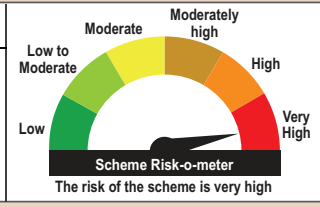
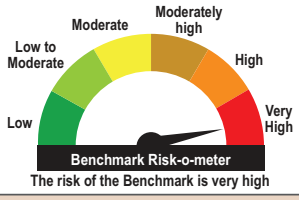
# Key Information Memorandum & Common Application Form

## (Multiple Schemes Investment option)

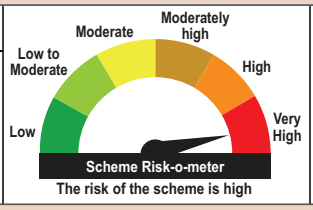
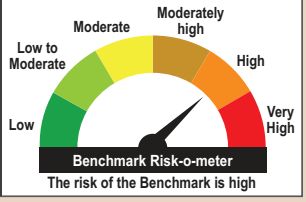
ICICI PRUDENTIAL MUTUAL FUND

**Continuous offer for Units at NAV based prices. Face Value of units of all Schemes are Rs. 10/- per unit.**

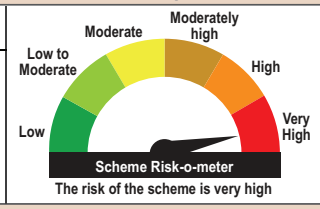
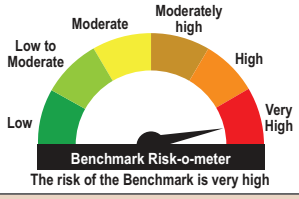
### ICICI Prudential Value Fund (Erstwhile ICICI Prudential Value Discovery Fund)

| This scheme is suitable for investors who are seeking*: | | Benchmark | |
|---|---|---|---|
| • Long Term Wealth Creation<br>• An open ended equity scheme following a value investment strategy. | The risk of the scheme is very high | Nifty 500 TRI | The risk of the Benchmark is very high |

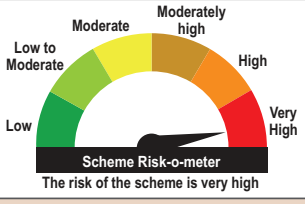
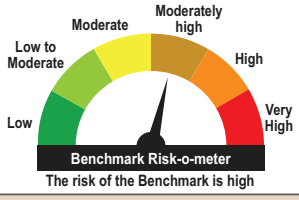
### ICICI Prudential Multi-Asset Fund

| This scheme is suitable for investors who are seeking*: | | Benchmark | |
|---|---|---|---|
| • Long Term Wealth Creation<br>• An open ended scheme investing across asset classes. | The risk of the scheme is high | Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%) | The risk of the Benchmark is high |

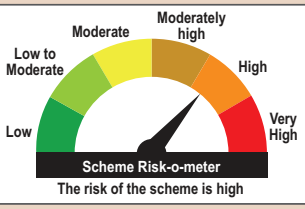
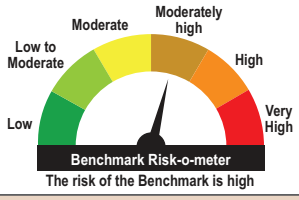
### ICICI Prudential Large Cap Fund (Erstwhile ICICI Prudential Bluechip Fund)

| This scheme is suitable for investors who are seeking*: | | Benchmark | |
|---|---|---|---|
| • Long Term Wealth Creation<br>• An open ended equity scheme predominantly investing in large cap stocks. | The risk of the scheme is very high | Nifty 100 TRI | The risk of the Benchmark is very high |

### ICICI Prudential Balanced Advantage Fund

| This scheme is suitable for investors who are seeking*: | | Benchmark | |
|---|---|---|---|
| • Long Term capital appreciation/income<br>• Investing in equity and equity related securities and debt instruments. | The risk of the scheme is very high | CRISIL Hybrid 50 + 50 - Moderate Index | The risk of the Benchmark is high |

### ICICI Prudential Dynamic Asset Allocation Active FOF (Erstwhile ICICI Prudential Asset Allocator Fund (FOF))

| This scheme is suitable for investors who are seeking*: | | Benchmark | |
|---|---|---|---|
| • Long Term Wealth Creation<br>• An Open-ended Fund of Funds scheme investing dynamically in units of active equity and debt oriented mutual fund schemes. | The risk of the scheme is high | CRISIL Hybrid 50 + 50 - Moderate Index | The risk of the Benchmark is high |

It may be noted that risk-o-meter specified above for the Scheme is based on the scheme's monthly portfolio as on September 30, 2025. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund. The same shall be updated in on ongoing basis in accordance with paragraph 17.4 of the Master Circular.

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

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

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

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

**ICICI Prudential Asset Management Company Limited (the AMC) - Investment Manager - Corporate Identity Number: L99999DL1993PLC054135**

**Name of Trustee : ICICI Prudential Trust Limited - (Corporate Identity Number: U74899DL1993PLC054134)**


**Regd. Office:**
12th Floor, Narain Manzil,
23 Barakhamba Road,
New Delhi 110 001.

**Corporate Office:**
ICICI Prudential Mutual Fund Tower, Vakola,
Santacruz East, Mumbai, Maharashtra,
India, 400055.
Tel: (022) 2652 5000, Fax: (022) 2652 8100.

**Central Service Office:**
2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway,
Goregaon (East), Mumbai 400 063.
Tel.: 022-26852000, Fax No.: 022-2686 8313.
Website: www.icicipruamc.com, Email: enquiry@icicipruamc.com

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

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

# INDEX


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| Scheme Names | Abbreviations | Scheme Codes |
|---|---|---|
| ICICI Prudential Value Fund (Erstwhile ICICI Prudential Value Discovery Fund) | Value Fund | ICIC/O/E/VAF/04/06/0025 |
| ICICI Prudential Multi-Asset Fund | Multi-Asset Fund | ICIC/O/H/MAA/02/09/0018 |
| ICICI Prudential Large Cap Fund (Erstwhile ICICI Prudential Bluechip Fund) | Bluechip Fund | ICIC/O/E/LCF/98/05/0006 |
| ICICI Prudential Balanced Advantage Fund | Balanced Advantage Fund | ICIC/O/H/BAF/06/09/0030 |
| ICICI Prudential Dynamic Asset Allocation Active FOF (Erstwhile ICICI Prudential Asset Allocator Fund (FOF) | Dynamic Asset Allocation Active FOF | ICIC/O/O/FOD/03/10/0021 |

The cheque should be drawn in favour of **ICICI Prudential "Scheme Name"**
for example **ICICI Prudential Multi-Asset Fund,** as the case may be and crossed **"Account Payee Only".**

**Corporate Identity Number of ICICI Prudential Trust Limited is U74899DL1993PLC054134**

## KEY SCHEME FEATURES OF ICICI PRUDENTIAL VALUE FUND (Erstwhile ICICI Prudential Value Discovery Fund)

**TYPE**

An open ended equity scheme following a value investment strategy.

**INVESTMENT OBJECTIVE**

To provide capital appreciation/income by investing in equity and equity related instruments including derivatives and debt and money market instruments.

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

**ASSET ALLOCATION PATTERN**

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

| | Indicative allocation (% of total assets) | |
|---|---|---|
| **Instruments** | **Minimum** | **Maximum** |
| Equity & Equity related securities | 65% | 100% |
| Debt and Money Market Instruments including Units of Debt oriented mutual fund schemes*@$ | 0% | 35% |

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.

@ Excluding subscription money in transit before deployment / payout

$ Any other security as may be permitted by SEBI/ RBI, subject to approval from SEBI / RBI as required

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, should not exceed 100% of the net assets of the Scheme.

Exposure to various instruments will be as per the indicative table given below: (Below percentages shall be subject to applicable SEBI circulars):

| Sr. No. | Type of Instrument | Percentage of exposure | Circular references |
|---|---|---|---|
| 1 | Stock Lending | Up to 20% of net assets and single intermediary (broker) limit upto 5% of net assets. | Paragraph 12.11 of the Master Circular |
| 2 | Derivatives | Upto 50 % of the net assets | Paragraph 12.25 of the Master Circular |
| 2 (a) | Equity Derivatives for hedging purpose | Upto 50% of the net assets | |
| 2 (b) | Equity Derivatives for non-hedging purpose | | |
| 2 (c) | Debt Derivatives for hedging/non hedging purpose | | |
| 3 | Securitized Debt | Up to 15 % of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower | Paragraph 12.15 of the Master Circular |
| 4 | Overseas Securities | Up to 35% of the net assets | Paragraph 12.19 of the Master Circular |
| 5 | Units of REITS & INVITS | Nil | Not Applicable |
| 6 | Structured Obligations and Credit Enhancements | Up to 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes: a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and b. Supported rating of debt instruments (i.e. after factoring - in credit enhancement) is above investment grade. | Paragraph 12.3 of the Master Circular. |
| 7 | AT1 and Tier II Bonds | a) Upto 10% of its NAV of the debt portfolio of the scheme in perpetual debt instruments and<br><br>b) Upto 5% of its NAV of the debt portfolio of the scheme at single issuer level. The above exposure will be subject to the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments. | Paragraph 12.2 of Master Circular |

The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI in accordance with paragraph 12.25.8 of the Master Circular.

**Rebalancing due to Short Term Defensive Consideration:**

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

**Rebalancing due to Passive Breaches:**

- Further, as per Paragraph 2.9 of SEBI Master Circular as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Paragraph 2.9 of the Master Circular.

**KEY SCHEME FEATURES OF ICICI PRUDENTIAL VALUE FUND (Erstwhile ICICI Prudential Value Discovery Fund)**

**ASSET ALLOCATION PATTERN (Contd.)**

Further, in case of any passive breaches of prudential limits inter alia including issuer limits, group limits and sector limits etc. prescribed in SEBI (Mutual Funds) Regulations, 1996 and circulars issued thereunder, the rebalancing of such passive breaches shall be carried out in accordance with the provisions prescribed under paragraph 2.9 of the Master Circular, provided the specific timeline for rebalancing is not prescribed for the respective prudential limit.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities

Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

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

| Sr. No | Particulars |
|---|---|
| 1. | Credit default swaps |
| 2. | Short Selling |
| 3. | Units of REITS & INVITS |

**INVESTMENT STRATEGY**

Please refer to page 17-18

**RISK PROFILE OF THE SCHEMES**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to Page Nos. 18-22 for summarised Scheme Specific Risk Factors.

**FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.**

**PLANS AND OPTIONS**

**Plans available under the Scheme: • ICICI Prudential Value Fund - Direct Plan and • ICICI Prudential Value Fund - Regular Plan**
**Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW)***

*Fresh subscriptions in Income Distribution Cum Capital Withdrawal (IDCW) option through all modes such as Lump Sum mode (including Switches) and fresh registration of Systematic Investment Plan (SIP) and/or Systematic Transfer Plan (STP) registration (Target scheme), special products/features like Freedom SIP, SIP Top Up facility, Booster SIP, Flex STP, Booster STP, Capital Appreciation STP, has discontinued with effect from November 03, 2025.

(1) IDCW Payout (2) IDCW Reinvestment

**• Including Default option/ facility (as applicable) are as follows:**

| | |
|---|---|
| **Default Plan (if no plan is selected)** | • If broker code is not mentioned the default plan is ICICI Prudential Value Fund – Direct Plan<br>• If broker code is mentioned the default plan is ICICI Prudential Value Fund - Regular Plan |
| **Default Plan (in certain circumstances)** | • If ICICI Prudential Value Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Value Fund – Direct Plan<br>• If ICICI Prudential Value Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Value Fund – Direct Plan |
| **Default Option** | Growth Option |
| **Default sub option** | IDCW Reinvestment |

For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.

The Trustee reserves the right to add any other options/ sub-options under the Scheme.

For detailed disclosure on default plans and options, kindly refer SAI.

**Systematic Investment Plan**

**Daily, Weekly, Fortnightly & Monthly:** Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6)
**Quarterly:** Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4).
This scheme is also Eligible for Freedom SIP.

**Choti SIP**

**Monthly:** Rs. 250 only (For classifying as Choti SIP amount should not be more or less than Rs.250/-).
Minimum instalments - 60

**Systematic Withdrawal Plan**

Available. Please refer to the section Units and Offer, in Scheme Information Document for more details.

**Switch Facility**

Available

**STP / Flex STP / Booster STP / Booster SIP**

Available. For Booster SIP and Booster STP, the scheme is a target scheme under both facilitates.

**SIP PLUS**

Investors who had registered for SIP plus facility before June 1, 2021, will continue to get insurance cover.

**APPLICABLE NAV**

ØØØ

**MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS**

| Purchase | Additional Purchase | Redemption |
|---|---|---|
| Rs. 1,000 (plus in multiples of Re.1) | Rs. 500 (plus in multiples of Re.1) | Any Amount |

**IN CASE OF SWITCHES**

**Minimum Application (switch-ins):** Rs. 1,000/- and any amount thereafter
**Additional Application (switch-ins):** Rs. 500/- and any amount thereafter

**DESPATCH OF REDEMPTION REQUEST**

As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.

**BENCHMARK INDEX**

Nifty 500 TRI

**IDCW Policy**

Refer Page No. 24

**THE FUND MANAGER**
(Tenure given is as on September 30, 2025)

The investments under the Scheme are managed by Mr. Sankaran Naren, Mr. Dharmesh Kakkad and Ms Masoomi Jhurmarvala. As on September 30, 2025, Mr. Sankaran Naren and Mr. Dharmesh Kakkad have been managing the Scheme for the tenure of 4 years and 8 months since January 2021 and Ms. Masoomi Jhurmarvala has been managing the Scheme for tenure of 11 months since November 2024.

*Ms. Sharmila D'silva is the fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.

| KEY SCHEME FEATURES OF ICICI PRUDENTIAL VALUE FUND (Erstwhile ICICI Prudential Value Discovery Fund) | | | |
|---|---|---|---|
| **NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2025** | FOLIOS: 18,02,847<br>AUM: Rs. 55,554.89 crores | | |
| **ADDITIONAL SCHEME RELATED DISCLOSURES** as on September 30, 2025 | i. **SCHEME'S PORTFOLIO HOLDINGS**<br>The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link:<br>Downloads - Application Forms, SID, KIM, SAI & Others \| ICICI Prudential Mutual Fund<br>ii. **DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION** – Not Applicable<br>iii. **PORTFOLIO DISCLOSURE**<br>Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e.<br>Downloads - Application Forms, SID, KIM, SAI & Others \| ICICI Prudential Mutual Fund<br>iv. **SCHEME's PORTFOLIO TURNOVER RATIO: 0.43 times** | | |
| **SCHEME PERFORMANCE** | Please refer to page 23-24 for performance | | |
| **EXPENSES OF THE SCHEME**<br>**a) Load Structure:** | As follows | | |
| **Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units** | If the Fund are redeemed or switched out upto 30% of the units (the limit) purchased or switched within 1 year from the date of allotment.<br>1% of the applicable NAV - 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<br>NIL - 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 | | |
| **b) Actual Recurring Expenses for the previous financial year ended March 31, 2025 (% of NAV)** | ICICI Prudential Value Fund - Regular Plan : 1.54 %<br>ICICI Prudential Value Fund - Direct Plan : 1.07 % | (Actual Recurring Expenses Excludes GST on Management Fees) | |
| **Tax treatment for the Investors (Unitholders):** Refer to page no. 24 | **Daily Net Asset Value (NAV) Publication:** Refer to page no. 24 | **For Investor Grievances please contact:** Refer to page no. 25 | **Unitholders' Information:** Refer to page no. 25 |

| KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTI-ASSET FUND | |
|---|---|
| **TYPE** | An open ended scheme investing in Equity, Debt and Exchange Traded Commodity Derivatives/units of Gold ETFs/units of Silver ETFs/units of REITs & InvITs/Preference shares. |
| **INVESTMENT OBJECTIVE** | To generate capital appreciation for investors by investing predominantly in equity and equity related instruments and income by investing across other asset classes.<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |

**ASSET ALLOCATION**

| Instruments | Indicative allocation (% of total assets) | |
|---|---|---|
| | Minimum | Maximum |
| Equity & Equity related instruments | 65% | 80% |
| Debt and Money Market Instruments including Units of Debt oriented mutual fund schemes* | 10% | 35% |
| Units of Gold ETFs/Units of Silver ETFs/Exchange Traded Commodity Derivatives @ | 10% | 30% |
| Preference Shares | 0% | 10% |
| Units of REITs & INVITs | 0% | 10% |

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 may hold the underlying goods in case of physical settlement of Exchange Traded Commodity Derivatives (ETCDs) contracts. In such cases, mutual funds shall dispose of such goods from the books of the scheme, at the earliest, not exceeding the timeline below:

1. For Gold and Silver: - 180 days from the date of holding of physical goods,
2. For other goods (other than Gold and Silver):
   a. By the immediate next expiry day of the same contract series of the said commodity.
   b. However, if Final Expiry Date (FED) of the goods falls before the immediate next expiry day of the same contract series of the said commodity, then within 30 days from the date of holding of physical goods.

As per SEBI (Mutual Funds) Regulations, 1996, 'goods' shall mean the goods notified by the Central Government under paragraph (bc) of section 2 of the Securities Contracts (Regulation) Act, 1956 and forming the underlying of any commodity derivative.

The Cumulative Gross Exposure across Equity, ADR/GDR/Foreign securities/Overseas ETF, Debt, Units of Gold ETFs / units of Silver ETFs/ Exchange Traded Commodity Derivatives, Preference Shares, units of REITs and INVITs and such other securities/assets as may be permitted by SEBI from time to time, should not exceed 100% of the net assets of the scheme.

Exposure to various instruments will be as per the indicative table given below: (Below percentages shall be subject to applicable SEBI circulars

| Sr. No. | Type of Instrument | Percentage of exposure | Circular references |
|---|---|---|---|
| 1. | Stock Lending | Up to 50% of net assets | Paragraph 12.11 of the Master Circular |
| 2. | Derivative positions | As follows: | Paragraph 12.25 of the Master Circular |
| 2(a) | Equity Derivatives for hedging purpose | Upto 100% of the net assets | |
| 2(b) | Equity Derivatives for non-hedging purpose | | |
| 2(c) | Debt Derivatives for hedging/non hedging purpose | | |
| 2(d) | Exchange Traded Commodity Derivative (ETCD) | Upto 30% of the net assets | Paragraph 12.26.12(b) of the Master Circular |

**KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTI-ASSET FUND**

**ASSET ALLOCATION** (CONTD.)

| Sr. No. | Type of Instrument | Percentage of exposure | Circular references |
|---|---|---|---|
| 3. | Securitized Debt | upto 15% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower | Paragraph 12.15 of the Master Circular |
| 4. | Overseas securities | Up to 50% of the net assets | Paragraph 12.19 of the Master Circular |
| 5. | Units issued by REITs/ InvITs | Up to 10% of the net assets and upto 5 % of its NAV in case of units issued by a single issuer. | Paragraph 12.21 of the Master Circular dated June 27, 2024 |
| 6. | AT1 and Tier II Bonds | a) Upto 10% of its NAV of the debt portfolio of the scheme in perpetual debt instruments and<br><br>b) Upto 5% of its NAV of the debt portfolio of the scheme at single issuer level. The above exposure will be subject to the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments. | Paragraph 12.2 of Master Circular |
| 7. | Structured Obligations and Credit Enhancements | Up to 10% of the Debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:<br>a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and<br><br>b. Supported rating of debt instruments(i.e. after factoring - in credit enhancement) is above investment grade. | Paragraph 12.3 of the Master Circular. |

The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI in accordance with paragraph 12.25.8 of the Master Circular.

**Rebalancing due to Short Term Defensive Consideration:**

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

**Rebalancing due to Passive Breaches:**

- Further, as per paragraph 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in paragraph 2.9 of the Master Circular.

