Registrar reserves the right to process the redemption only on the basis of supporting documents (like copy of passport, driving license etc.), confirming the identity of the investors.

XV. As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.OD No.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, 20-digit Legal Entity Identifier (LEI) information included while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

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

Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001, Himachal Pradesh • **Mandi Gobidgarh:** Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh Mandi Gobidgarh - 147301, Punjab • **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003, Karnataka • **Manipal:** Shop No A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal - 576104, Karnataka • **Mapusa:** Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa - 403507, Goa • **Margao:** F4- Classic Heritage, near Axis Bank, opp. BPS Club, Pajifond, Margao - 403601, Goa • **Mathura:** 159/160, Vikas Bazar, Mathura - 281001, Uttar Pradesh • **Meerut:** 108, 1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250002, Uttar Pradesh • **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002, Gujarat • **Mirzapur:** First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231001, Uttar Pradesh • **Moga:** 9 NO. New town, opp. Jaiswal Hotel, Daman Building, Moga - 142001, Punjab • **Moradabad:** H-21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001, Uttar Pradesh • **Mumbai:** Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai - 400023, Maharashtra • **Mumbai - Ghatkopar:** Platinum Mall, Office No. 307, 3rd floor, Jawahar Road, Ghatkopar East, Mumbai - 400077, Maharashtra • **Mumbai-Thane:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West), MUMBAI - 400602, Maharashtra • **Muzaffarnagar:** 235, Patel Nagar, Near Ramliha Ground, New Mandi, Muzaffarnagar - 251001, Uttar Pradesh • **Muzzafarpur:** Brahman toli, Durgasthan Gola Road, Muzaffarpur - 842001, Bihar • **Mysore:** No.1, 1st Floor, Ch. 26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009, Karnataka • **Nadiad:** F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujarat • **Nagercoil:** IV Floor, Kalluveetil Shyras Center 47, Court Road, Nagercoil - 629001, Tamil Nadu • **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank, New Ramdaspath, Nagpur - 440010, Maharashtra • **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001, Tamil Nadu • **Nanded:** Shop No. 8 & 9 Cellar, Raj Mohd. complex, Main Road, Shri Nagar, Nanded - 431605, Maharashtra • **Nasik:** Raturang Bungalow, 2 Godavari Colony Behind Big Bazar, Near Boys Town, School Off College Road, Nasik - 422005, Maharashtra • **Navsari:** 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navasari - 396445 Gujarat • **Nellore:** 97/56, I Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001, Andhra Pradesh • **New Delhi:** 304-305, III Floor, Kanchenjunga Building, 18, Barakhamba Road Cannugate Place, New Delhi - 110001, New Delhi • **Nizamabad:** 5-6-208, Saraswathi nagar, Opposite Dr. Bharathi rani nursing home, Nizamabad, Andhra Pradesh Nizamabad - 503001, Telangana • **Noida:** E-3, Ground floor, sector 3, Near Fresh food factory, Noida - 201301, Uttar Pradesh • **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001, Kerala • **Palanpur:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001, Gujarat • **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G. T. Road, Panipat - 132103, Haryana • **Pathankot:** 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot - 145001, Punjab • **Patiala:** 35, New Lal Bagh, Opposite Polo Ground, Patiala - 147001, Punjab • **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800001, Bihar • **Phagwara:** Shop no. 2, Model Town, Near Joshi Driving School, Phagwara - 144401, Punjab • **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001, Pondicherry • **Port Blair:** 1st floor, Opp. Mishra Store, Near Junglighat Milk Booth, Khaitan Kalyana Mandapam, Jinglighat Colony, Port Blair - 744103, Andaman & Nicobar • **Pune:** Vartak Pride, 1st floor, Survy No 46, City Survey No 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411052, Maharashtra • **Purnea:** C/O Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near Mobile Tower, Purnea - 854301 • **Rae Bareli:** No.17, Anand Nagar Complex, Rae Bareli - 229001, Uttar Pradesh • **Raipur:** HIG, C-23, Sector-1, Devendra Nagar, Raipur - 492004, Chattisgarh • **Rajahmundry:** Cabin 101 D. No 7-27-4, 1st Floor Krishna Complex, Baruvuri Street, T Nagar,