Further, in case of any passive breaches of prudential limits inter alia including issuer limits, group limits and sector limits etc. prescribed in SEBI (Mutual Funds) Regulations, 1996 and circulars issued thereunder, the rebalancing of such passive breaches shall be carried out in accordance with the provisions prescribed under paragraph 2.9 of the Master Circular, provided the specific timeline for rebalancing is not prescribed for the respective prudential limit

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

Considering the inherent characteristics of the Scheme, equity positions are built-up gradually and also sold off gradually. This would necessarily entail having large cash position before the portfolio is fully invested and during periods when equity positions are being sold off to book profits/losses or to meet redemption needs. Such positions shall be subject to rebalancing period and in line with paragraph 1.14.1.2.b of the Master Circular.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities

Apart from the above investment restrictions, the Scheme may follow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

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

| Sr. No | Particulars |
|---|---|
| 1. | Short Selling |

| | |
|---|---|
| **INVESTMENT STRATEGY** | Please refer to page 17-18 |
| **RISK PROFILE OF THE SCHEMES** | Please refer to Page Nos. 18-22 for summarised Scheme Specific Risk Factors. |

**FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.**

## KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTI-ASSET FUND

**PLANS AND OPTIONS**

**Plans available under the Scheme: • ICICI Prudential Multi-Asset Fund - Direct Plan and • ICICI Prudential Multi-Asset Fund - Regular Plan**

**Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW)***

*Fresh subscriptions in Income Distribution Cum Capital Withdrawal (IDCW) option through all modes such as Lump Sum mode (including Switches) and fresh registration of Systematic Investment Plan (SIP) and/or Systematic Transfer Plan (STP) registration (Target scheme), special products/features like Freedom SIP, SIP Top Up facility, Booster SIP, Flex STP, Booster STP, Capital Appreciation STP, has discontinued with effect from November 03, 2025.

(1) IDCW Payout (2) IDCW Reinvestment

**• Including Default option/ facility (as applicable) are as follows:**

| | |
|---|---|
| **Default Plan (if no plan is selected)** | • If broker code is not mentioned the default plan is ICICI Prudential Multi-Asset Fund – Direct Plan<br>• If broker code is mentioned the default plan is ICICI Prudential Multi-Asset Fund Fund - Regular Plan |
| **Default Plan (in certain circumstances)** | • If ICICI Prudential Multi-Asset Fund Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Multi-Asset Fund – Direct Plan<br>• If ICICI Prudential Multi-Asset Fund Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Multi-Asset Fund Fund – Direct Plan |
| **Default Option** | Growth Option |
| **Default sub option** | IDCW Reinvestment |

For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.

The Trustee reserves the right to add any other options/ sub-options under the Scheme.

For detailed disclosure on default plans and options, kindly refer SAI.

**Systematic Investment Plan**

**Daily - Minimum ₹ 20/- (plus in multiple of Re. 1/-) Minimum number of installments - 6,**
**Weekly, Fortnightly & Monthly Frequencies:** Minimum Rs. 100/- (plus in multiple of Re. 1/-) Minimum number of installments - 6
**Quarterly:** Minimum Rs. 5000/- (plus in multiple of Re. 1/-) Minimum number of instalments - 4.
This scheme is also Eligible for Freedom SIP.

**Choti SIP**

Monthly: Rs. 250 only (For classifying as Choti SIP amount should not be more or less than Rs.250/-).
Minimum instalments - 60

**Systematic Withdrawal Plan**

Available

**Switch Facility**

Available

**STP / Flex STP / Booster STP / Booster SIP**

Available. For Booster SIP and Booster STP, the scheme is a target scheme under both facilitates.

**APPLICABLE NAV**

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**MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS#**

| Purchase | Additional Purchase | Redemption |
|---|---|---|
| Rs. 5,000 (plus in multiples of Re.1) | Rs. 1,000 (plus in multiples of Re.1) | Any Amount |

**IN CASE OF SWITCHES**

**Minimum Application (switch-ins):** Rs. 5,000/- and any amount thereafter
**Additional Application (switch-ins):** Rs. 1,000/- and any amount thereafter

**DESPATCH OF REDEMPTION REQUEST**

As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.

**BENCHMARK INDEX**

**Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%)**

The benchmark of the Scheme has been changed from Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + LBMA AM Fixing Prices (10%) to Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%) with effect from July 1, 2023.

The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Trustees reserves the right to change the benchmark in future, if a benchmark better suited to the investment objective of the Scheme is available.

**IDCW Policy**

Refer Page No. 24

**THE FUND MANAGER**
(Tenure given is as on September 30, 2025)

**Mr. Sankaran Naren, Mr. Ihab Dalwai, Mr. Akhil Kakkar, Mr. Manish Banthia, Mr. Gaurav Chikane (for Commodities), Ms. Sri Sharma (**for derivative transactions), **Ms. Sharmila D'silva** and **Ms. Masoomi Jhurmarvala are the fund managers of the Scheme.**

**As on September 30, 2025**-

**Mr. Sankaran Naren** has been managing this scheme for 13 years 7 month i.e. since February 2012,

**Mr. Ihab Dalwai** has been managing this scheme for 8 years and 4 months i.e. since June 2017,

**Mr. Gaurav Chikane** (for ETCDs) has been managing this Scheme for 4 years and 1 month i.e. since August, 2021,

**Ms. Sri Sharma** (for derivative transactions) has been managing the scheme for around 4 years 5 months i.e. since April 2021,

**Mr. Akhil Kakkar** and **Mr. Manish Banthia** have been managing the Scheme for 1 year and 8 months since January 22, 2024,

**Ms. Sharmila D'silva** has been managing overseas investments for 3 years 2 months since July 2022 and managing derivatives transactions since May 2024,

**Ms. Masoomi Jhurmarvala** has been managing the scheme for around 1 year and 1 month since November 2024.

**NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON September 30, 2025**

FOLIOS: 14,19,763

AUM: Rs. 64,179.86 crores

| KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTI-ASSET FUND | | | |
|---|---|---|---|
| **ADDITIONAL SCHEME RELATED DISCLOSURES** as on September 30, 2024 | i. **SCHEME'S PORTFOLIO HOLDINGS**<br>The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link:<br>Downloads - Application Forms, SID, KIM, SAI & Others \| ICICI Prudential Mutual Fund<br>ii. **DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION** –<br>Not Applicable<br>iii. **PORTFOLIO DISCLOSURE**<br>Investors can also obtain Scheme's latest monthly/half yearly portfolio holding from the website of AMC i.e Downloads - Application Forms, SID, KIM, SAI & Others \| ICICI Prudential Mutual Fund<br>iv. **SCHEME's PORTFOLIO TURNOVER RATIO: 0.23 times** | | |
| **SCHEME PERFORMANCE** | Please refer to page 23-24 for performance | | |
| **EXPENSES OF THE SCHEME**<br>**a) Load Structure:** | As follows | | |
| **Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units** | If redeemed 30% of units within 1 year from allotment - Nil<br>If redeemed more than 30% of units, within 1 Year - 1%<br>If redeemed after 1 year - Nil | | |
| **b) Actual Recurring Expenses for the previous financial year ended March 31, 2025 (% of NAV)** | ICICI Prudential Multi-Asset Fund - Regular Plan : 1.41%<br>ICICI Prudential Multi-Asset Fund - Direct Plan : 0.69% | | (Actual Recurring Expenses Excludes GST on Management Fees) |
| **Tax treatment for the Investors (Unitholders):** Refer to page no. 24 | **Daily Net Asset Value (NAV) Publication:** Refer to page no. 24 | **For Investor Grievances please contact:** Refer to page no. 25 | **Unitholders' Information:** Refer to page no. 25 |

| KEY SCHEME FEATURES OF ICICI PRUDENTIAL LARGE CAP FUND (Erstwhile ICICI Prudential Bluechip Fund) | | | |
|---|---|---|---|
| **TYPE** | An open ended equity scheme predominantly investing in large cap stocks. | | |
| **INVESTMENT OBJECTIVE** | o generate long term capital appreciation and income distribution to investors from a portfolio that is predominantly invested in equity and equity related securities of large cap companies.<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | | |
| **ASSET ALLOCATION PATTERN** | Under normal circumstances, the asset allocation under the Scheme will be as follows: | | |
| | **Instruments** | **Indicative allocations (% of total assets)** | |
| | | **Minimum** | **Maximum** |
| | Equities & Equity related securities of large cap companies | 80 | 100 |
| | Other Equity & Equity related instruments | 0 | 20 |
| | Debt & Money Market Instruments and Units of Mutual Funds | 0 | 20 |
| | Units issued by REITs & InvITs | 0 | 10 |

For the purpose of identification of large cap companies, communication provided by SEBI/AMFI shall be considered. Currently, as per paragraph 2.7 of the Master Circular, large cap companies are defined as 1st -100th company in terms of full market capitalization.

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 cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, should not exceed 100% of the net assets of the Scheme.

Mutual Funds are required to adopt list of stocks prepared by AMFI in this regard.

Exposure to various instruments will be as per the indicative table given below (Below percentages shall be subject to applicable SEBI circulars):

| Sr. No. | Type of Instrument | Percentage of exposure | Circular references |
|---|---|---|---|
| 1. | Stock Lending | Up to 20% of net assets of a single intermediary (broker) limit will be up to 5% of the Net Assets. | Paragraph 12.11 of the Master Circular |
| 2. | Derivatives | As follows: | Paragraph 12.25 of the Master Circular |
| 2a | Equity Derivatives for hedging purpose | Up to 50% of the equity portfolio | |
| 2b | Equity Derivatives for non-hedging purpose | | |
| 2c | Debt Derivatives for hedging/non hedging purpose | Up to 50% of the debt portfolio of the Scheme. | |
| 3. | Securitized Debt | Up to 40% of the debt portfolio of the scheme | Paragraph 12.15 of the Master Circular |
| 4. | *Overseas Securities | Up to 20% of the net assets | Paragraph 12.19 of the Master Circular |
| 5. | Units of REIT and InvIT | Upto 10% of net assets and not more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. | Paragraph 12.21 of the Master Circular |

**KEY SCHEME FEATURES OF ICICI PRUDENTIAL LARGE CAP FUND (Erstwhile ICICI Prudential Bluechip Fund)**

**ASSET ALLOCATION PATTERN** (CONTD.)

| Sr. No. | Type of Instrument | Percentage of exposure | Circular references |
|---|---|---|---|
| 6. | AT1 and Tier II Bonds | a) Upto 10% of its NAV of the debt portfolio of the scheme in perpetual debt instruments and<br>b) Upto 5% of its NAV of the debt portfolio of the scheme at single issuer level. The above exposure will be subject to the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments. | Paragraph 12.2 of Master Circular |
| 7. | Structured Obligation and Credit Enhancement | Up to 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:<br>a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and b. Supported rating of debt instruments (i.e. after factoring - in credit enhancement) is above investment grade. | Paragraph 12.3 of the Master Circular. |

*Pursuant to communication received from AMFI, investments in the units of overseas ETF has currently been suspended and the same shall be resumed in accordance with the directions received from SEBI/AMFI in this regard from time to time.

The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI in accordance with paragraph 12.25.8 of the Master Circular.

The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund.

**Rebalancing due to Short Term Defensive Consideration:**

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Paragraph 1.14.1.2.b of SEBI Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

**Rebalancing due to Passive Breaches:**

- Further, as per Paragraph 2.9 of SEBI Master Circular as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Paragraph 2.9 of the Master Circular.

Further, in case of any passive breaches of prudential limits inter alia including issuer limits, group limits and sector limits etc. prescribed in SEBI (Mutual Funds) Regulations, 1996 and circulars issued thereunder, the rebalancing of such passive breaches shall be carried out in accordance with the provisions prescribed under paragraph 2.9 of the Master Circular, provided the specific timeline for rebalancing is not prescribed for the respective prudential limit.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalents shall consist of Government Securities, T-Bills and Repo on Government Securities

Apart from the above investment restrictions, the Scheme mayfollow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

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

| Sr. No | Particulars |
|---|---|
| 1 | Credit default swaps |
| 2 | Short Selling |
| 3 | Equity Linked Debentures |
| 4 | AT1 and Tier II Bonds |
| 5 | Inter scheme |

| | |
|---|---|
| **INVESTMENT STRATEGY** | Please refer to page 17-18 |
| **RISK PROFILE OF THE SCHEMES** | Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to Page Nos. 18-22 for summarised Scheme Specific Risk Factors. |

**FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.**

## KEY SCHEME FEATURES OF ICICI PRUDENTIAL LARGE CAP FUND (Erstwhile ICICI Prudential Bluechip Fund)

**PLANS AND OPTIONS**

**Plans available under the Scheme: • ICICI Prudential Large Cap Fund - Direct Plan and • ICICI Prudential Large Cap Fund - Regular Plan**

**Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW)***

*Fresh subscriptions in Income Distribution Cum Capital Withdrawal (IDCW) option through all modes such as Lump Sum mode (including Switches) and fresh registration of Systematic Investment Plan (SIP) and/or Systematic Transfer Plan (STP) registration (Target scheme), special products/features like Freedom SIP, SIP Top Up facility, Booster SIP, Flex STP, Booster STP, Capital Appreciation STP, has discontinued with effect from November 03, 2025.

(1) IDCW Payout (2) IDCW Reinvestment

**• Including Default option/ facility (as applicable) are as follows:**

| | |
|---|---|
| **Default Plan (if no plan is selected)** | • If broker code is not mentioned the default plan is ICICI Prudential Large Cap Fund – Direct Plan<br>• If broker code is mentioned the default plan is ICICI Prudential Large Cap Fund - Regular Plan |
| **Default Plan (in certain circumstances)** | • If CICI Prudential Large Cap Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Large Cap Fund – Direct Plan<br>• If ICICI Prudential Large Cap Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Large Cap Fund – Direct Plan |
| **Default Option** | Growth Option |
| **Default sub option** | IDCW Reinvestment |

For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.

The Trustee reserves the right to add any other options/ sub-options under the Scheme.

For detailed disclosure on default plans and options, kindly refer SAI.

**Systematic Investment Plan**

**Daily:** Rs. 20/- and in multiples of ₹1/,

**Weekly, Fortnightly** and **Monthly SIP$:** Rs. 100/- (plus in multiple of Re. 1/-) Minimum installments: 6

**Quarterly SIP$:** Rs. 5,000/- (plus in multiple of Re. 1/-) Minimum installments – 4

$The applicability of the minimum amounts mentioned above are at the time of registration only.

This scheme is also Eligible for Freedom SIP.

**Choti SIP**

Monthly: Rs. 250 only (For classifying as Choti SIP amount should not be more or less than Rs.250/-).
Minimum instalments - 60

**Systematic Withdrawal Plan**

Available

**Switch Facility**

Available

**STP / Flex STP / Booster STP / Booster SIP**

Available. **Booster SIP** and **Booster STP** are available under the scheme. The scheme is a target scheme under both the facilities.

**APPLICABLE NAV**

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**MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS**

| Purchase | Additional Purchase | Redemption |
|---|---|---|
| Rs. 100 (plus in multiples of Re.1) | Rs. 100 (plus in multiples of Re.1) | Any Amount |

**Minimum Application Amount and Additional Application Amount in case of switches**

**Minimum Application (switch-ins):** Rs. 100/- and any amount thereafter
**Additional Application (switch-ins):** Rs. 100/- and any amount thereafter

**DESPATCH OF REDEMPTION REQUEST**

As per SEBI (Mutual Funds) Regulations, 1996, the Mutual Fund shall despatch redemption proceeds within 3 working days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within 3 Working days from the date of redemption.

**BENCHMARK INDEX**

Nifty 100 TRI

**IDCW Policy**

Refer Page No. 24

**THE FUND MANAGER (Tenure given is as on September 30, 2025)**

The investments under the Scheme are managed by **Mr. Anish Tawakley** and **Mr. Vaibhav Dusad**. As on September 30, 2025, **Mr. Anish Tawakley** has been managing the Scheme for the tenure of 7 years 1 month since September 2018 and **Mr. Vaibhav Dusad** has been managing the Scheme for the tenure of 4 Years 9 months since January 2021.

**Ms. Sharmila D'silva** is the fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.

**NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON September 30, 2024**

FOLIOS: 29,76,574

AUM: Rs. 64,962.52 crores

**ADDITIONAL SCHEME RELATED DISCLOSURES** as on September 30, 2025

i. **SCHEME'S PORTFOLIO HOLDINGS**
The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link:
- Downloads - Application Forms, SID, KIM, SAI & Others | ICICI Prudential Mutual Fund

ii. **DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION** –
Not Applicable

iii. **PORTFOLIO DISCLOSURE**
Investors can also obtain Scheme's latest monthly/half yearly portfolio holding from the website of AMC i.e - Downloads - Application Forms, SID, KIM, SAI & Others | ICICI Prudential Mutual Fund

iv. **SCHEME's PORTFOLIO TURNOVER RATIO: 0.13 times**

**SCHEME PERFORMANCE**

Please refer to page 23-24 for performance

**EXPENSES OF THE SCHEME**
**a) Load Structure:**

As follows

**Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units**

(a) Upto 1 Year from allotment - 1% of applicable NAV
(b) More than 1 Year - Nil
Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under paragraph 6.11.1.1 (b) of the Master Circular, such redemption / switch will not be subject to exit load.

| KEY SCHEME FEATURES OF ICICI PRUDENTIAL LARGE CAP FUND (Erstwhile ICICI Prudential Bluechip Fund) | | | |
|---|---|---|---|
| **b) Actual Recurring Expenses for the previous financial year ended March 31, 2025 (% of NAV)** | ICICI Prudential Large Cap Fund - Regular Plan : 1.41%<br>ICICI Prudential Large Cap Fund - Direct Plan : 0.89% | | (Actual Recurring Expenses Excludes GST on Management Fees) |
| **Tax treatment for the Investors (Unitholders):** Refer to page no. 24 | **Daily Net Asset Value (NAV) Publication:** Refer to page no. 24 | **For Investor Grievances please contact:** Refer to page no. 25 | **Unitholders' Information:** Refer to page no. 25 |

## KEY SCHEME FEATURES OF ICICI PRUDENTIAL BALANCED ADVANTAGE FUND

**TYPE**

An Open Ended Dynamic Asset Allocation Fund

**INVESTMENT OBJECTIVE**

To provide capital appreciation/income by investing in equity and equity related instruments including derivatives and debt and money market instruments.
However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

**ASSET ALLOCATION PATTERN**

| Types of Instrument | Indicative Allocation (% of Net Assets) | |
|---|---|---|
| | Minimum | Maximum |
| Equity & Equity related instruments # | 65% | 100% |
| Debt and Money Market Instruments, including Units of Debt oriented mutual fund schemes*@$ | 0% | 35% |
| Preference Shares | 0% | 10% |
| Units issued by REITs and InvITs | 0% | 10% |

#Although the gross equity and equity related exposure would be normally maintained between 65%-100%, the net equity exposure can be brought down below 65% through various derivative strategies.

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.

@ Excluding subscription money in transit before deployment / payout

$ Any other security as may be permitted by SEBI/ RBI, subject to approval from SEBI / RBI as required

* Exposure to the Securitised debt will not exceed 50% of the debt portfolio

Exposure to various instruments will be as per the indicative table given below:

| Sr. No. | Type of Instrument | Percentage of exposure | Circular references |
|---|---|---|---|
| 1. | Stock Lending | Up to 20% of net assets | Paragraph 12.11 of the Master Circular |
| 2. | Derivatives | Up to 50% of total assets | Paragraph 12.25 of the Master Circular |
| 2(a) | Equity Derivatives for hedging purpose | Upto 50 % of net assets | |
| 2(b) | Equity Derivatives for non-hedging purpose | Upto 50% of net assets | |
| 2(c) | Debt Derivatives for hedging/non hedging purpose | Upto 20% of net assets | |
| 3. | Securitized Debt | Up to 50 % of the debt portfolio | Paragraph 12.15 of the Master Circular |
| 4. | Overseas Securities | Up to 35% of the net assets | Paragraph 12.19 of the Master Circular |
| 5. | Structured Obligations, Credit enhancements | Upto 10% of the debt portfolio of the scheme and group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:<br>a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and<br>b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade | Paragraph 12.3 of the Master Circular |
| 6. | Units of REITs ands InvITs | Upto 10% of Total Assets | Paragraph 12.21 of the Master |
| 7. | AT1 and Tier II bonds | a) Upto 10% of its NAV of the debt portfolio of the scheme in perpetual debt instruments and<br>b) Upto 5% of its NAV of the debt portfolio of the scheme at single issuer level. The above exposure will be subject to the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments | Paragraph 12.2 of Master Circular |

The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI.

Derivatives shall mean derivatives instruments as permitted by SEBI, including derivative exposure in accordance with paragraph 7.5 and 12.25 of Master Circular. The Scheme may also participate in Imperfect Hedging up to 20% of the net assets.

The Cumulative Gross Exposure to Equity, Debt, Money market instruments, Derivatives, Preference Shares, units of REITs and INVITs, etc. 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.

## KEY SCHEME FEATURES OF ICICI PRUDENTIAL BALANCED ADVANTAGE FUND

**ASSET ALLOCATION PATTERN** (CONTD.)

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

Considering the inherent characteristics of the Scheme, equity positions are built-up gradually and also sold off gradually. This would necessarily entail having large cash position before the portfolio is fully invested and during periods when equity positions are being sold off to book profits/losses or to meet redemption needs. Such positions shall be subject to rebalancing period and in line with paragraph 2.9 of the Master Circular.

**Rebalancing due to Short Term Defensive Consideration:**

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b the Master Circular and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

**Rebalancing due to Passive Breaches:**

- Further, as per Para 2.9 of SEBI Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

Further, in case of any passive breaches of prudential limits inter alia including issuer limits, group limits and sector limits etc. prescribed in SEBI (Mutual Funds) Regulations, 1996 and circulars issued thereunder, the rebalancing of such passive breaches shall be carried out in accordance with the provisions prescribed under paragraph 2.9 of the Master Circular, provided the specific timeline for rebalancing is not prescribed for the respective prudential limit.

Apart from the above investment restrictions, the Scheme may follow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

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

| Sr. No | Particulars |
|---|---|
| 1. | Short selling |

**INVESTMENT STRATEGY**

Please refer to page 17-18

**RISK PROFILE OF THE SCHEME**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to Page Nos. 18-22 for summarised Scheme Specific Risk Factors.

**FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.**

**PLANS AND OPTIONS**

**Plans available under the Scheme: • ICICI Prudential Balanced Advantage Fund - Direct Plan and • ICICI Prudential Balanced Advantage Fund - Regular Plan**

**Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW)***

*Fresh subscriptions in Income Distribution Cum Capital Withdrawal (IDCW) option through all modes such as Lump Sum mode (including Switches) and fresh registration of Systematic Investment Plan (SIP) and/or Systematic Transfer Plan (STP) registration (Target scheme), special products/features like Freedom SIP, SIP Top Up facility, Booster SIP, Flex STP, Booster STP, Capital Appreciation STP, has discontinued with effect from November 03, 2025.

(1) IDCW Payout (2) IDCW Reinvestment

**• Including Default option/ facility (as applicable) are as follows:**

| | |
|---|---|
| **Default Plan (if no plan is selected)** | • If broker code is not mentioned the default plan is ICICI Prudential Balanced Advantage Fund – Direct Plan<br>• If broker code is mentioned the default plan is ICICI Prudential Balanced Advantage Fund - Regular Plan |
| **Default Plan (in certain circumstances)** | • If ICICI Prudential Balanced Advantage Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Balanced Advantage Fund – Direct Plan<br>• If ICICI Prudential Balanced Advantage Fund - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Balanced Advantage Fund – Direct Plan |
| **Default Option** | Growth Option |
| **Default sub option** | IDCW Reinvestment |

For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.

The Trustee reserves the right to add any other options/ sub-options under the Scheme.

For detailed disclosure on default plans and options, kindly refer SAI.

**Systematic Investment Plan**
*(Min. amount applicablity is at the time of registration)*

**Daily, Weekly, Fortnightly & Monthly$:** Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6)
**Quarterly$:** Minimum Rs. 5000/-& in multiples of Re. 1 (Minimum number of instalments - 4)
This scheme is also Eligible for Freedom SIP.

**Choti SIP**

Monthly: Rs. 250 only (For classifying as Choti SIP amount should not be more or less than Rs.250/-). Minimum instalments – 60

$The applicability of the minimum amounts mentioned above are at the time of registration only.

**Systematic Withdrawal Plan**

Available. Please refer to SID.

**Switch Facility**

Available

**STP / Flex STP / Booster STP / Booster SIP**

Available.

**APPLICABLE NAV**

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## KEY SCHEME FEATURES OF ICICI PRUDENTIAL BALANCED ADVANTAGE FUND

| | | | |
|---|---|---|---|
| **MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS** | **Purchase** | **Additional Purchase** | **Redemption** |
| | Rs. 500 (plus in multiples of Re.1) | Rs. 100 (plus in multiples of Re.1) | Any Amount |
| **IN CASE OF SWITCHES** | **Minimum Application (switch-ins):** Rs. 500/- and any amount thereafter<br>**Additional Application (switch-ins):** Rs. 100/- and any amount thereafter | | |
| **DESPATCH OF REDEMPTION REQUEST ##** | As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines. | | |
| **BENCHMARK INDEX** | CRISIL Hybrid 50+50 - Moderate Index | | |
| **IDCW Policy** | Please refer to page no. 24 | | |

**THE FUND MANAGER (Tenure given is as on September 30, 2025)**

As on September 30, 2025, the Fund Managers and their tenures are as follows:

| Sr No | Name | Tenure | w.e.f |
|---|---|---|---|
| 1 | Mr. Manish Banthia | 15 Years 11 Months | November 2009 |
| 2 | Mr. Rajat Chandak | 10 Years 1 Month | September 2015 |
| 3 | Mr. Akhil Kakkar | 1 Year 9 Months | January 2024 |
| 4 | Mr. Ihab Dalwai | 7 Years 9 Months | January 2018 |
| 5 | Ms. Sri Sharma (Equity and Derivatives) | 4 Years 6 Months | April 2021 |

**Sharmila D'silva** is the fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.

| | |
|---|---|
| **NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON September 30, 2025** | FOLIOS: 8,14,826<br>AUM: Rs. 66,612.58 crores |
| **ADDITIONAL SCHEME RELATED DISCLOSURES** as on September 30, 2025 | i. **SCHEME'S PORTFOLIO HOLDINGS**<br>The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link:<br>Downloads - Application Forms, SID, KIM, SAI & Others \| ICICI Prudential Mutual Fund<br>ii. **DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION** –<br>Not Applicable<br>iii. **PORTFOLIO DISCLOSURE**<br>Investors can also obtain Scheme's latest monthly/half yearly portfolio holding from the website of AMC i.e Downloads - Application Forms, SID, KIM, SAI & Others \| ICICI Prudential Mutual Fund<br>iv. **SCHEME's PORTFOLIO TURNOVER RATIO:** Not Applicable |
| **SCHEME PERFORMANCE** | Please refer to page 23-24 for performance |
| **EXPENSES OF THE SCHEME a) Load Structure:** | As follows |
| **Exit Load on applicable NAV on the basis of the investment period from the date of allotment of units** | If redeem/switch out:<br>(a) Upto 30% of units within 1 year from the date of allotment - Nil<br>(b) More than 30% of units, within 1 year from the date of allotment - 1% of applicable NAV<br>(c) After 1 year from the date of allotment- Nil. |
| **b) Actual Recurring Expenses for the previous financial year ended March 31, 2025 (% of NAV)** | ICICI Prudential Balanced Advantage Fund - Regular Plan : 1.46%<br>ICICI Prudential Balanced Advantage Fund - Direct Plan : 0.92%<br>(Actual Recurring Expenses Excludes Service tax on Management Fees) | (Actual Recurring Expenses Excludes GST on Management Fees |

| | | | |
|---|---|---|---|
| **Tax treatment for the Investors (Unitholders):** Refer to Page no. 24 | **Daily Net Asset Value (NAV) Publication:** Refer to Page no. 24 | **For Investor Grievances please contact:** Refer to Page no. 25 | **Unitholders' Information:** Refer to Page no. 25 |

## KEY SCHEME FEATURES OF ICICI PRUDENTIAL DYNAMIC ASSET ALLOCATION ACTIVE FOF (Erstwhile ICICI Prudential Asset Allocator FUND (FOF))

| | |
|---|---|
| **TYPE** | An open ended Fund of Funds scheme investing dynamically in units of active equity and debt oriented schemes. |
| **INVESTMENT OBJECTIVE** | The primary objective of the Scheme is to generate capital appreciation by investing dynamically in units of active equity and debt oriented mutual fund schemes.<br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |
| **ASSET ALLOCATION PATTERN** | Under normal circumstances, the asset allocation under the Scheme will be as follows: |

| Instruments | Indicative allocations (% of corpus) under normal circumstances | |
|---|---|---|
| | Minimum | Maximum |
| **Units of Active Mutual Fund Schemes** | 95% | 100% |
| **Active** Equity oriented schemes | 0% | 100% |
| **Active** Debt-oriented schemes | 0% | 100% |
| Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo* | 0% | 5% |

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

**KEY SCHEME FEATURES OF ICICI PRUDENTIAL DYNAMIC ASSET ALLOCATION ACTIVE FOF (Erstwhile ICICI Prudential Asset Allocator FUND (FOF))**

**ASSET ALLOCATION PATTERN (CONTD.)**

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 units of mutual fund schemes/ETFs, Money Market Instruments and such other securities/assets as may be permitted by SEBI should not exceed 100% of the net assets of the scheme.

Exposure to various instruments will be as per the indicative table given below (Below percentages shall be subject to applicable SEBI circulars):

| Sr. No. | Type of Instrument | Percentage of exposure | Circular references |
|---|---|---|---|
| 1. | Stock Lending | Nil | Not applicable |
| 2. | Derivatives | Nil | Not applicable |
| 3. | Securitized Debt | Nil | Not applicable |
| 4. | Overseas securities | Nil | Not applicable |
| 5. | AT1 and Tier II Bonds | Nil | Not applicable |
| 6. | Units of Reits and InvITs | Nil | Not applicable |
| 7. | Structured Obligations and Credit Enhancements | Nil | Not applicable |

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.

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

**Rebalancing due to Short Term Defensive Consideration:**

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Paragraph 1.14.1.2.b of Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

**Rebalancing due to Passive Breaches:**

- Further, as per Paragraph 2.9 of Master Circular, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Paragraph 2.9 of the Master Circular.

Further, in case of any passive breaches of prudential limits inter alia including issuer limits, group limits and sector limits etc. prescribed in SEBI (Mutual Funds) Regulations, 1996 and circulars issued thereunder, the rebalancing of such passive breaches shall be carried out in accordance with the provisions prescribed under paragraph 2.9 of the Master Circular, provided the specific timeline for rebalancing is not prescribed for the respective prudential limit.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities

Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

**Negative list:** The Scheme will not directly invest/ have exposure in the following:

| Sr. No | Particulars |
|---|---|
| 1. | Securitized debt |
| 2. | Overseas Securities |
| 3. | Derivatives |
| 4. | Short selling |
| 5. | Stock lending |
| 6. | Repo in corporate debt securities |
| 7. | Credit Default Swaps transactions |
| 8. | Structured Obligations |
| 9. | Units of Reits and InvITs |
| 10. | AT1 and Tier II Bonds |
| 11. | Equity and equity related instruments |
| 12. | Debentures |

**INVESTMENT STRATEGY**

Please refer to page 17-18

**RISK PROFILE OF THE SCHEMES**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Refer to Page Nos. 18-22 for Scheme Specific Risk Factors

**FOR DETAILS ON RISK FACTORS AND RISK MITIGATION MEASURES, PLEASE REFER SID.**

**KEY SCHEME FEATURES OF ICICI PRUDENTIAL DYNAMIC ASSET ALLOCATION ACTIVE FOF (Erstwhile ICICI Prudential Asset Allocator FUND (FOF))**

**PLANS AND OPTIONS**

**Plans available under the Scheme: • ICICI Prudential Dynamic Asset Allocation Active FOF - Direct Plan and • ICICI Prudential Dynamic Asset Allocation Active FOF - Regular Plan Options under each Plan(s): • Growth Option • Income Distribution cum Capital Withdrawal (IDCW)***

(1) IDCW Payout (2) IDCW Reinvestment

*Fresh subscriptions in Income Distribution Cum Capital Withdrawal (IDCW) option through all modes such as Lump Sum mode (including Switches) and fresh registration of Systematic Investment Plan (SIP) and/or Systematic Transfer Plan (STP) registration (Target scheme), special products/features like Freedom SIP, SIP Top Up facility, Booster SIP, Flex STP, Booster STP, Capital Appreciation STP, has discontinued with effect from November 03, 2025.

**• Including Default option/ facility (as applicable) are as follows:**

| | |
|---|---|
| **Default Plan (if no plan is selected)** | • If broker code is not mentioned the default plan is ICICI Prudential Dynamic Asset Allocation Active FOF – Direct Plan<br>• If broker code is mentioned the default plan is ICICI Prudential Dynamic Asset Allocation Active FOF - Regular Plan |
| **Default Plan (in certain circum-stances)** | • If ICICI Prudential Dynamic Asset Allocation Active FOF – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Dynamic Asset Allocation Active FOF – Direct Plan<br>• If ICICI Prudential Dynamic Asset Allocation Active FOF - Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Dynamic Asset Allocation Active FOF – Direct Plan |
| **Default Option** | Growth Option |
| **Default sub option** | IDCW Reinvestment |

For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI.

The Trustee reserves the right to add any other options/ sub-options under the Scheme.

For detailed disclosure on default plans and options, kindly refer SAI.

**Systematic Investment Plan**

**Daily, Weekly, Fortnightly and Monthly:** Minimum Rs. 1000/- & in multiples of Re. 1 (Minimum number of installments - 6)
**Quarterly:** Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4)

**Systematic Withdrawal Plan**

Available

**Switch Facility**

Available

**STP / Flex STP / Booster STP / Booster SIP**

Available. The Scheme is a target scheme under **Booster STP** and **Booster SIP.** The Scheme is also eligible for Freedom SIP and Freedom SWP.

**APPLICABLE NAV**

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**MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS**

| Purchase | Additional Purchase | Redemption |
|---|---|---|
| Rs. 5000 (plus in multiples of Re.1) | Rs. 500 (plus in multiples of Re.1) | Any amount |

**Minimum Application Amount and Additional Application Amount in case of switches**

**Minimum Application (switch-ins):** Rs. 5000/- and any amount thereafter
**Additional Application (switch-ins):** Rs. 500/- and any amount thereafter

**DESPATCH OF REDEMPTION REQUEST**

As per SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022- 23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.

**IDCW Policy**

Refer Page No. 24

**BENCHMARK INDEX**

**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.

**THE FUND MANAGER**
(Tenure given is as on September 30, 2025)

**Mr. Sankaran Naren, Mr. Dharmesh Kakkad, Mr. Manish Banthia** and **Mr. Ritesh Lunawat** are the Fund Managers of the Scheme. As on September 30, 2025, Mr. Dharmesh Kakkad is managing the equity portion of this fund for 7 years and 5 months since May 2018, **Mr. Sankaran Naren** is managing the equity portion of this fund for 7 years and 1 month since September 2018, Mr. Manish Banthia is managing the debt portion of this fund for around 8 years and 4 months since June, 2017 and **Mr. Ritesh Lunawat** is managing the debt portion of this Scheme for around 2 years and 4 months since June, 2023.

**NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2025**

FOLIOS : 3,51,740

AUM : Rs. 27,760.16 crores

**SCHEME PERFORMANCE**

Please refer to page 23-24 for performance

**ADDITIONAL SCHEME RELATED DISCLOSURES** as on September 30, 2025

i. **SCHEME'S PORTFOLIO HOLDINGS**
The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link: https://www.icicipruamc.com/news-and-media/downloads?currentTabFilter=SSD&&subCatTabFilter=Information

ii. **DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION** – Not Applicable

iii. **PORTFOLIO DISCLOSURE**
Investors can obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. https://www.icicipruamc.com/news-and-media/downloads?currentTabFilter=SSD&&subCatTabFilter=Information

**iv. SCHEME's PORTFOLIO TURNOVER RATIO: NA**

**EXPENSES OF THE SCHEME**
**a) Load Structure**

As follows

| KEY SCHEME FEATURES OF ICICI PRUDENTIAL DYNAMIC ASSET ALLOCATION ACTIVE FOF (Erstwhile ICICI Prudential Asset Allocator FUND (FOF)) | | | |
|---|---|---|---|
| **Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units** | • If units purchased or switched in from another scheme of the Fund are redeemed or switched out up to 10% of the units (the limit) purchased or switched within 1 year from the date of allotment – Nil<br>• 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<br>• 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 | | |
| **b) Actual Recurring Expenses for the previous financial year ended March 31, 2025 (% of NAV)** | ICICI Prudential Dynamic Asset Allocation Active FOF – Regular Plan : 1.34%<br>ICICI Prudential Dynamic Asset Allocation Active FOF - Direct Plan : 0.40% | | (Actual Recurring Expenses Excludes Goods & Services tax on Management Fees) |
| **Tax treatment for the Investors (Unitholders):** Refer to Page no. 24 | **Daily Net Asset Value (NAV) Publication:** Refer to Page no. 24 | **For Investor Grievances please contact:** Refer to Page no. 25 | **Unitholders' Information:** Refer to Page no. 25 |

ØØØ ***APPLICABLE NAV FOR PURCHASE, INCLUDING SWITCH IN:***

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 pm 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.

## INVESTMENT STRATEGIES:

**ICICI PRUDENTIAL VALUE FUND (Erstwhile ICICI Prudential Value Discovery Fund) :**

The Scheme shall follow an active investment strategy. The Scheme is an open-ended Scheme that aims to provide long term capital growth by investing primarily in a well-diversified portfolio of companies that are selected based on the criteria of Value Investing. Value investing is an investment strategy where stocks are selected that trade for less than their intrinsic values.

The Scheme proposes to carefully accumulate a portfolio of stocks, which are available at a discount to its intrinsic value through a process of "Discovery". The Discovery Process would be through identification of such stocks, which have attractive valuations in relation to earnings or book value or current and/or future IDCW and are available at a price, which can be termed as a bargain. This may constitute stocks, which have depreciated for a short period due to some exceptional circumstance or due to market correction phase or due to lack of interest in investing in a sector, which has significantly under performed the market. Such stocks are considered to have intrinsic value because of their business models and show potential for smart growth in the future. Intrinsic value of a stock is determined through analyzing the financial statements of the companies and parameters such as EPS (Earnings per Share), the Book Value per share, understanding the competition land-scape and business structure of these companies. The universe of stocks for this Scheme will be defined as those stocks whose prices are low relative to their fundamentals, their historic performance, their book values, their earnings and cash flow potential and current and/or future IDCW.

For investment, AMC would use industry specific valuation measures to evaluate companies in every sector in order to select the most attractive companies for the portfolio.

The Scheme may also invest a part of its corpus in overseas markets in Global Depository Receipts (GDRs), ADRs, overseas equity, bonds and mutual funds and such other instruments as may be allowed under the Regulations from time to time.

The Scheme may engage in Stock Lending activities.

The Scheme may invest in derivatives such as Futures & Options and such other derivative instruments like Stock/ Index Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced and permitted by SEBI from time to time. The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations.

**Fixed Income securities**

The Scheme may also invest in Debt and Money Market Securities/Instruments (Money Market securities include cash and cash equivalents). The Scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management Team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer. Rated debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. The Scheme may invest in securitised debt.

In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Further, the Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations and with the prior approval of the Board of the AMC/Trustee.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

For detailed derivatives strategies and illustrations, please refer to SAI.