Rajahmundry - 533101, Andhra Pradesh • **Rajapalayam:** D. No. 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam - 626117, Tamil Nadu • **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001 Gujarat • **Ranchi:** 4, HB Road, No. 206, 2nd Floor, Shri Lok Complex, Ranchi - 834001, Jharkhand • **Ratlam:** Dafria & Co 81, Bajaj Khanna, Ratlam - 457001, Madhya Pradesh • **Ratnagiri:** Orchid Tower, Grond Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612, Maharashtra • **Rohtak:** SCO - 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001, Haryana • **Roorkee:** 22 Civil Lines Ground, Floor, Hotel Krish Residency, (Haridwar), Roorkee - 247667, Uttaranchal • **Rourkela:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769012, Orissa • **Sagar:** Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002, Madhya Pradesh • **Saharanpur:** I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur - 247001, Uttar Pradesh • **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Salem - 636016, Tamil Nadu • **Sambalpur:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001, Orissa • **Sangli (Parent): Kohlapur:** Jiveshwar Krupa Bldg Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416, Maharashtra • **Satara:** 117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara - 415002, Maharashtra • **Satna:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna - 485001, Madhya Pradesh • **Shahjahanpur:** Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur - 242001, Uttar Pradesh • **Shillong:** 3rd Floor, RPG Complex, Keating Road, Shillong - 793001, Meghalaya • **Shimla:** I Floor, Opp. Panchayat Bhawan, Main gate Bus stand, Shimla - 171001, Himachal Pradesh • **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201, Karnataka • **Sikar:** In Pawan Travels Street, In Front of City Center Mall, Sikar - 332001, Rajasthan • **Silchar:** House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Landmark: Sanjay Karate Building, Near ISCKON Mandir, Ambicapaty, Silchar - 788004, Assam • **Siliguri:** 78, Haren Mukherjee Road, 1st floor, Beside SBI Hakimpura, Siliguri - 734001, West Bengal • **Sirsa:** Bansal Cinema Market, Beside Overbridge, Next to Nissan Car showroom, Hissar Road, Sirsa - 125055, Haryana • **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur - 262001, Uttar Pradesh • **Solan:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212, Himachal Pradesh • **Solapur:** 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z. P. Opp. Pungal High School, Solapur - 413001, Maharashtra • **Sonepat:** SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat - 131001, Haryana • **Sreerampur:** 47/5/1, Raja Rammohan Roy Sarani, P. O. Mallickapara, Dist Hoogly, Sreerampur - 712203, West Bengal • **Sriganaganagar:** 18 L Block, Sri Ganganagar - 335001, Rajasthan • **Srikakulam:** Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001, Andhra Pradesh • **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001, Uttar Pradesh • **Surat:** Shop No-G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002, Gujarat • **Surendranagar:** Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001 Gujarat • **Tambaram:** III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045, Tamil Nadu • **Tezpur:** Kanak Tower, 1st Floor, Opposite IDBI Bank/ICICI Bank, C.K. Das Road, Tezpur Sonitpur, Tezpur - 784001, Assam • **Thiruppur:** (1), Binny Compound, II Street, Kumaran Road, Thiruppur - 641601, Tamil Nadu • **Thiruvalla:** 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105, Kerala • **Thiruvananthapuram:** R S Complex, Opposite of LIC Building, Pattom PO, Thiruvananthapuram - 695004, Kerala • **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank, PO Tinsukia, Tinsukia - 786125, Assam • **Tirunelveli:** No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627002, Tamil Nadu • **Tirupati:** Shop No. 6, Door No. 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501, Andhra Pradesh • **Trichur:** Room No. 26 & 27, DEE PEE Plaza, Kokkalai, Trichur - 680001, Kerala • **Trichy:** No. 8, I Floor, 8th Cross, West Extn, Thillainagar Trichy - 620018, Tamil Nadu • **Tuticorin:**

4B / A-16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628003, Tamil Nadu • **Udaipur:** 32, Ahinsapuri, Fatehpura circle, Udaipur - 313001, Rajasthan • **Udhampur:** Guru Nanak institute, NH-1A, Udhampur - 182101, Jammu & Kashmir • **Ujjain:** Adjacent to our existing Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010, Madhya Pradesh • **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007, Gujarat • **Valsad:** Ground Floor, Yash Kamal-"B" Near Dreamland Theater, Tithal Road, Valsad - 396001, Gujarat • **Vapi:** 208, 2nd Floor, Henna Arcade, Opp. Tirupati Tower, Near GIDC Char Rasta, Vapi - 396195, Gujarat • **Varanasi:** Office No 1, 2nd floor, Bhavani Market, Building No D-58/2-A1, Rathayatra, Beside kuber complex, Varanasi - 221010, Uttar Pradesh • **Vasco:** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex, Near ICICI Bank, Vasco da gama - 403802, Goa • **Vashi:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705, Maharashtra • **Vellore:** AKT Complex, 2nd floor, No 1, 3, New Sankaranpalayam Road Tolgate, Vellore - 632001, Tamil Nadu • **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520010, Andhra Pradesh • **Vijaynagar:** Door No. 4-8-73, Beside Sub Post Office, Kothagraharam, Vijaynagar - 535001, Andhra Pradesh • **Visakhapatnam:** Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530016, Andhra Pradesh • **Warangal:** A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal - 506001, Telangana • **Yamuna Nagar:** 124-B/R, Model Town, Yamunanagar - 135001, Haryana • **Yavatmal:** Pushpam, Tilakwadi Opp. Dr. Shrotri Hospital, Yavatmal - 445001 Maharashtra.

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

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



—TARAKKI KAREIN!