**ICICI PRUDENTIAL MULTI-ASSET FUND:**

The Scheme proposes to invest across asset classes, in line with the asset allocation mentioned in the SID, with the aim of generating capital appreciation and income for investors. With this aim the Investment Manager will allocate the assets of the Scheme predominantly in Equity and equity related instruments, and remaining portion of the corpus in Debt, units of Gold ETFs/ETCDs/ units of Silver ETFs/ units of REITs & InvITs/ Preference shares. The actual percentage of investment in other asset classes will be decided after considering the prevailing market conditions, the macroeconomic environment (including interest rates and inflation), the performance of the corporate sector, the equity markets and general liquidity and other considerations in the economy and markets. Further the Scheme shall follow an active investment strategy.

The AMC may choose to continuously churn the portfolio of the Scheme in order to achieve the investment objective.

The Scheme proposes to concentrate on business and economic fundamentals driven by in-depth research techniques, employing strong stock selection. Stock-picking process proposed to be adopted is generally a "bottom-up" approach, seeking to identify companies with above average profitability supported by sustainable competitive advantages and also to use a "top-down" discipline for risk control by ensuring representation of companies from various industries.

The Scheme may also take exposure to various equity derivatives including futures and option strategies, as may be permitted by SEBI from time to time.

In case of Debt and Money Market securities, the scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer.

The AMC may consider the ratings of such Rating Agencies as approved by SEBI

to carry out the functioning of rating agencies.

In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

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

The scheme will also invest in the appropriate exchange traded commodity derivatives or units of gold ETFs and/or units of Silver ETFs in order to achieve the investment objective. The scheme may also invest in Units issued by REITs & InvITs after doing due research on the same. The scheme may also invest in preference shares. Further, the Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity with the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements or other derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so with the prior approval of the Board of the AMC/Trustee.

The scheme may refer to certain in-house models which would be based on various prevailing broad market parameters and would be dynamic in nature. The same may be referred by the fund manager as required from time to time.

For detailed derivatives strategies and illustrations, please refer to SAI.

**ICICI PRUDENTIAL LARGE CAP FUND (Erstwhile ICICI Prudential Bluechip Fund) :**

ICICI Prudential Bluechip Fund is an open ended Equity Scheme that seeks to generate long term capital appreciation and income distribution to unitholders from a portfolio that shall predominantly invest in equity and equity related securities belonging to the large cap domain, and balance iin other equity and equity related instruments and debt securities and money market instruments. For investments in large cap domain, the Fund Manager(s) will select stocks for investment from large cap universe as may be prescribed by SEBI/AMFI from time to time.

The Scheme aims to maximize long term total return by investing predominantly in equity and equity related securities of large cap companies. The Scheme seeks to add the best opportunities that the market presents, without any sector bias. The Scheme shall adopt a disciplined yet flexible long-term approach to investing with a focus of generating long term capital appreciation. The Scheme will follow the bottom up approach to identify bargain stocks with promising potential for long term growth. The Scheme shall look at such opportunities in the universe of large and established companies.

The Scheme may also invest a part of its corpus in overseas markets in Global Depository Receipts (GDRs), ADRs, overseas equity, bonds and mutual funds and such other instruments as may be allowed under the Regulations from time to time.

The Scheme may engage in Stock Lending activities.

The Scheme may invest in derivatives such as Futures & Options and such other derivative instruments like Stock/ Index Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced and permitted by SEBI from time to time. The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations.

**Fixed Income securities**

The Scheme may also invest in Debt and Money Market Securities/Instruments (Money Market securities include cash and cash equivalents). The Scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management Team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer. Rated debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. The Scheme may invest in securitised debt.

**Under Derivatives Strategy- Writing call options under Covered call strategy:**

A call option gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a person holds a long position in an asset and writes (sells) call options on that same asset to generate an income stream. The Scheme may write call options under covered call strategy, as permitted by Regulations.

For further details pertaining to covered call strategy refer to SAI.

**ICICI PRUDENTIAL BALANCED ADVANTAGE FUND**

The Scheme will dynamically allocate its net assets to equity and equity related securities and debt instruments. The portfolio construct of the Scheme will be dependent on various factors such as market conditions, economic scenarios, global events, valuation parameters such as Price to Book Value, Price to Earnings, interest rate movement, etc. The gross equity and equity related exposure would be normally maintained between 65%-100%, the net equity exposure can be brought down below 65% through various derivative strategies. The equity exposure is thus dynamically managed and is increased when various factors are favourable towards equity as an asset class or is brought down when the factors are not favourable. Further the Scheme shall follow an active investment strategy.

**Equity:** The Scheme can invest into opportunities available across the market capitalization. A top down approach shall be used to identify growth sectors and bottom up approach to identify individual stocks. The following investment principles shall be followed for equity investments:

**Growth:** Following growth investment philosophy looking to invest in companies, which are growing at a rapid pace.

**Valuations:** Look at valuation matrix, invest in companies which are available at attractive valuations.

**Diversification:** Seek a diversified portfolio across various sectors to mitigate the concentration risk.

The Scheme may refer to certain in-house models which would be based on various prevailing broad market parameters which would be dynamic in nature. The same may be referred by the fund manager as required from time to time.

For detailed derivatives strategies and illustrations, please refer to SAI.

**ICICI PRUDENTIAL DYANMIC ASSET ALLOCATION ACTIVE FOF (Erstwhile ICICI Prudential Asset Allocator Fund (FOF))**

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 **active** Equity Oriented Schemes and/or;
- Units of **active** Debt Oriented Schemes;
- **Money market instruments permitted by SEBI/RBI.**

The scheme shall dynamically allocate its net assets in units of active equity and debt oriented schemes.

The scheme shall also invest in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements. The Scheme shall allocate its assets between active equity oriented and debt oriented schemes depending on the in-house valuation model consisting of parameters as it may evolve over time. The valuation model currently consists of following broad parameters such as:

1) Earning Yield of Equity
2) Bond Yield
3) Currency
4) Crude

Post analyzing the above mentioned parameters, the Fund Manager shall determine the relative allocation to active equity oriented and debt oriented schemes. Further the Scheme shall follow an active investment strategy.

**NAME OF THE TRUSTEE COMPANY:** ICICI PRUDENTIAL TRUST LIMITED

## RISK PROFILE OF THE SCHEME:

### I. SCHEME SPECIFIC RISK FACTORS

It is intended to generate capital appreciation and maximize the returns by actively investing in equity/ equity related securities and utilising debt and money market instruments as a defensive investment strategy. At times such churning of portfolios may lead to substantial losses due to subsequent adverse developments in the capital markets or unfavourable market movements. In view of the same, there can be no assurance that the investment objective of the Scheme will be realized.

➢ **RISKS ASSOCIATED WITH INVESTMENTS IN EQUITIES AND EQUITY RELATED INSTRUMENTS –**

1. 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.
2. 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.
3. The Mutual Fund may not be able to sell / lend out securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon. Investors may note that the 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 the scheme. 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.

4. 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.
5. 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.
6. 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.
7. 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, the fund will aim at taking exposure into relatively 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.
8. 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.
9. In case of warrants, a relatively small movement in the price of the underlying security results in a disproportionately large movement, unfavourable or favourable, in the price of the warrant. The prices of warrants can therefore be volatile.
10. It is essential for the investors to understand that the right to subscribe which a warrant confers is invariably limited in time with the consequence that if the investor fails to exercise this right within the predetermined timeline then the investment becomes worthless. Investment in a warrant can result in a total loss of the money invested plus any commission or other transaction charges.

➢ **RISKS ASSOCIATED WITH INVESTMENTS IN FIXED INCOME SECURITIES AND AND MONEY MARKET SECURITIES:**

- **Market Risk/Interest Rate Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in fixed income and money market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Liquidity Risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.
- **Credit Risk:** Investments in fixed income securities and money market instruments 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.
- **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(s)have the power to invest in securities which are not listed on a stock exchange or receive 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. These securities may lack a liquid secondary market and there can be no assurance that the underlying scheme(s) will realise their investments in unlisted securities at a fair value.
- **Settlement risk:** The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Scheme.
- 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.

➢ **RISK ASSOCIATED WITH INVESTING IN UNITS OF MUTUAL FUNDS**

The scheme may make investments in units of mutual funds. Investments in schemes of mutual funds are subject to market risks and there is no assurance or guarantee that the objectives of the scheme will be achieved. Further, any investment in mutual funds is also subject to risk factors outlined in the offer document of the mutual fund and an adverse performance of a mutual fund scheme in which the scheme has made investments could adversely impact the scheme's performance and NAV of the scheme.

➢ **RISKS ASSOCIATED WITH INVESTING IN FOREIGN SECURITIES - ADRS/ GDRS/OTHER OVERSEAS INVESTMENTS/OVERSEAS ETF:**

➢ 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.

➢ **RISKS ASSOCIATED WITH INVESTING IN DERIVATIVES:**

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 Scheme may use derivatives instruments like 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.

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:
   - 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.
   - The derivative contracts at times are undertaken with various counterparties. These counterparties may not be able to meet the obligations under such derivative contracts. This would lead to credit risk in derivative transactions, Hence, derivative trades are undertaken with approved counterparties or through exchanges. This mitigates credit risk on derivative transactions.

**RISKS FOR WRITING COVERED CALL OPTIONS FOR EQUITY SHARES**

A call option gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a person holds a long position in an asset and writes (sells) call options on that same asset to generate an income stream. The Scheme may write call options under covered call strategy, as permitted by the regulations. Risks associated thereto are mentioned below:

a) Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares. This downside risk is reduced by writing covered call options.

b) The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity, or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.

c) The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss.

d) The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Scheme to buy/write any options.

**Benefits of using Covered Call strategy in Mutual Funds**

The covered call strategy can be followed by the Fund Manager in order to hedge risk thereby resulting in better risk adjusted returns of the Scheme. The strategy offers the following benefits:

- Hedge against market risk - Since the fund manager sells a call option on a stock already owned by the mutual fund scheme, the downside from fall in the stock price would be lower to the extent of the premium earned from the call option.
- Generating additional returns in the form of option premium in a range bound market.

Thus, a covered call strategy involves gains for unit holders in case the strategy plays out in the right direction

**RISK FACTORS WITH RESPECT TO IMPERFECT HEDGING USING INTEREST RATE FUTURES (IRFs)**

An IRF is an agreement to buy or sell a debt instrument at a specified future date at a price that is fixed today. IRF 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 business 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.

- **RISK FACTORS ASSOCIATED WITH INVESTMENTS IN EXCHANGE TRADED COMMODITY DERIVATIVES (ETCDS)**

- An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.
- **Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
- **Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.
- **Settlement risk:** ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

- **RISKS ASSOCIATED WITH INVESTING IN SECURITISED DEBT**

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

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

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

Refer to the SID for detailed risk factors pertaining to securitized debt.

- **RISKS ASSOCIATED WITH SHORT SELLING AND STOCK LENDING & BORROWING (SLB)**

The Scheme will not engage in Short Selling activity.

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.

Investors are requested to refer to section "How will the Scheme allocate its assets?" for maximum permissible exposure to Securities Lending & Borrowing.

➢ **RISK FACTORS ASSOCIATED WITH INVESTMENTS IN GILT SECURITIES**

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

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

➢ **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.

➢ **RISK FACTORS ASSOCIATED WITH INVESTMENTS IN REITS AND INVITS:**

**Market Risk:**

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

**Liquidity Risk:**

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

**Reinvestment Risk:**

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

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.

**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.

➢ **RISK ASSOCIATED WITH INVESTMENTS IN 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 value of the Units relates directly to the value of the gold held by the Gold ETF and fluctuations in the price of gold could adversely affect investment value of the Units.
- The factors that may affect the price of gold, inter alia, may include the following:
  - ☐ 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
  - ☐ Market movements, movement/trade of gold that may be imposed by RBI
  - ☐ Trade and restrictions on import/export of gold or gold jewellery, etc.
- 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.
- An investment in the Scheme may be adversely affected by competition from other methods of investing in Gold.
- The returns from physical gold in which the underlying Gold ETFs invest 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.
- There is a risk that part or all of gold held by the Gold ETF could be lost, damaged or stolen. Access to the gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the Scheme and consequently on investment redemption in Units.
- The units of Gold ETFs 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 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.
- Gold ETFs are relatively new product and their value could decrease if unanticipated operational or trading problems arise.
- The scheme will subscribe to the units of Gold ETFs according to the value equivalent to unit creation size as applicable. When subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to gold returns profile.
- The units issued under the Scheme, when predominantly 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. 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.
- Gold ETFs would ordinarily repurchase Units in Creation Unit Size. Thus Unit holding less than Creation Unit Size can only be sold through the

secondary market on the Exchange. Further, the price received upon the redemption of Units of Gold ETFs may be less than the value of the gold represented by them.

➢ **RISK ASSOCIATED WITH INVESTMENTS IN SILVER ETF'S:**

- To the extent the Scheme's assets are invested in Silver ETFs, the risks associated with the underlying Silver ETFs, will also be applicable.
- The value of the Units relates directly to the value of the silver held by the Silver ETF and fluctuations in the price of silver could adversely affect investment value of the Units.
- The factors that may affect the price of silver, inter alia, may include the following:
  - ☐ Global silver supplies and demand, which is influenced by factors such as forward selling by silver producers, purchases made by silver producers to unwind silver hedge positions, central bank purchases and sales, productions and cost levels in major Silver producing countries.
  - ☐ 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
  - ☐ Market movements, movement/trade of silver that may be imposed by RBI
  - ☐ Trade and restrictions on import/export of silver or silver jewellery, etc.
- Investors should be aware that there is no assurance that Silver will maintain its long-term value. In the event that the price of Silver declines, the value of investment in units is expected to decline proportionately.
- An investment in the Scheme may be adversely affected by competition from other methods of investing in Silver.
- The returns from physical silver in which the underlying Silver ETFs invest may underperform returns from the various general securities markets or different asset classes other than silver. Different types of securities tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
- There is a risk that part or all of silver held by the Silver ETF could be lost, damaged or stolen. Access to the silver could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the Scheme and consequently on investment redemption in Units.
- Silver ETFs are relatively new product and their value could decrease if unanticipated operational or trading problems arise.
- The units of Silver ETFs 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 can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.
- The scheme will subscribe to the units of Silver ETFs according to the value equivalent to unit creation size as applicable. When subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to silver returns profile.
- The units issued under the Scheme, when invested in Silver ETFs, will derive liquidity from the underlying Silver ETF having creation / redemption process in creation unit size of predefined quantity of physical silver (e.g. 1 kg). At times prevailing market conditions may affect the ability of the underlying Silver ETFs to sell silver against the redemption request received.
- Furthermore, the endeavor would always be to get cash on redemptions from the underlying Silver ETFs. However, in case the underlying Silver ETF is unable to sell for any reason, and delivers physical silver, there could be delay in payment of redemption proceeds pending such realization.
- Additionally, the Scheme will derive liquidity from trading units of underlying Silver ETFs on the exchange(s) in the secondary market which may be inherently restricted by trading volumes, settlement periods and transfer procedures. 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.
- Silver ETFs would ordinarily repurchase Units in Creation Unit Size. Thus Unit holding less than Creation Unit Size can only be sold through the secondary market on the Exchange. Further, the price received upon the redemption of Units of Silver ETFs may be less than the value of the silver represented by them.

➢ **RISKS ASSOCIATED WITH REPO IN CORPORATE DEBT**

**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.

➢ **RISK FACTORS ASSOCIATED WITH INVESTING IN PREFERENCE SHARES**

- **Credit Risk:** Investments in Preference Shares are subject to the risk of an issuer's inability to meet dividend and redemption by the issuer. Further, for non-cumulative preference shares, issuer also has an option to not pay dividend on preference shares in case of inadequate profits in any year.
- **Liquidity Risk:** Preference shares lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
- **Unsecured in nature:** Preference shares are unsecured in nature and rank lower than secured and unsecured debt in hierarchy of payments in case of liquidation. Thus, there is significant risk of capital erosion in case the company goes into liquidation.
- **Market Risk:** The schemes will be vulnerable to movements in the prices of securities invested by the schemes which could have a material bearing on the overall returns from the schemes.

➢ **RISK FACTORS ASSOCIATED WITH INVESTMENTS IN PERPETUAL DEBT INSTRUMENT (PDI):**

Perpetual Debt instruments are issued by Banks, non-banking financial institutions (NBFCs) and corporates to improve their capital profile. Some of the PDIs issued by Banks which are governed by the Reserve Bank of India (RBI) guidelines for Basel III Capital Regulations are referred to as Additional Tier I (AT1 bonds). While there are no regulatory guidelines for issuance of PDIs by corporate bodies, NBFCs issue these bonds as per guidelines issued by RBI. The instruments are treated as perpetual in nature as there is no fixed maturity date. The key risks associated with these instruments are highlighted below:

➢ **Risk on coupon servicing**

- **Banks**

As per the terms of the instruments, Banks may have discretion at all times to cancel distributions/payment of coupons.

- **NBFCs**

While NBFCs may have discretion at all times to cancel payment of coupon, coupon may also be deferred (instead of being cancelled), in case paying the coupon leads to breach of capital ratios.

- **Corporates**

Corporates usually have discretion to defer the payment of coupon. However, the coupon is usually cumulative and any deferred coupon shall accrue interest at the original coupon rate of the PDI.

➢ **Risk of write-down or conversion into equity**

- **Banks**

As per the regulatory requirements, Banks have to maintain a minimum Common Equity Tier-1 (CET-1) ratio of Risk Weighted Assets (RWAs), failing which the AT-1 bonds can get written down. Further, AT-1 Bonds are liable to be written down or converted to common equity, at the discretion of RBI, in the event of Point of Non Viability Trigger (PONV). PONV is a point, determined by RBI, when a bank is deemed to have become non-viable unless there is a write off/ conversion to equity of AT-1 Bonds or a public sector capital injection happens. The write off/conversion has to occur prior to public sector injection of capital. This risk is not applicable in case of NBFCs and Corporates.

➢ **Risk of instrument not being called by the Issuer**

- **Banks**

The issuing banks have an option to call back the instrument after minimum period as per the regulatory requirement from the date of issuance and specified period thereafter, subject to meeting the RBI guidelines. However, if the bank does not exercise the call on first call date, the Scheme may have to hold the instruments for a period beyond the first call exercise date.

- **NBFCs**

The NBFC issuer has an option to call back the instrument after minimum period as per the regulatory requirement from date of issuance and specified period thereafter, subject to meeting the RBI guidelines. However, if the NBFC does not exercise the call option the Scheme may have to hold the instruments for a period beyond the first call exercise date.

- **Corporates**

There is no minimum period for call date. However, if the corporate does not exercise the call option, the Scheme may have to hold the instruments for a period beyond the call exercise date.

For detailed investment strategy and restrictions kindly refer to SID of the scheme.

# SCHEME PERFORMANCE RECORD

## ICICI Prudential Value Fund

**(Erstwhile ICICI Prudential Value Discovery Fund)**

Growth Option (As of September 30, 2025)

| Period | Scheme | | Nifty 500 Value 50 TRI (Benchmark) | |
|---|---|---|---|---|
| | Regular Plan | Direct Plan | | |
| 1 Year | -1.45% | -0.94% | -5.28% | |
| 3 Years | 21.97% | 22.62% | 16.38% | |
| 5 Years | 26.21% | 26.89% | 26.47% | |
| Since Inception (16-Aug-04) | 19.94% | 18.65% | Regular Plan | Direct Plan |
| | | | NA | 12.30% |

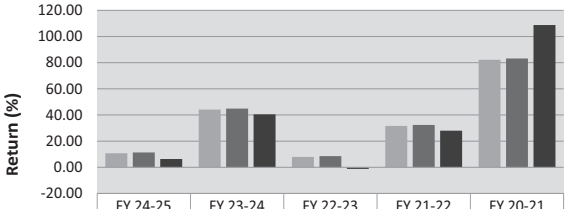
^ Inception date shown is the date from which units under the Scheme are available throughout.

The date of inception of the scheme is August 16, 2004, however the direct plan under the scheme was being offered since January 1, 2013. Thus the returns of direct plan is computed for period starting Jan 1, 2013.

Performance of the scheme is benchmarked to total return variant of the index. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception are not available. Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The returns are calculated on the basis of Compounded Annualized Growth returns (CAGR). For computation of since inception returns the allotment NAV has been taken as Rs. 10.00.

The benchmark of this scheme has been revised from S&P BSE 500 TRI to Nifty 500 Value 50 TRI w.e.f. February 17, 2020 and from Nifty 500 Value 50 TRI to Nifty 500 TRI w.e.f. January 01, 2022.

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




| | FY 24-25 | FY 23-24 | FY 22-23 | FY 21-22 | FY 20-21 |
|---|---|---|---|---|---|
| ICICI Prudential Value Fund - Regular Plan | 10.75 | 44.14 | 7.98 | 31.62 | 82.21 |
| ICICI Prudential Value Fund - Direct Plan | 11.34 | 44.92 | 8.54 | 32.38 | 83.19 |
| NIFTY 500 TRI | 6.37 | 40.49 | -1.22 | 28.04 | 108.79 |

Past performance may or may not be sustained in future. Absolute returns are provided for the above mentioned financial years. For computation of returns the allotment NAV has been taken as Rs. 10. NAV is considered for computation of returns without considering load. The benchmark of this scheme has been revised from S&P BSE 500 TRI to Nifty 500 Value 50 TRI w.e.f. February 17, 2020 and from Nifty 500 Value 50 TRI to Nifty 500 TRI w.e.f. January 01, 2022.

## ICICI Prudential Multi-Asset Fund

Growth Option (As of September 30, 2025)

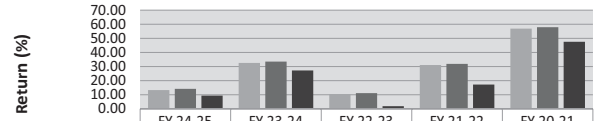
| Period | Scheme | | Benchmark Index | |
|---|---|---|---|---|
| | Regular Plan | Direct Plan | | |
| 1 Year | 6.66% | 7.45% | 2.35% | |
| 3 Years | 20.04% | 20.92% | 15.05% | |
| 5 Years | 24.88% | 25.74% | 16.28% | |
| Since Inception (31-Oct-02) | 20.89% | 16.86% | Regular Plan | Direct Plan |
| | | | 16.69% | 12.98% |

The date of inception of the Scheme is October 31, 2002, however the direct plan under the scheme was being offered since January 1, 2013. Thus the returns of direct plan are computed for period starting Jan 1, 2013.

Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The returns are calculated on the basis of Compounded Annualized Growth returns (CAGR). For computation of since inception returns the allotment NAV has been taken as Rs. 10.00.

The performance of the scheme is benchmarked to the Total Return variant of the Index. For benchmark performance, values of Nifty 50 TRI have been used since inception till 27th May, 2018 and w.e.f. 28th May, 2018 values of Nifty 200 Index (65%) + Nifty Composite Debt Index (25%) + LBMA AM Fixing Prices (10%) have been considered thereafter. The Benchmark of Scheme has been changed to Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%) w.e.f. July 1, 2023. Inception date shown is the date from which units under the Schemes are available throughout.

**Absolute Returns for each financial year for the last 3 years:**




| | FY 24-25 | FY 23-24 | FY 22-23 | FY 21-22 | FY 20-21 |
|---|---|---|---|---|---|
| ICICI Prudential Multi-Asset Fund - Regular Plan | 13.30 | 32.57 | 10.39 | 31.10 | 56.93 |
| ICICI Prudential Multi-Asset Fund - Direct Plan | 14.17 | 33.51 | 11.13 | 31.90 | 57.92 |
| Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%) | 9.40 | 27.21 | 1.89 | 17.23 | 47.61 |

Past performance may or may not be sustained in future. The performance of the scheme is benchmarked to the Total Return variant of the Index.

## ICICI Prudential Large Cap Fund

**(Erstwhile ICICI Prudential Bluechip Fund)**

Growth Option (As of September 30, 2025)

| Period | Scheme | | Nifty 100 TRI (Benchmark) | |
|---|---|---|---|---|
| | Regular Plan | Direct Plan | | |
| 1 Year | -2.22% | -1.66% | -4.81% | |
| 3 Years | 18.77% | 19.45% | 14.40% | |
| 5 Years | 21.85% | 22.58% | 18.64% | |
| Since Inception (May 23, 2008) | 14.79% | 15.81% | Regular Plan | Direct Plan |
| | | | 11.48% | 13.48% |

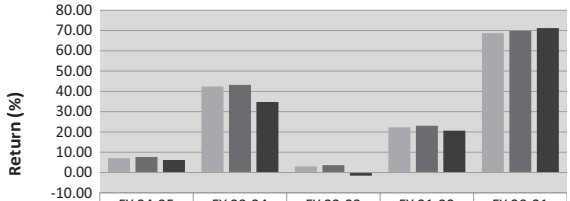
The date of inception of the Scheme is May 23, 2008, however the direct plan under the scheme was being offered since January 1, 2013. Thus the returns of direct plan is computed for period starting Jan 1, 2013.

Performance of the scheme is benchmarked to total return variant of the index.

Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The returns are calculated on the basis of Compounded Annualized Growth returns (CAGR). For computation of since inception returns the allotment NAV has been taken as Rs. 10.00.

^ Inception date shown is the date from which units under the Schemes are available throughout.

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




| | FY 24-25 | FY 23-24 | FY 22-23 | FY 21-22 | FY 20-21 |
|---|---|---|---|---|---|
| ICICI Prudential Large Cap Fund - Regular Plan | 7.05 | 42.37 | 2.97 | 22.28 | 68.70 |
| ICICI Prudential Large Cap Fund - Direct Plan | 7.66 | 43.17 | 3.62 | 23.02 | 69.83 |
| Nifty 100 TRI | 6.14 | 34.79 | -1.58 | 20.63 | 71.18 |

Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in future. Absolute returns for Growth Option are provided for the above mentioned financial years. For computation of returns the allotment NAV has been taken as Rs. 10. NAV is considered for computation of returns without considering load.

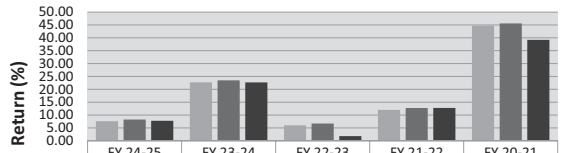
## ICICI Prudential Balanced Advantage Fund

Growth Option (As of September 30, 2025)

| Period | Scheme Returns | | Benchmark Returns | |
|---|---|---|---|---|
| | Regular Plan | Direct Plan | | |
| 1 Year | 4.62 | 5.22 | 0.91 | |
| 3 Years | 13.25 | 13.94 | 11.88 | |
| 5 Years | 14.59 | 15.30 | 13.12 | |
| Since Inception (30-Dec-06) | 11.31 | 13.14 | Regular Plan | Direct Plan |
| | | | 10.42 | 11.36 |

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is CRISIL Hybrid 50+50 - Moderate Index • "For since inception returns the allotment NAV has been taken as Rs.10.00. NAV of growth option is considered for computation without considering the load". The performance of the scheme is benchmarked to the Total Return variant of the Index. The inception date of the Scheme is December 30, 2006

**Absolute Returns for each financial year:**




| | FY 24-25 | FY 23-24 | FY 22-23 | FY 21-22 | FY 20-21 |
|---|---|---|---|---|---|
| ICICI Prudential Balanced Advantage Fund | 7.62 | 22.72 | 5.99 | 12.00 | 44.72 |
| ICICI Prudential Balanced Advantage Fund - Direct Plan - Growth | 8.27 | 23.47 | 6.68 | 12.74 | 45.58 |
| CRISIL Hybrid 50+50 - Moderate Index | 7.77 | 22.68 | 1.82 | 12.77 | 39.21 |

Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in future. Absolute returns are provided for the above mentioned financial years. For computation of returns the allotment NAV has been taken as Rs. 10.00. NAV of growth option is considered for computation of returns without considering load.

## ICICI Prudential Dynamic Asset Allocation Active FOF
## (Erstwhile ICICI Prudential Asset Allocator Fund (FOF))

Growth Option (As of September 30, 2025)

| Period | Scheme Returns | | Benchmark Returns | |
|---|---|---|---|---|
| | Regular Plan | Direct Paln | | |
| 1 Year | 5.00% | 6.08% | 0.91% | |
| 3 Years | 14.05% | 15.27% | 11.88% | |
| 5 Years | 15.44% | 16.76% | 13.12% | |
| Since Inception (18-Dec-03)^ | 12.10% | 12.67% | Regular Plan | Direct Plan |
| | | | 10.84% | 10.71% |

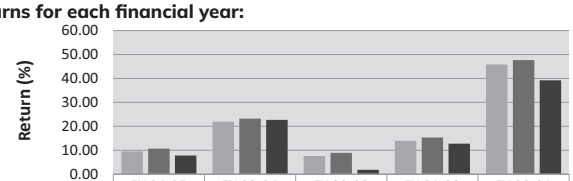
The date of inception of the Scheme is December 18, 2003, however the direct plan under the scheme was being offered since January 1, 2013. Thus the returns of direct plan are computed for period starting Jan 1, 2013.

Performance of the Scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future. 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.

Pursuant to SEBI's Framework on Fund of Fund schemes with multiple underlying funds (the Framework), ICICI Prudential Asset Allocator Fund (FOF) has been re-categorized as ICICI Prudential Dynamic Asset Allocation Active FOF with effective from November 25, 2025.

^Inception date shown is the date from which units under the Schemes are available throughout.

**Absolute Returns for each financial year:**




| | FY 24-25 | FY 23-24 | FY 22-23 | FY 21-22 | FY 20-21 |
|---|---|---|---|---|---|
| ICICI Prudential Asset Allocator Fund (FOF) - Regular Plan | 9.52 | 21.91 | 7.61 | 13.97 | 45.84 |
| ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan | 10.66 | 23.21 | 8.92 | 15.33 | 47.68 |
| CRISIL Hybrid 50 + 50 - Moderate Index | 7.77 | 22.68 | 1.82 | 12.77 | 39.21 |

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 Dynamic Asset Allocation Active FOF | Nifty 50 (40%) + CRISIL Composite Bond Fund Index (40%) + CRISIL Liquid Fund Index (20%) | since inception to November 23, 2010 |
| | Nifty 50 TRI (40%) + CRISIL Composite Bond Fund Index (40%) + CRISIL Liquid Fund Index (20%) | since inception to November 23, 2010 |
| | Nifty 50 TRI (40%) + CRISIL Composite Bond Fund Index (40%) + CRISIL Liquid Fund Index (10%) + Gold (10%)* | November 24, 2010 to May 27, 2018 |
| | Nifty 50 TRI (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.

**RECURRING EXPENSES:**

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

For the actual current expenses being charged, the investor should refer to the website of the mutual fund. In case of any change in the expense ratio, the AMC would update the same on the website at least three business days prior to the effective date of the change. The requirement for disclosing such change would be subject to paragraph 10.1.8 of the Master Circular. Investor can refer https://www.icicipruamc.com/Downloads/total-expense-ratio.aspx for Total Expense Ratio (TER) details.

**IDCW Policy:**

The Trustee may declare IDCW to the Unit holders under the Scheme subject to the availability of distributable surplus and the actual distribution of IDCW and the frequency of distribution will be entirely at the discretion of the Trustee. Such IDCW will be payable to the Unit holders whose names appear on the register of Unit holders on the record date as fixed for the Scheme. The IDCW declared will be paid net of tax deducted at source, wherever applicable, to the Unit holders within 7 business days from the record date. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. If the Fund declares IDCW, the NAV of the Scheme will stand reduced by the amount of IDCW paid. All the IDCW payments shall be in accordance and compliance with SEBI, Stock Exchange Guidelines, as applicable from time to time.

The treatment of unclaimed redemption and IDCW amounts shall be as per paragraph 14.3 of the Master Circular.

*The subscription for IDCW option is disabled for the Scheme. The Trustees reserve the right to enable the IDCW option for the Scheme at a future date.

**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 may be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

**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.icicipruamc.com and also independently refer to the tax advisor.

**PUBLICATION OF DAILY 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.icicipruamc.com) by 10.00 a.m. on 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. on the following business day., and
- Shall be made available at all Customer Service Centres of the AMC.

The schemes are permitted to take exposure to overseas securities, thus the schemes requires extended timeline for NAV disclosure to ensure that all securities are valued basis same day valuation. In light of the above, NAV of the schemes would be declared by 10.00 a.m. on the following business day.

In case any of the scheme ceases to hold exposure to any overseas securities, NAV of the relevant schemes for that day would continue to be declared on 10.00 am on the following business day.

Subsequent to that day, NAV of the relevant schemes shall be declared on 11.00 p.m., on the same day.

**For Fund of Fund Scheme:**

The NAV will be calculated and disclosed by 12.00 noon. of the following business day. NAV will be determined on by 12.00 noon. of the following business day except in special circumstances. NAV of the scheme shall be:

- Prominently disclosed by the AMC under a separate head on the AMC's website (www.icicipruamc.com) by 12.00 noon. of the following business day,
- On the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 12.00 noon. of the following business day, and
- Shall be made available at all Customer Service Centres of the AMC.

As, the scheme is permitted to invest in units of mutual fund schemes which invest in international markets, thus the scheme requires extended timeline for NAV disclosure to ensure that all securities are valued basis same day valuation.

In light of the above, NAV of the scheme would be declared by 12.00 noon on the following business day. In case the scheme ceases to hold exposure to any overseas securities, NAV of the scheme for that day will continue to be declared on 12.00 noon on the following business day.

Subsequent to that day, NAV of the scheme shall be declared on 10.00 a.m., on the following business day.

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

able to publish the NAVs.

**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. (CAMS)<br>Unit: ICICI Prudential Mutual Fund<br>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<br>ICICI Prudential Asset Management Company Ltd., 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063.<br>Phone: (91)(22) 26852000, Fax: (91)(22) 2686 8313, E-mail: enquiry@icicipruamc.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 on website of:

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

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

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

**Half Yearly Results:**

In terms of Regulations 59 and paragraph 5.3.2 of SEBI Master Circular, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website.

**TRANSACTION CHARGES**

No transaction charges to be levied on the investment amount from transactions/ applications (including SIPs) received through distributors (i.e. for Regular Plans). Accordingly, payment of transaction charges to the distributors has been discontinued.

Please refer to SAI for more details.

**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 shall be issued for thr half-year (september/march).

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.

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).

- 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).

**STAMP DUTY:**

For more details, refer SAI.

**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.

The Schemes were approved by the Directors of ICICI Prudential Trust Limited by circulation on:

| Sr. No. | Scheme Name | Date of approval of Directors of ICICI Prudential Trust Ltd. |
|---|---|---|
| 1 | ICICI Prudential Value Fund | March 26, 2004 |
| 2 | ICICI Prudential Multi-Asset Fund | July 29, 2002 |
| 3 | ICICI Prudential Large Cap Fund | October 29, 2007 |
| 4 | ICICI Prudential Balanced Advantage Fund | July 29, 2002 |
| 5 | ICICI Prudential Dynamic Asset Allocation Active FOF (Erstwhile ICICI Prudential Asset Allocator Fund) | July 29,2002 |

The Trustees have ensured that the Schemes approved by them were new products offered by ICICI Prudential Mutual Fund and are not a minor modification of the existing Schemes.

**For ICICI Prudential Asset Management Company Limited**

Sd/-

Place : Mumbai
Date : November 30, 2025

**Nimesh Shah**
**Managing Director**

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ICICI PRUDENTIAL MUTUAL FUND

# COMMON APPLICATION FORM FOR MULTIPLE SCHEMES - LUMPSUM / SIP

Application No.

**Please read INSTRUCTIONS carefully before completing this form. All the sections to be completed in BLOCK LETTERS in ENGLISH with BLACK / BLUE COLOURED INK.**

| | | | |
|---|---|---|---|
| | | | |
| **BROKER CODE (ARN CODE)/ RIA CODE#** | **SUB-BROKER ARN CODE** | **SUB-BROKER CODE (AS ALLOTTED BY ARN HOLDER)** | **EMPLOYEE UNIQUE IDENTIFICATION NO. (EUIN)** |

**#By mentioning RIA 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) - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/salesperson of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/salesperson of the distributor/sub broker.**

| | | |
|---|---|---|
| | | |
| SIGNATURE OF SOLE / FIRST APPLICANT | SIGNATURE OF SECOND APPLICANT | SIGNATURE OF THIRD APPLICANT |

**LEI Number** (**Legal Entity Identifier Number is for Transaction value of INR 50 crore and above.** See Instruction No. XV)

**Existing Folio No.** /

## 1. APPLICANT(S) DETAILS (Please refer to Instruction No. II (b) **(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 (Mandatory) D D M M Y Y Y Y

**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 (Mandatory) D D M M Y Y Y Y

KYC Id No.¥

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

PAN/PEKRN* KYC Id No.¥ ◯ KYC Proof Attached (Mandatory) Date of Birth (Mandatory) 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 (Mandatory) 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. Core Banking account (CBS) is mandatory.

**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:**

| Sr. No. | Name of the Schemes | Plan | Option & Sub-Option | Investment Amount (Rupees) |
|---|---|---|---|---|
| 1 | ICICI Prudential | | | |
| 2 | ICICI Prudential | | | |
| 3 | ICICI Prudential | | | |
| 4 | ICICI Prudential | | | |
| In case of multiple schemes, Cheque should be drawn in favour of **"ICICI Prudential Mutual Fund Collection A/c."** and the cheque amount should match with the Total Investment amount mentioned here. | | | **TOTAL AMOUNT** | |

**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.**

**(Please see overleaf)**

Updated and Approved on September 2026

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ICICI PRUDENTIAL MUTUAL FUND

## ACKNOWLEDGEMENT SLIP - ICICI PRUDENTIAL MULTIPLE SCHEMES FOR LUMPSUM/SIP

**(Please Retain this Slip.** To be filled in by the Investor. Subject to realization of cheque and furnishing of Mandatory Information)

Application No.

EXISTING FOLIO NO. /

Name of the Investor:_____

**PAYMENT DETAILS**

Amount _____ Cheque No. _____ dated_____

Bank & Branch_____

## 4. PAYMENT DETAILS

**Mode of Payment** ◯ Cheque ◯ Funds Transfer ◯ NEFT ◯ RTGS

**Investment Amount** ₹ | **Cheque 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 Bank 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.**

## 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 | Email£

Mobile No.* provided pertains to: *[Please tick (✓)] :* ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA
Email ID* provided pertains to: *[Please tick (✓)] :* ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA
(* if any of above option is not *ticked (✓)* then **[Self]** option is considered as a default.)

**Second Unitholder:** Mobile | Email£

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

**Third Unitholder:** Mobile | Email£

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

☐ Please tick (✓) if you wish to receive Account statement / any other applicable statutory information via Post instead of Email.

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.
** 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

# Name of Guardian/Contact Person is Mandatory in case of Minor/Non-Individual Investor. For documents to be submitted on behalf of minor folio refer instruction II-b(2)
£ Please refer to instruction no. IX

## 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. XIV)

**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.** The below information is required for all applicants/guardian

| | Place/City of Birth | Country of Birth | Country of Citizenship / Nationality |
|---|---|---|---|
| **First Applicant / Guardian** | | | ◯ Indian ◯ U.S. ◯ Others *(Please specify)* _____ |
| **Second Applicant** | | | ◯ Indian ◯ U.S. ◯ Others *(Please specify)* _____ |
| **Third Applicant** | | | ◯ Indian ◯ U.S. ◯ 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☐ B☐ C☐ |
| **Second Applicant** | | | | Reason : A☐ B☐ C☐ |
| **Third Applicant** | | | | Reason : A☐ B☐ C☐ |

**(Please see overleaf)**

## INVESTMENT DETAILS

| Sr. No. | Name of the Schemes | Plan | Option & Sub-Option | Investment Amount (Rupees) |
|---|---|---|---|---|
| 1 | ICICI Prudential | | | |
| 2 | ICICI Prudential | | | |
| 3 | ICICI Prudential | | | |
| 4 | ICICI Prudential | | | |

❑ 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: | Address Type of 2nd Holder: | Address Type of 3rd Holder: |
|---|---|---|
| ◯ Residential ◯ Registered Office ◯ Business | ◯ Residential ◯ Registered Office ◯ Business | ◯ 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 ◯ Housewife | ◯ Public Sector Service ◯ Student | ◯ Government Service ◯ Forex Dealer | ◯ Business ◯ Others (Please specify)_____ | ◯ Professional | ◯ Agriculturist | ◯ Retired |
| **Second Applicant** | ◯ Private Sector Service ◯ Housewife | ◯ Public Sector Service ◯ Student | ◯ Government Service ◯ Forex Dealer | ◯ Business ◯ Others (Please specify)_____ | ◯ Professional | ◯ Agriculturist | ◯ Retired |
| **Third Applicant** | ◯ Private Sector Service ◯ Housewife | ◯ Public Sector Service ◯ Student | ◯ Government Service ◯ Forex Dealer | ◯ Business ◯ Others (Please specify)_____ | ◯ Professional | ◯ Agriculturist | ◯ Retired |

| **Gross Annual Income** [Please tick (✓)] | |
|---|---|
| **Sole/First Applicant** | ◯ Below 1 Lac ◯ 1-5 Lacs ◯ 5-10 Lacs ◯ 10-25 Lacs ◯ >25 Lacs-1 crore ◯ >1 crore<br>OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year) |
| **Second Applicant** | ◯ Below 1 Lac ◯ 1-5 Lacs ◯ 5-10 Lacs ◯ 10-25 Lacs ◯ >25 Lacs-1 crore ◯ >1 crore **OR** Net worth ₹ _____ |
| **Third Applicant** | ◯ Below 1 Lac ◯ 1-5 Lacs ◯ 5-10 Lacs ◯ 10-25 Lacs ◯ >25 Lacs-1 crore ◯ >1 crore **OR** Net worth ₹ _____ |

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

* (Also applicable for the authorised signatories/ Promoters /Karta /Trustee /Whole time Directors)

*PEP are defined as individuals who have been entrusted with prominent public functions by a foreign country, including the Heads of States or Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations and important political party official are considered as PEP. Family members or close relatives of such individuals are considered as RPEP.*

As per the prevailing regulatory requirements, it is necessary to obtain approval of senior management of the AMC for establishing business relationship with PEPs and their close relatives/ accounts of family members. In case the applicant or its UBO is a PEP or RPEP, the application shall be processed subject to approval of the senior management of the AMC, which may take upto 2 business days.

## 11. NOMINATION

**NOMINEE (OPT-IN)** Details or **OPT-OUT Declaration** is **Mandatory** for all single folios. Please choose from below **Option A** or **Option B** as appropriate. **(Refer instruction VII).**

**OPTION - 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:**

| **Nomination Details** | | | | |
|---|---|---|---|---|
| **Nomination can be made upto three nominees in the account.** | | **Details of 1st Nominee** | **Details of 2nd Nominee** | **Details of 3rd Nominee** |
| **Mandatory information** | | | | |
| **1** | **Name of the nominee(s)** | Mr./Ms. | Mr./Ms. | Mr./Ms. |
| **2** | **Relationship with the Applicant (select one)** | O **Spouse** O **Father** O **Mother** O **Daughter** O **Son** O **Others (please specify)** _____ | O **Spouse** O **Father** O **Mother** O **Daughter** O **Son** O **Others (please specify)** _____ | O **Spouse** O **Father** O **Mother** O **Daughter** O **Son** O **Others (please specify)** _____ |
| **3** | **Date of Birth** (Mandatory in case Nominee is Minor) | dd-mmm-yyyy | dd-mmm-yyyy | dd-mmm-yyyy |
| **Optional details** | | | | |
| **4** | **Share of each Nominee#** (equal share if % is not specified) | % | % | % |
| **5** | **Mobile of nominee(s)/ Guardian in case of Minor**** (Please note that the MF RTA will be able to reach out to your nominee if you provide the contact details) | | | |
| **6** | **Email ID of nominee(s)/ Guardian in case of Minor**** (Please note that the MF RTA will be able to reach out to your nominee if you provide the contact details) | | | |

| Nomination Details | | | | |
|---|---|---|---|---|
| **Nomination can be made upto three nominees in the account.** | | **Details of 1st Nominee** | **Details of 2nd Nominee** | **Details of 3rd Nominee** |
| **Optional details** | | | | |
| **7** | **Specify Personal Identifier Document (Nominee/ Guardian** (in case of Minor)) Identification details** [Please tick any one of the following and provide ID Number and no copies required]. | ☐ **PAN** _____<br>☐ **Aadhaar**(last 4 digits) xxxx xxxx _____<br>☐ **Passport**(for NRIs/OCIs/PIOs) _____<br>☐ **Driving License** _____ | ☐ **PAN** _____<br>☐ **Aadhaar**(last 4 digits) xxxx xxxx _____<br>☐ **Passport** (for NRIs/OCIs/PIOs) _____<br>☐ **Driving License** _____ | ☐ **PAN** _____<br>☐ **Aadhaar**(last 4 digits) xxxx xxxx _____<br>☐ **Passport**(for NRIs/OCIs/PIOs) _____<br>☐ **Driving License** _____ |
| # Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form. | | | | |
| ** The aforesaid details shall be optionally provided for the Guardian, in case of nominee is a minor. | | | | |
| I / We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the AMC as follows; (please tick, as appropriate) | | | | |
| ◯ **Name of nominee(s)** ◯ **Nomination: Yes / No** (Default) | | | | |

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

**I hereby confirm that I do not wish to appoint any nominee(s) to my mutual fund folio at this point of time.**

**I understand that ; ————**

**(i) the nomination helps to quickly identify the person of transfer of securities and helps in faster and smoother transmission of my securities to my legal heir(s) after my demise.**

**(ii) in the absence of a nomination, my legal heir(s) may require the submission of certain additional legal or court-issued documents which may delay the process of transmission of securities to my legal heir(s).**

**(iii) if no claim is made on the account/folio for a prolonged period after my demise, the holdings may be treated as unclaimed assets and they may be transferred to Investor Education and Protection Fund Authority (IEPF) in accordance with the applicable regulatory framework.**

**I confirm that I have understood the above implications and that my decision to opt out of nomination is voluntary.**

Signature of First Unit holder

Signature of 2nd Unit holder

Signature of 3rd Unit holder

## 12. NON-PROFIT ORGANIZATION (NPO) DECLARATION (Please Refer instruction no. XVI).

| | |
|---|---|
| We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). | ☐ **Yes** ☐ **No** |
| If yes, please quote Registration No. of Darpan portal of Niti Aayog | |

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

**INVESTOR(S) DECLARATION & SIGNATURE(S)^:** 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, 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 hereby provide consent for uploading/updating/ fetching CKYC record from Central KYC Records Registry. 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).**

| Sole/1st Applicant | 2nd Applicant | 3rd Applicant |
|---|---|---|
| | | |

| ^Witness details are required, for the account holder affixes thumb impression, instead of signature | |
|---|---|
| **Witnesses for the Sole / First Holder (Mr./Ms.):** | |
| **Witness 1 Name & Address:** | **Witness 1 Signature:** |
| **Witness 2 Name & Address:** | **Witness 2 Signature:** |
| | |
| **Witness for the Second Holder (Mr./Ms.):** | |
| **Witness 1 Name & Address:** | **Witness 1 Signature:** |
| **Witness 2 Name & Address:** | **Witness 2 Signature:** |
| | |
| **Witness for the Third Holder (Mr./Ms.):** | |
| **Witness 1 Name & Address:** | **Witness 1 Signature:** |
| **Witness 2 Name & Address:** | **Witness 2 Signature:** |

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ICICI PRUDENTIAL MUTUAL FUND

# MANDATE CUM SIP REGISTRATION FORM

ICICI PRUDENTIAL MUTUAL FUND

UMRN | FOR OFFICE USE ONLY | Date

Sponsor Bank Code: FOR OFFICE USE ONLY | Utility Code: FOR OFFICE USE ONLY

Tick (✓)

CREATE ✓
MODIFY
CANCEL

I/We hereby authorize **ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED** to debit (tick ✓) ☐SB ☐CA ☐CC ☐ SB-NRE ☐SB-NRO ☐Other

Bank a/c number

with Bank: Name of customers bank | IFSC/MICR

an amount of Rupees: Maximum Amount (Rupees in words) | ₹

FREQUENCY ☒ Daily ☒ Weekly ☒ Bi-Monthly ☒ Monthly ☒ Quarterly ☒ Half-Yearly ☒ Yearly ☑ As & when presented

DEBIT TYPE ☒ Fixed Amount ☑ Maximum Amount

PAN / PEKRN | Folio / Application No. (Mandatory for Minor Investor)

**1.** I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per the latest schedule of the charges of the bank. **2.** This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity / corporate to debit my account, based on instructions as agreed and signed by me. **3.** I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation request to the user entity / corporate or the bank where I have authorized the debit. **4.** We understand and accept that in case transactions initiated against this mandate are rejected due to insufficient funds or such other reasons as permitted under applicable law, action may be taken against me/us under applicable law (including Negotiable Instruments Act). **5.** I/We hereby declare that the particulars given on this mandate are correct and complete and express my willingness and authorize to make payments referred above through participation in NACH/any other mode as may be preferred by the AMC from time to time.

**Maximum period of validity of this mandate is 40 years only**

PERIOD
From
To

Sign: Signature of primary account holder Sign: Signature of account holder Sign: Signature of account holder

1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

ICICI PRUDENTIAL MUTUAL FUND

## SIP Registration-cum-Mandate Form for SIP

**Application No.**

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

| BROKER CODE (ARN CODE)/ RIA CODE# | SUB-BROKER ARN CODE | SUB-BROKER CODE (AS ALLOTTED BY ARN HOLDER) | EMPLOYEE UNIQUE IDENTIFICATION NO. (EUIN) |
|---|---|---|---|
| | | | |

**#By mentioning RIA 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) - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/salesperson of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/salesperson of the distributor/sub broker.**

| SIGNATURE OF SOLE / FIRST APPLICANT | SIGNATURE OF SECOND APPLICANT | SIGNATURE OF THIRD APPLICANT |
|---|---|---|
| | | |

The Trustee, ICICI Prudential Mutual Fund, I/We have read and understood the contents of the Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrolment.

**FOLIO NO.** | **Sole/1st Applicant:**

☐ **Registration via Existing OTM** (Please mention **UMRN** if multiple **OTMs** exist in folio) [Tick to avail (✓)]

| Sr. No. | Scheme Name/Plan/Option/Sub-option#$ | SIP Installment Amount (₹) | SIP Day & Date | SIP Frequency (Refer T&C No.14) | SIP Start Month & Year and SIP End Month & Year | **Top-Up** (Minimum ₹ 100 or in percentage) Amount (₹) or Percentage (%) | Frequency* |
|---|---|---|---|---|---|---|---|
| 1 | ICICI Prudential | ₹ / No. of Installment ☐ | Monthly & Quarterly D D / Weekly** (_____) | ◯ Daily ◯ Weekly ◯ Fortnightly ◯ Monthly ◯ Quarterly | M M Y Y Y Y to M M Y Y Y Y | ₹ OR % | ◯ Yearly ◯ Half Yearly |
| | | | | | | TOP UP CAP Amount ₹ _____ OR Month-Year: M M Y Y Y Y | |
| 2 | ICICI Prudential | ₹ / No. of Installment ☐ | Monthly & Quarterly D D / Weekly** (_____) | ◯ Daily ◯ Weekly ◯ Fortnightly ◯ Monthly ◯ Quarterly | M M Y Y Y Y to M M Y Y Y Y | ₹ OR % | ◯ Yearly ◯ Half Yearly |
| | | | | | | TOP UP CAP Amount ₹ _____ OR Month-Year: M M Y Y Y Y | |
| 3 | ICICI Prudential | ₹ / No. of Installment ☐ | Monthly & Quarterly D D / Weekly** (_____) | ◯ Daily ◯ Weekly ◯ Fortnightly ◯ Monthly ◯ Quarterly | M M Y Y Y Y to M M Y Y Y Y | ₹ OR % | ◯ Yearly ◯ Half Yearly |
| | | | | | | TOP UP CAP Amount ₹ _____ OR Month-Year: M M Y Y Y Y | |
| 4 | ICICI Prudential | ₹ / No. of Installment ☐ | Monthly & Quarterly D D / Weekly** (_____) | ◯ Daily ◯ Weekly ◯ Fortnightly ◯ Monthly ◯ Quarterly | M M Y Y Y Y to M M Y Y Y Y | ₹ OR % | ◯ Yearly ◯ Half Yearly |
| | | | | | | TOP UP CAP Amount ₹ _____ OR Month-Year: M M Y Y Y Y | |
| In case of multiple schemes, Cheque should be drawn in favour of **"ICICI Prudential Mutual Fund Collection A/c."** | | Total ₹ | *In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP. (Top-up % is multiples of 5% only. Top-Up amount should be in multiples of ₹ 100). **investors can choose any day of the week from Monday to Friday to register under weekly frequency.* | | | | |

*(For* **SIP TOP-UP :** *refer point no. 23 under Terms And Conditions for details.)*

**(Please sign overleaf)**

ICICI PRUDENTIAL MUTUAL FUND

**ACKNOWLEDGEMENT SLIP** *(To be filled in by the investor)*

**Name of the Investor:**_____

**Scheme (1) :**_____ **Plan & Option:** _____

**Scheme (2) :**_____ **Plan & Option:** _____

**Scheme (3) :**_____ **Plan & Option:** _____

**Scheme (4) :**_____ **Plan & Option:** _____

*Acknowledgement Stamp*

**Mandatory fields in OTM form as per NPCI:** • Mandate Date is Mandatory • Transaction type to be selected • Only one Account type to be selected • Bank account number and Bank name • Please mention IFSC Code (11 Alpha numeric Characters) / MICR Code (9 Numeric) • Maximum amount to be mentioned (should be same in figures and words) • OTM start date & end date • Name & Signature(s) as per bank records • Mandate Date and the Validity of the mandate should be mentioned in DD/MM/YYYY format • Mandate start (From) date should be after Mandate (Application) date. • Maximum duration of this mandate is 40 Years.

**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/MANDATE FACILITY**: As an investor I/we hereby request you to register me/us for availing the facility of OTM/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 MANDATE FACILITY**

1) Investor can transact through OTM facility registered 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) Investor can transact using this mandate, within the limit of maximum amount and tenure specified.
7) Mandate start (From) date should be after Mandate (Application) date.
8) PAN / Folio Number is Mandatory. However, in the case of a Minor Investor, the Folio Number/Application Number is Mandatory.

**FIRST INSTALLMENT BANK DETAILS:**

Cheque No._____ Cheque Amount Rs. _____ A/c No. _____

Bank Name: _____

**DEMAT ACCOUNT STATEMENT DETAILS (OPTIONAL – PLEASE REFER INSTRUCTION NO. 23)**

| **NSDL: Depository Participant (DP) ID** (NSDL only) | **Beneficiary Account Number** (NSDL only) | **CDSL: Depository Participant (DP) ID** (CDSL only) |
|---|---|---|
| | | |

**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** | |
|---|---|---|---|---|---|
| | | | | | |

**Scheme (1) : SIP Installment Rs.**_____ **SIP Frequency:** _____ SIP Start Date (DD/MM/YY):_____ SIP TOP UP Rs._____

**Scheme (2) : SIP Installment Rs.**_____ **SIP Frequency:** _____ SIP Start Date (DD/MM/YY):_____ SIP TOP UP Rs._____

**Scheme (3) : SIP Installment Rs.**_____ **SIP Frequency:** _____ SIP Start Date (DD/MM/YY):_____ SIP TOP UP Rs._____

**Scheme (4) : SIP Installment Rs.**_____ **SIP Frequency:** _____ SIP Start Date (DD/MM/YY):_____ SIP TOP UP Rs._____

TOP UP **CAP Amount Rs.** OR TOP UP **CAP Month-Year:** Scheme (1):_____ Scheme (2):_____ Scheme (3):_____

Scheme (4):_____

# TERMS AND CONDITIONS

## SIP Payment through NACH

1. The bank account provided for NACH should be participating in NACH clearing respectively.
2. Multiple SIP facility enables investors to start investments under SIP of various Schemes for any designated frequencies using a single application form and payment instruction. The maximum number of SIP in which investments can be made using a single Form shall be 4. Under this Facility, payment only in respect of the first installment can be made using a cheque. The payment for all the subsequent installments will have to be through NACH facility.
3. 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 three consecutive times then the SIP would be liable for cancellation.
4. In case of multiple schemes application, if different plans are mentioned, then all the schemes will be under the direct plan.
5. 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 and SIP end date shall not be beyond 40 years from the SIP start date. 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.
6. The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
7. 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.
8. ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
9. In case of "At Par" Cheques, investors need to mention the MICR No. of his/her actual Bank branch.
10. 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.
11. **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. Incase multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
12. **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. Incase multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
13. Incase SIP date is not mentioned/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
14. 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. Incase 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) Incase 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 and 4 for Quarterly frequency.
15. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
16. 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.
17. 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. Incase 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.
18. Existing investors have to provide their folio numbers.
19. For minimum application amount to be invested in SIP, risk factors, features, load structurees, 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.
20. 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.
21. **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. In case of investment made in ICICI Prudential ELSS Tax Saver Fund, the minimum Fixed TOP-UP amount shall be Rs.500 and in multiples of Rs. 500/- 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 | 2100 | 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 note, Variable TOP-UP facility is not available for investment made in ICICI Prudential ELSS Tax Saver Fund. In case of any ambiguity AMC reserves the right to accept / reject the application.

    **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:**

    (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.

22. In case of application is received for change of scheme / change of bank and the existing SIP is registered beyond 40 years from the date of application the SIP end date will be modified accordingly as per end date mentioned in the new mandate (with maximum validity of 40 years).

23. **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:** 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 APPLICATION FORM - LUMPSUM / SIP

**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) Investors are requested to fill both the forms i.e. Common Application Form and the SIP Registration Mandate Form.

c) The investors who wish to avail Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) / IDCW Transfer Plan / Trigger/ Entry Trigger / Liquity 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) that accompanies the application.

e) The Application completed in all respects along with the cheque, must be submitted to the nearest Customer Service Centre. Applications incomplete in any respect or not accompanied by a cheque 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 with KYC validation, please mention the Folio Number in Step 1 and proceed to Step 3 in the application form. 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. Name and Date of Birth as per PAN card should be made mandatory.
3. 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.
4. 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.

   Incase 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 notorised photo copy of the court order should be submitted alongwith the application.

5. **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.

6. 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.

7. **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.
8. 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.
9. 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.
10. 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.
11. 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, 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 IIAMRP/MF/CIR/07/826/98 dated April 15, 1998. Incase 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 / IDCW 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 IDCW/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 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 IDCW payment would be made as per the bank account details available in BENPOS file.

Please note applications with bank account details having Core Banking account (CBS) would be mandatory or else such applications would be liable to get reject.

**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/IDCW 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) In case multiple schemes are opted by the investor the cheque should be drawn in favour of - 'ICICI Prudential Mutual Fund Account' and the payment instrument amount should match with the total investment amount. AMC reserves the right to reject the request or ask for additional information incase of any deviation.

In case of multiple schemes application, if different plans are mentioned, then all the four schemes will be under the direct plan.

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:** As per SEBI circular MRD/DoP/Cir-05/2007 dated April 27, 2007 SEBI had mandated PAN as the sole identification for all the transactions in the securities market irrespective of the amount of transaction with effect from July 02, 2007.

Further, SEBI has provided an exemption from requirement of PAN for micro financial products (i.e., investments up to ₹50,000 per MF per year) and for investors residing in the state of Sikkim. Such investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted PAN-exempt KYC Reference Number (PEKRN).

- 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.
- Incase 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 | Partneship Firms | Investments through POA | Trusts | NRIs | FIIs* |
|---|---|---|---|---|---|---|---|
| 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 from NRE/FCNR A/c where applicable | | | | | | ✓ | |
| 10. PAN | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 11. Know Your Customer (KYC) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

*For FIIs 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.

**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 for monthly and Quarterly SIP 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

1. **Option 1:** The First SIP installment should be paid through a Cheque 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.
2. **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 invwstor.

**VI. MODE OF PAYMENT**

a) The cheque 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**".

b) Separate Cheques are required for each scheme in which an investor invests.

c) Payments by Demand Drafts and Bankers' Cheques, Stock-invests, cash, postal orders, money orders, outstation cheques and Non CTS will not be accepted.

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

e) In persuasion to SEBI Circular no. SEBI/HO/IMD/POD-II/ CIR/P/2023/0069 dated May 12, 2023 on "Investment in units of Mutual Funds in the name of minor through guardian", payment for investment/subscription shall be accepted from bank account of the minor or Joint bank account of the minor with parent or legal guardian or bank account of parent or legal guardian of the minor. All redemption proceeds (including systematic transactions) shall be credited only in the verified bank account of the minor or in joint account of the minor along with parent or legal guardian.

f) 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.

g) 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.

h) 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.

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 which are under lock in like units held in Equity Linked Savings Scheme's (ELSS).

i) **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 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 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 seperately available in our website www.icicipruaamc.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 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.

Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form

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 surviving nominee(s) on pro rata basis upon demise of the investor.

p. In case the investor specifies multiple nominees, then he / she shall also specify the percentage share for each nominee. In absence of such specification, the regulated entity shall apportionment the assets equally among all the nominees. In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro rata to the remaining nominees.

**VIII. DIRECT CREDIT OF INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION (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 IDCW 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) Investors should ensure that the email id provided is that of First /Sole holder or of their Family member. Family means spouse, dependent children, Dependant Sibling or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First / Sole Holder available in the KYC records shall be registered in the folio. If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC / RTA may not capture / update such email address / mobile number in the folio.

(b) The AMC shall email the annual report or an abridged summary to the unitholders whose email addresses are registered in the folio. The unitholders whose e-mail addresses are not registered are requested to update / provide their email address to AMC/RTA for updating the database.

(c) 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:** KYC (Know Your Customer) 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. For Common KYC Application Form please visit our website www. icicipruamc.com.

**XI. TRANSACTION CHARGES**

Please note that with effect from March 1, 2024, no transaction charge will be levied on the investment amount from transactions/applications (including SIPs) received through distributors (i.e. for Regular Plans).

**XII. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN) :** Investors procuring advisory services from non Individual distributors are requested to note that EUIN 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 EUIN of the Sales Person (if any) in the EUIN space.**

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

**Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders (whether acting in the capacity of the main distributor or sub broker). Further, EUIN 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.**

**XIII. 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.

**XIV. DEMAT/NON-DEMAT MODE:** Investors have an option to hold the Units in dematerialized form. Please tick the relevant option of Yes/No for opting/not opting units in demat form. If no option is excercised, "No" will be the default option. 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 SID and will be credited to investor's Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday.

The investors shall note that for holding the units in demat form, the provisions laid in the Scheme Information Document (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.

**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).

**XVI.** As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated 7th March 2023, definition of Non-Profit Organization (NPO) has been revised. "Non-profit organization" means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013)".

# ANNEXURE II

## FATCA/CRS, ULTIMATE BENEFICIAL OWNERSHIP (UBO) AND ADDITIONAL KYC SELF CERTIFICATION FORM FOR NON-INDIVIDUALS

(Please seek appropriate advice from your professional tax advisor on your residency and related FATCA and CRS guidance)

ICICI PRUDENTIAL MUTUAL FUND

**PAN/PEKRN** | | | | | | | | | | |

**FOLIO** | | | | | | | | / | |

| | |
|---|---|
| **Name of the entity** | |
| **Type of Address given at KRA** | ☐ Residential ☐ Business ☐ Residential/Business ☐ Registered Office |
| **Date of Incorporation** | D D / M M / Y Y Y Y |
| **City of Incorporation** | |
| **Country of Incorporation** | |

### ADDITIONAL KYC INFORMATION

**Gross Annual Income (Rs.)** [Please tick (✓)] ◯ Below 1 lac ◯ 1 - 5 lacs ◯ 5 - 10 lacs ◯ 10 - 25 lacs ◯ >25 lacs - 1 crore ◯ > 1 crore

OR

**Net Worth** Rs._____ as on D D M M Y Y Y Y (Not older than 1 year)

**Entity Constitution Type** [Please tick (✓)] ☐ Partnership Firm ☐ HUF ☐ Private Limited Company ☐ Public Limited Company ☐ Society ☐ AOP/BOI ☐ Trust ☐ Liquidator ☐ Limited Liability Partnership ☐ Artificial Juridical Person ☐ Others specify:_____

**Politically Exposed Person (PEP) Status*** *(Also applicable for the authorised signatories/Promoters/Karta/Trustee/Whole time Directors)* ◯ I am PEP ◯ I am Related to PEP ◯ Not applicable

**PEP are defined as 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.*

**Non-individual investors involved/providing any of the mentioned services** ☐ Foreign Exchange / Money Changer Services ☐ Gaming / Gambling / Lottery / Casino Services ☐ Money Lending / Powning ☐ None of the above

### FATCA & CRS DECLARATION

Please tick the applicable tax resident declaration

Is "Entity" a tax resident of any country other than India? ◯ Yes ◯ No *(If yes, please provide country(ies) in which the entity is a resident for tax purposes and the associated Tax ID number below)*

| Sr. No. | Country | Tax Identification Number^ | Identification Type (TIN or other^, please specify) |
|---|---|---|---|
| 1 | | | |
| 2 | | | |
| 3 | | | |

^ In case Tax Identification Number is not available, kindly provide its functional equivalent.
In case TIN or its fuctional equivalent is not available, please provide Company Identification number or Global Equity Identification Number or GIIN, etc.

In case the Equity's Country of Incorporation/Tax residence is U.S. but Entity is not a specified U.S. Person, mention Equity's exemption code here:

### PART A *(To be filled by Financial Institutions or Direct Reporting NFEs)*

| | |
|---|---|
| We are a Financial Institution (Refer 1 of Part C) ☐ or Direct Reporting NFE (Refer 3(vii) of Part C) ☐ (Please tick (✓)) | **GIIN** |
| | **Note:** If you do not have a GIIN (Global Intermediary Identification Number) but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below: Name of sponsoring entity _____ |
| **GIIN not available** (Please tick as applicable) *If the entity is a financial institution* | ☐ Applied for ☐ Not obtained - Non-participating FI ☐ Not required to apply for - pleae specify 2 digits sub-category ☐☐ (Refer 1 A of Part C) |

### PART B *(Please fill any as appropriate) (To be filled by NFEs other than Direct Reporting NFEs)*

| | | |
|---|---|---|
| 1. | Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C) | Yes ☐ *(If yes, please specify the below details )* Name of the stock exchange_____ Security ISIN#_____ |
| 2. | Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C) | Yes ☐ *(If yes, please specify the below details )* Name of listed company_____ Nature of relation: ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Name of the stock exchange_____ Security ISIN#_____ |
| 3. | Is the Entity an active NFE (Refer 2c of Part C) | Yes ☐ Nature of Business _____ Please specify the sub-category of Active NFE ☐☐ (Mention code - Refer 2c of Part C) |
| 4. | Is the Entity a passive NFE (Refer 3(ii) of Part C) | Yes ☐ Nature of Business _____ |

## UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

**Category** *(Please tick applicable category):*

☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company

☐ Unincorporated association / body of individuals ☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust

☐ Others (please specify_____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). *(Please attach additional sheets if necessary)*

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

### UBO / Controlling Person(s) details

**Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit?** ☐ **Yes** ☐ **No**

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit.
Details of such individual(s) are given below. BEN2 form as downloaded from MCA portal is attached as documentary evidence of the UBO information or any other applicable supporting documents like shareholding pattern of the entity and its associates. Further, we hereby consent to submitting the appropriate documentary evidence substantiating this as and when required at AMC/RTA end.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit.
Details of the individual who holds the position of Senior Managing Official (SMO) is to be provided below.

| Details | UBO-1 / Senior Managing Official (SMO) | UBO2 | UBO3 |
|---|---|---|---|
| Name of the UBO/SMO#. | | | |
| UBO / SMO PAN#.<br>[For Foreign National, TIN to be provided] | | | |
| % of beneficial interest#. | >10% controlling interest. ☐<br>>15% controlling interest. ☐<br>>25% controlling interest. ☐<br>NA. (for SMO) ☐ | >10% controlling interest. ☐<br>>15% controlling interest. ☐<br>>25% controlling interest. ☐<br>NA. (for SMO) ☐ | >10% controlling interest. ☐<br>>15% controlling interest. ☐<br>>25% controlling interest. ☐<br>NA. (for SMO) ☐ |
| Country of Tax residency* | | | |
| UBO / SMO Country of Tax Residency#. | | | |
| UBO / SMO Taxpayer Identification Number / Equivalent ID Number#. | | | |
| UBO / SMO Identity Type | | | |
| UBO / SMO Place & Country of Birth# | Place of Birth _____<br>Country of Birth _____ | Place of Birth _____<br>Country of Birth _____ | Place of Birth _____<br>Country of Birth _____ |
| UBO / SMO Nationality | | | |
| UBO / SMO Date of Birth [dd-mmm-yyyy]# | | | |
| UBO / SMO PEP# | Yes – PEP. ☐<br>Yes – Related to PEP. ☐<br>N – Not a PEP. ☐ | Yes – PEP. ☐<br>Yes – Related to PEP. ☐<br>N – Not a PEP. ☐ | Yes – PEP. ☐<br>Yes – Related to PEP. ☐<br>N – Not a PEP. ☐ |
| UBO / SMO Address<br>[include City, Pincode, State, Country] | Address: _____<br>_____<br>_____<br>City: _____<br>Pincode: _____<br>State: _____<br>Country: _____ | Address: _____<br>_____<br>_____<br>City: _____<br>Pincode: _____<br>State: _____<br>Country: _____ | Address: _____<br>_____<br>_____<br>City: _____<br>Pincode: _____<br>State: _____<br>Country: _____ |
| UBO / SMO Address Type | Residence ☐<br>Registered Office ☐<br>Business ☐ | Residence ☐<br>Registered Office ☐<br>Business ☐ | Residence ☐<br>Registered Office ☐<br>Business ☐ |
| UBO / SMO Email | | | |
| UBO / SMO Mobile | | | |
| UBO / SMO Gender | ☐ Male<br>☐ Female<br>☐ Others | ☐ Male<br>☐ Female<br>☐ Others | ☐ Male<br>☐ Female<br>☐ Others |
| UBO / SMO Father's Name | | | |
| UBO / SMO Occupation | Public Service ☐<br>Private Service ☐<br>Business ☐<br>Others ☐ | Public Service ☐<br>Private Service ☐<br>Business ☐<br>Others ☐ | Public Service ☐<br>Private Service ☐<br>Business ☐<br>Others ☐ |

| Details | UBO-1 / Senior Managing Official (SMO) | UBO2 | UBO3 |
|---|---|---|---|
| SMO Designation# | | | |
| UBO / SMO KYC Complied? | Yes / No.<br>If 'Yes,' please attach the KYC acknowledgement.<br>If 'No,' complete the KYC and confirm the status. | Yes / No.<br>If 'Yes,' please attach the KYC acknowledgement.<br>If 'No,' complete the KYC and confirm the status. | Yes / No.<br>If 'Yes,' please attach the KYC acknowledgement.<br>If 'No,' complete the KYC and confirm the status. |
| BEN2 Form or any other relevant supporting documents as applicable** | Attached ☐ | Attached ☐ | Attached ☐ |

# Mandatory column.
** In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof, Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country.

Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.
* ICICI Prudential Asset Management Company Ltd. or Registrar and Transfer Agent of ICICI Prudential Mutual Fund (the RTA) may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.

## FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.
Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.
Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.
If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.
It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**Certification:** I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform ICICI Prudential Asset Management Company Limited/ICICI Prudential Mutual Fund/Trustees for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

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**Declaration**
I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue ,misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and ICICI Prudential Asset Management Company Ltd. and the RTA can make reliance on the same. I/We hereby authorize ICICI Prudential Asset Management Company Ltd. and the RTA to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep ICICI Prudential Asset Management Company Ltd or the RTA informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required by ICICI Prudential Asset Management Company Ltd, the RTA. or by domestic or overseas regulators/ tax authorities.

**Signature with relevant seal**:

| Authorized Signatory | Authorized Signatory | Authorized Signatory |
|---|---|---|
| Name: | Name: | Name: |
| Designation: | Designation: | Designation: |

Place: _____

Date: ____ / _____ / _____

## PART C - FATCA Instructions & Definitions

### 1. Financial Insitution (FI)

The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
  - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
  - (ii) Individual and collective portfolio management; or
  - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

  or
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

(i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or

(ii) The period during which the entity has been in existence.

The term “Investment Entity” does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

• FI not required to apply for GIIN:
A. Reasons why FI not required to apply for GIIN:

| Code | Sub-category |
|---|---|
| 01 | Governmental Entity, International Organization or Central Bank |
| 02 | Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank |
| 03 | Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund |
| 04 | Entity is an Indian FI solely because it is an investment entity |
| 05 | Qualified credit card issuer |
| 06 | Investment Advisors, Investment Managers& Executing Brokers |
| 07 | Exempt collective investment vehicle |
| 08 | Trustee of an Indian Trust |
| 09 | FI with a local client base |
| 10 | Non-registering local banks |
| 11 | FFI with only Low-Value Accounts |
| 12 | Sponsored investment entity and controlled foreign corporation |
| 13 | Sponsored, Closely Held Investment Vehicle |
| 14 | Owner Documented FFI |

### 2. Non-financial entity (NFE) - *Foreign entity that is not a financial institution*

Types of NFEs that are regarded as excluded NFE are:

| |
|---|
| a. Publicly traded company (listed company) |
| A company is publicly traded if its stock are regularly traded on one or more established securities markets<br>(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange) |
| b. Related entity of a publicly traded company<br>The NFE is a related entity of an entity of which is regularly traded on an established securities market; |

| c. Active NFE : (is any one of the following): | |
|---|---|
| Code | Sub-category |
| 01 | Less than 50 percent of the NFE's gross income for the preceding financial yearis passive income and less than 50 percent of the assets held by theNFE during the preceding financial year are assets that produce or are held for the production of passive income; |
| 02 | The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing; |
| 03 | Substantially all of the activities of the NFEconsist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; |
| 04 | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE; |
| 05 | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution; |
| 06 | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; |
| 07 | Any NFE that fulfills all of the following requirements:<br>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;<br>• It is exempt from income tax in India;<br>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;<br>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.<br>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-<br>(I) an Investor Protection Fund referred to in clause (23EA);<br>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and<br>(III) an Investor Protection Fund referred to in clause (23EC),<br>of section 10 of the Act; |

**3. Other definitions**

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or

(ii) an investment entity defined in clause (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued by SEBI, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

i. More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;

ii. More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership; or

iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institutionshall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

| Code | Sub-category |
|---|---|
| 01 | CP of legal person-ownership |
| 02 | CP of legal person-other means |
| 03 | CP of legal person-senior managing official |
| 04 | CP of legal arrangement-trust-settlor |
| 05 | CP of legal arrangement-trust-trustee |
| 06 | CP of legal arrangement-trust-protector |
| 07 | CP of legal arrangement-trust-beneficiary |
| 08 | CP of legal arrangement-trust-other |
| 09 | CP of legal arrangement-Other-settlor equivalent |
| 10 | CP of legal arrangement-Other-trustee equivalent |
| 11 | CP of legal arrangement-Other-protector equivalent |
| 12 | CP of legal arrangement-Other-beneficiary equivalent |
| 13 | CP of legal arrangement-Other-other equivalent |
| 14 | Unknown |

(v) Specified U.S. person – A U.S person other than the following:

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

(ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii) the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;

(b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;

(c) The FFI does not maintain a financial account for any non participating FFI;

(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and

(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person,an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

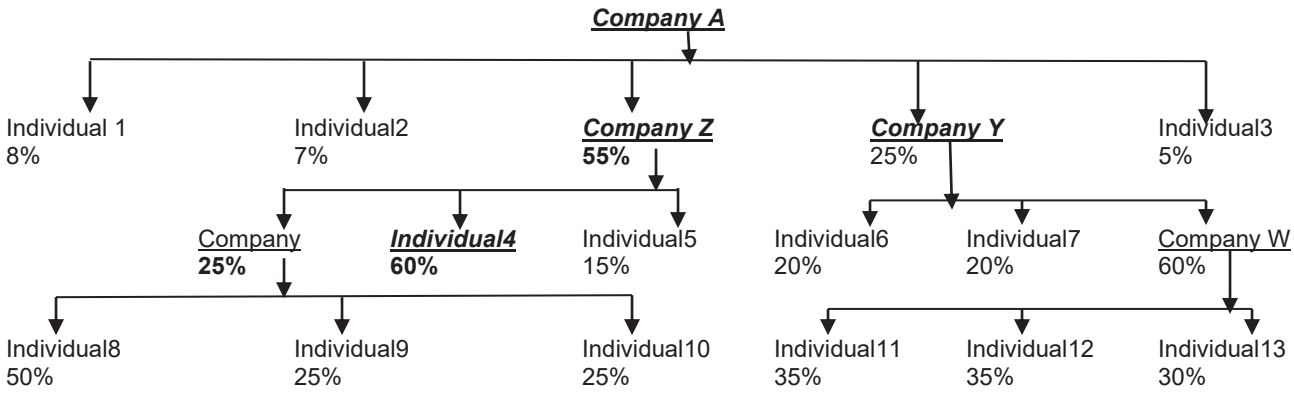
(viii) Exemption code for U.S. persons

| Code | Sub-category |
|---|---|
| A | An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37) |
| B | The United States or any of its agencies or instrumentalities |
| C | A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities |
| D | A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i) |
| E | A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i) |
| F | A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state |
| G | A real estate investment trust |
| H | A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940 |
| I | A common trust fund as defined in section 584(a) |
| J | A bank as defined in section 581 |
| K | A broker |
| L | A trust exempt from tax under section 664 or described in section 4947(a)(1) |
| M | A tax exempt trust under a section 403(b) plan or section 457(g) plan |

# Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Persons

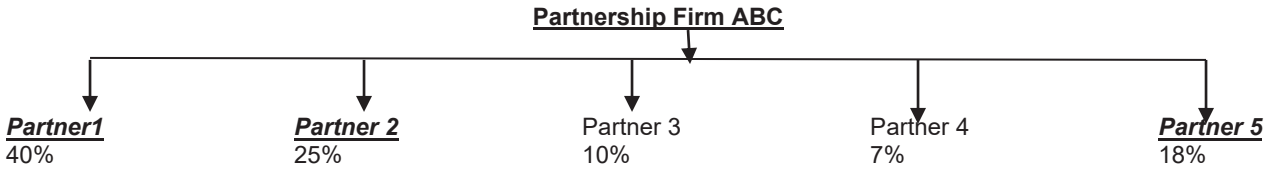
**Sample Illustrations for ascertaining beneficial ownership:**

**Illustration No. 1 – Company A**



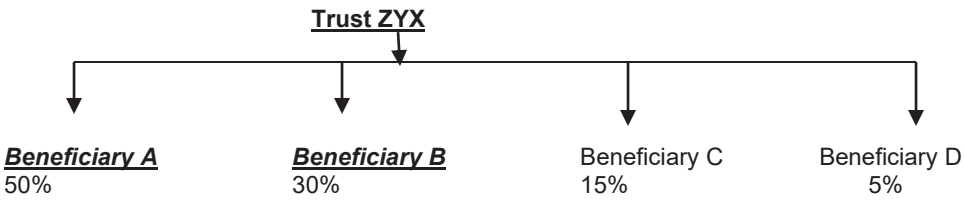

For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

**Illustration No. 2 – Partner ABC**




For Partnership Firm ABC, Partners 1, 2, 3 and 5 are considered as UBO as each of them holds >=10% of capital. KYC proof of these partners needs to be submitted including shareholding.

**Illustration No. 3 – Trustee ZYX**




For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >=10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

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## ICICI Prudential Mutual Fund Official Points of Acceptance

• **Agra :** Shop No. 2 & 9 , Block No. 54/4, Ground Floor, Prateek Tower, Sanjay Palace, Agra-282 010 • **Ahmedabad II :** Shop No 2 & 3, Ground Floor, 323 Corporate Park, Umashankar Joshi Marg, Nr Girish Coldrink, C.G Road Ahmedabad - 380009 • **Ambala :** Plot no.5318/2 and 5314/1, Ground floor, Near B.D. High School, 3 Cross Road, Ambala Cantt, Ambala, Haryana. 133001 • **Amritsar II :** SCO-30, Ground Floor, Ranjit Avenue, B-Block, Amritsar, Punjab 143008 • **Anand II :** Shop No 129,First Floor, Narayan Empire, Opp Mazdha Bakery Anand Vidhyanagar Road 388001 • **Andheri :** Shop No.1, Vivekanand Villa Co-Op Housing Society Ltd, 139, Opp. HDFC bank, Swami Vivekanand Rd, Andheri West, Mumbai 400058 • **Asansol :** Shop A & B, Block - A, Apurba Complex, Senraleigh Road, Apcar Garden, Near AXIS Bank, Asansol -713304 • **Aurangabad :** Ground Floor, Shop no 1 and 2, Radhe Govind Bunglow, House No. 212/1, Samarth Nagar, Chatrapati Sambhajinagar, Aurangabad - 431001, Maharashtra • **Bandra West :** Ground and First Floor, Unit no 3 and 13, Esperanza, Linking Road, Bandra West. Mumbai 400050 • **Bangalore - Ulsoor Road :** Unit # 101-104, First Floor, Phoenix Pinnacle, # Ulsoor Road, Bangalore - 560042 • **Bangalore-Jayanagar :** 311/7, Ground Floor 9th Main, 5th Block,Jayanagar, Bangalore – 560 041. • Bangalore-Koramangla II : Ground Floor, No 644, 6th Block, Koramangala, Bangalore 560095 • **Bangalore-Malleshwaram II :** Ground Floor, Lakshmi Arcade, no. 298/1, 17th Cross 2nd Main Road, Sampige Road, Malleshwaram, Bengaluru - 560003 • **Bankura II :** Ground Floor, Vani Vihar, 74/A, Natunchati, PO & District Bankura West Bengal 722101 • **Bharuch :** 108 & 107-Nexus Business Hub, City Surve Ward no.1, City Serve No. 2513, Paiki, beside Rajeshwaar Petrol Pump, opp Pritam Society -2, Mojampur, Bharuchv392001, Gujarat • **Bhopal :** Ground Floor, Kay Kay Business Center, Ram Gopal Maheshwari, Zone 1, Maharana Pratap Nagar - Bhopal - 462011. MP • **Bhubaneshwar :** Plot No – 381, Khata – 84, MZ Kharvel Nagar, (Near Ram Mandir) Dist – Khurda, Bhubaneshwar, Odisha, Pin - 751001 • **Bhuj II :** Ground Floor - 43, Jubilee Colony, Jubilee Circle, Near Phone Wale, Bhuj - Kutch, Bhuj Gujarat 370001 • **Borivali :** Shop No. 4,5,6,7, Ground Floor, Suchitra Enclave, Maharashtra Lane, Borivali, Mumbai 400092 Maharashtra • **Chandigarh II :** SCO- 463-464, First and Second Floor, Sector-35C, Chandigarh, Union Territory Pin Code : -160022 • **Chembur :** First Floor, office no 102, A wing, Sai-Kiran Apartment, plot no 217, Central Avenue, 11th Rd junction, Chembur, Mumbai 400071 • **Chennai :** Abithil Square, No. 189, Lloyds Road, Royapettah, Chennai 600014 • **Chennai Ashok Nagar :** Unit 2E, at New Door Nos43 & 44/ Old Nos 96&97, 11th Avenue, Ashok nagar, Chennai - 600083 • **Chennai-Anna Nagar :** First Floor, A wing, Kimbarley Tower, Y222, 2nd Avenue, Anna Nagar, Chennai 600040 • **Chennai-Tambaram :** Door No 24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai 600 047 • **Chennai-Velacherry :** First Floor, Block no: 138, No: 465/5, 100 Feet By pass road, Velachery, Chennai – 600042 • **Cochin :** Parambil Plaza, Ground & First Floor, Kaloor Kadavanthra Road, Kathrikadavu, Ernakulam, Cochin - 682017 • **Coimbatore :** Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram, Coimbatore - 641 002 • **Cuttack :** Ground Floor, Block – B, Jagannath Bhawan Complex, BK-Professor Pada Road, PO- A.D. Market, PS- Badambadi, Cuttack – 753012, Odisha • **Dehradun II :** Aarna Tower, Shop No C, Ground Floor, 1- Mahant Laxman Dass Road, Dehradun Uttarakhand - 248001 • **Durgapur :** Lokenath Mansion, Mezzainine Floor, Shahid Khudiram Sarani, City Centre, Durgapur 713 216 • **Dwarka :** Unit No. G-95, Ground Floor, Vegas Mall, Next to Axis Bank, Sector-14, Dwarka, New Delhi-110075 • **Faridabad II :** SCF-38, Ground Floor, Sector-19, Market-2, Faridabad, Haryana 121002 • **Fort :** 2nd Floor, Brady House, 12/14, Veer Nariman Road, Fort, Mumbai - 400001. • **Ghatkopar II :** Unit No. 1, Ground Floor, RNJ Corporate, Plot no 9, Jawahar Road, Opp Ghatkoper Rly Station, Ghatkopar East, Mumbai 400077 • **Ghaziabad :** Unit No. C-65, Ground Floor, Raj Nagar District Center, Ghaziabad, Uttar Pradesh. 201002 • **Goregaon :** Block B-2, 2nd Floor, Nirlon Knowledge Park, Western Express Highway, Goregaon East, Mumbai 400063 • **Gurugram II :** Unit No. 125, First Floor, Vipul Agora, M.G Road, Gurugram, Haryana -122002 • **Guwahati :** Ground Floor, Jadav Bora Complex, G. S. Road, M Dewan Path, Ulubari, Guwahati, Assam - 781007 • **Gwalior II :** Ground Floor, Radha Sawmi bldg, Plot no 943, Patel Nagar, City Center, Gwalior Madhya Pradesh 474011 • **Howrah (Kolkata – Dalhousie) :** Room No. 208, 2th Floor, Oswal Chambers, 2, Church Lane, Kolkata - 700001 • **Hyderabad-Begumpet II :** Ground & First Floor, No.1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet, Hyderabad - 500016 • **Indore :** Unit no G3 Ground Floor, and unit no 104, 1st Floor, Panama Tower, Manorama Ganj Extn, Near Crown Palace Hotel, Indore 452001 • **Jabalpur :** Ground Floor, Unit no.112/113, Plot no. 42/B3, Napier Town, Opp Bhawartal garden, Jabalpur 482001 • **Jaipur :** D34, Ground Floor, G-Business park, Subhash Marg, C-Scheme, Jaipur, Rajasthan. 302001 • **Jalandhar :** Unit no.22, Ground Floor, City Square Building, EH 197, Civil Lines, Jalandhar, 144001 • **Jammu II :** Unit no. 101, First Floor, South Block A2, Bahu Plaza Shopping Center, Jammu. Pincode 180012 • **Jamnagar :** Ground Floor, Unit no 2&3, Bhayani Mansion, Gurudwara Road, Jamnagar - 361001 • **Jamshedpur :** Shantiniketan Building, 1st floor, 1 S. B. Shop Area, Bistupur, Main Road, Jamshedpur, Pin – 831001, Jharkhand • **Jodhpur :** Plot No.3,First Floor, Shindhi Colony Near Jodhpur Hospital Shastri Nagar, Jodhpur-342 003 • **Kalyan :** Unit no.7, Vikas Heights, Santoshi Mata Road, Kalyan West, Pin 421301 • **Kalyani II :** Ground Floor, B- 07/25 (S), P.O.- Kalyani, Near Central Park More, Dist - Nadia, West Bengal, 741235 • **Kanpur :** Unit No. G-5, Sai Square, 16/116, (45), Bhargav Estate, Civil Lines, Kanpur, Pin 208001 • **Kanpur-Kan Chambers II :** Unit No. 1, Ground Floor, 14/113, Civil Line, Kan Chamber, Kanpur, Uttar Pradesh-208001 • **Kolhapur :** First Floor, Anand Plaza, 1089, E ward, Rajaram Road, Near ICICI Bank, Kolhapur, 416008 • **Kolkata - South :** Flat no.1A, 1st floor, 1/393, Gariahat Road, (South), P.S. - lake, Kolkata - 700068 • **Kolkata Apeejay House :** Ground & 3rd Floor , Block A, Apeejay House, 15 Park Street, Kolkata 700016 • **Kolkata-Dum Dum :** 1st Flr, Siddheswari Garden, 181-Dum Dum Road, Kolkata 700074 • **Lucknow II :** Regency Plaza, Ground and First Floor, 5 Park Road, Lucknow. UP 226001 • **Ludhiana :** SCO-121, Ground Floor, Feroze Gandhi Market, Ludhiana - 141 001 • **Malad :** Ground Floor, 301, Pai Mansion, 5, Padma Nagar, Ramachandra Lane, Evershine Nagar, Malad West 400064 • **Mangalore :** Maximus Commercial Complex, Upper Ground flr II 3 & 4, Light House Hill Road,Mangalore 575001 • **Margao :** Upper Ground Floor, Vasant Arcade, Unit No. US20, Near Popular High-School, Comba, Madgaon. 403601 • **Moradabad :** Plot No.-409, 1st floor, Gram Chawani, near Mahila Thana, Civil Lines, Moradabad - 244 001 • **Mysore II :** Ground Floor, 17 / A, 8th Cross Road, 5th Main Road, Kamakshi Hospital Road, Saraswathipuram, Mysore - 570009 • **Nagpur II :** Shop No 1,2,3, Ground Floor of Cross wind, City Survey no 597, Mauza- Ambazari, North Ambazari Road, Gandhi Nagar, Nagpur 440010 • **Nashik :** Shop No.3&4, Ground Flr, Plot No.57, Karamakala, New Pandit Colony, Opp. Old Muncipal Corporation (N.M.C.), Off. Sharanpur Road, Nashik-422002 • **Navsari :** 1st Floor, Unit no 106 Prabhakunj Heights, Sayaji, Station Road, Opp ICICI Bank, Navsari - 396445 • **New Delhi :** 1201-1212, 12th Floor, Narian Manzil, 23, Barakambha Road, Connaught Place , New Delhi-110 001 • **New Delhi - Chawri Bazar :** Unit no 3504 to 3509, 2nd Floor, Chawri Bazar, Delhi 110006 • **New Delhi - CP :** Unit No. 6 & 7, Ground Floor, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi - 110001 • **New Delhi - Janakpuri II :** B-23, Ground Floor, Community Centre, Janakpuri, New Delhi, Pin Code 110058 • **New Delhi - Nehru Place :** Unit no. 17-24, S-1 Level, Ground Floor, Block F, American Plaza, International Trade Tower, Nehru Place, New Delhi - 110019 • **New Delhi - NSP II :** Unit no. 123-126, First Floor, Aggarwal Cyber Plaza Plot no. C-4, 5-, 6 tower -1, Netaji Subhash Place, New Delhi-110034 • **Noida :** Unit No. K-20, First Floor, Sector-18, (NEXT TO AXIS BANK), Noida, Uttar Pradesh, 201301 • **Panipat :** 510-513, Portion of First Floor, Ward -8, Opp. Bhatak Chowk, G.T.Road, Panipat-132103 • **Panjim :** Office no.3, 1st Floor, Landmark, Lawande-Sarmalkar Bhavan, Panaji-Goa Street, Opp. Mahalaxmi Temple 403001 • **Panvel :** Shop no 5 & 6, Ground Floor, Neel Empress, Plot no 92 93, Sector No.1, New Panvel 410206 • **Patiala :** 1st Floor, Property No 7 Old MC No 1623/5 III and 1623-E/5 Khewat No 1892, Khasra No 95/2-0 situated at Happy Nest Bhupindra Road Near Petrol pump Patiala 147001 Punjab • **Patna :** 1st Flr, Kashi Palace, Hariniwas, Dak Bungalow Road, Patna -800001 • **Prayagraj :** 1st floor, FF-1, FC2, Vashistha Vinayak Tower, 38/1, Tashkent Marg, Civil Lines, Prayagraj-211 001 • **Pune :** Ground Floor, Chimbalkar House, 1205/4/6, Opp Sambhaji Road, Jungli Maharaj Road, Pune 411004 • **Pune Baner CEC :** Ground Floor, Pride Coronet, Beside BATA Showroom, Baner, Pune 411045 • **Pune CAMP :** Shop No.6, Ground Floor, Chetna Co-operative Housing Society Ltd, 2423, general Thimayya marg, Camp, Pune-411001 • **Pune Pimpri :** Unit No.A 19, No.4510- Ground Floor, Empire Estate Bldg, Premier City, Pune 411019 • **Raipur :** Shop No. 10,11 & 12, Ground Flr, Raheja Towers, jail Road, Raipur - 492001 • **Rajkot II :** Shop No 2 3 4 & 5 Madhav Arcade, opp Garden, Nr RMC Commissioner Bungalow, Ram Krishna Nagar Main Road, Rajkot - 360001 • **Shimla II :** Unit No.21, First Floor, The Mall, Shimla. 171001 • **Siliguri :** Ground Floor, Shanti Square, 2nd Mile, Sevok Road, Siliguri, West Bengal. 734001 • **Surat II :** Shop no 2, Ground Floor, Solaris Royce, Opp Old RTO, Besides AGS Eye Hospital, Athwagate, Surat 395007 • **Thane :** Ground Floor, Mahavir Arcade, Shop No 4&5, Ghantali Devi Mandir Road, Naupada, Thane West,400 602 • **Trivandrum II :** Ground Floor No 44/856 MM towers Vazhuthacaud Road Cotton Hill Edapazhanji Thriuvananthapuram Kerala-695014 • **Udaipur :** Shop no.2, Ratnam, Plot No.-14, Bhatt Ji Ki Badi, Udaipur - 313001 • **Vadodara :** Unit No. 108/109/110, 1st Floor, Midtown Heights, Opp BOB, Jetalpur Road, Vadodara 390007 • **Valsad :** Unit no.A1 & A2, Ground Floor, Zenith Doctor Hosue, Halar Cross Road, Valsad - 396001 Gujarat. • **Vapi :** Third Floor, Unit no 301, Bhula Laxmi Business Center, Vapi Silvasa Road, Opp DCB Bank, Vapi - 396191 • **Varanasi II :** D-58/12A-7, Ground & 1st Floor, Sigra, Varanasi, Uttar Pardesh -221010 • **Vashi II :** Vardhaman Chambers, Shop No 15 B & C, Plot no 84, Sector 17, Vashi, Navi Mumbai - 400705 • **Virar :** Shop no A1, Ground Floor, Dhaiwat Viva Swarganga, Aghashi Road, Virar West, Dist Palghar 401303

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

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

• **Agartala:** 2nd Floor, 60 Hari Ganga Basak Road, PS West Agartala, District West Tripura, Pin 799001 • **Ahmedabad Maninagar - DET:** Shop No 2, First Floor, Devang Society, Opposite Rajkamal Bakery, Above Axis Bank Bhairavnath Road, Jawahar chowk, Maninagar Ahmedabad 380008, Gujarat • **Ahmednagar:** Unit no. 11-12, Govardhan Apartment, Near Market Yard, Maliwada, Ahmednagar-414001, Maraharashtra • **Ajmer:** Shop No 3, Ground floor, Taleda Square, Near Ajmer Railway Station, Ajmer, PIN – 305001, Rajasthan • **Akola II:** Shakambari Square,Shop No 18, First Floor,Durga Chowk, Akola- 444001, Maharashtra • **Alappuzha (Allepey):** Ground Floor, Indigra Building, Church Road, Mullakkal, Alappuzha. 688011, Kerala • **Aligarh II:** Shop No. 2, Ground Floor, Regency Complex, Shyam Nagar, Center Point, Railway Station Road, Aligarh, Uttar Pradesh-202001 • **Alwar:** No. 2, Opposite UIT Building, Near Bhagat Singh Circle, HDFC Bank Lane, Alwar, Rajasthan • **Amravati III:** Ground Floor, Plot No-3/87, Sheet no 49B, Shrikrishna Peth, District Hospital Road, Near Irwin Chowk, Amravati- 444601, Maharashtra • **Amreli:** Shop No 2 & 3, Jay Sardar Complex, Manekpura Opp HDFC Bank, Amreli 365601, Gujarat • **Anantapur:** No. 18 169 First Floor, Ganesham Enclave, Uma Nagar, Ananthapur, Andhra Pradesh 515001 • **Andheri East:** Office no 313 Third Floor, Midas, Sahar Plaza, Andheri Kurla Road, Andheri East, Mumbai 400059, Maharashtra • **Angul:** Ground Floor, Plot no.- 892, Khata No.- 432/935, Ward no.- 21, Mouza – Angul, Amlapada Lane 6, Angul, Odisha. 759122 • **Ankleshwar:** Shop no G-6, Shree Narmada Arcade, Old N.H.8 Road, Nr Kotak Mahindra Bank, Ankleshwar. Gujarat 393002 • **Azamgarh:** Aniruddha Tower, Ground Floor, Mohalla Ailwal, Tappa-Attishee, Pergana-Nizamabad, Tehsil-Sadar, District- Azamgarh, Uttar Pradesh - 276001 • **Baharampur:** Ground floor, Holding no. 186 / 1, A.C. Road. P.O Khagra, District Murshidabad, West Bengal. PIN - 742103 • **Balasore:** OT Road, Police Line chowk, plot no.52 (khata no. 299/604), PO Padhuapada, Baleshwar, Odisha 756001 • **Ballia:** Unit No CP-1 , Harpur Yojna, Awas Vikas Colony, Main Road, Ballia 277001, Uttar Pardesh • **Bangalore - Kalyan Nagar:** Ground Floor, AVYA ARC at No.3 PID No.88-308-3, 2nd Cross, 2nd Block BDA Layout, Subbaihnapalya, Kalyan Nagar, Bangalore 560033, Karnataka • **Bangalore-Whitefield II:** Ground Floor, Saroj Studio Building, No 208, Thubarahalli, Varthur Road, Bengaluru, Karnataka – 560066 • **Bardoli:** Shop no 4, Laxmi House, M G Road, Bardoli, Gujarat 394601 • **Bareilly:** Unit No.: 116, Floor No. 1st , Location: Civil Line, Bareilly -243001, Uttar Pardesh • **Basti:** Unit No 1840, Ground floor, Pikauna Shiv Gulam, Tappa Haweli, Basti - 272001, Uttar Pardesh • **Behrampore:** Ground Floor, Dharma Nagar, Lane 5, Berhampur, District - Ganjam Odisha. 760002 • **Belgaum:** Shop No.2 of Ravishree Building, No. 79-B, Ground Floor, Somwarpeth Tilakwadi, Belgaum Karnataka, 590006 • **Bellary:** Gnananandam No.2 02, 1st Cross, Gandhi Nagar, Opp ASM Women's College, Ballari 583103, Karnataka • **Bhagalpur:** Hakim Devi Prasad Bhawan, Holding No. 65A and 65B, ward no.38. Dr Rajendra Prasad road Khalifabag, Bhagalpur, Bihar 812001 • **Bhatinda:** Unit no.9959, Main G.T. Road, adjoining ICICI Bank Ltd, Bhatinda. 151001, Punjab • **Bhavnagar II:** Shop No. 1, Ground Floor, Victoria Prime, Block D5/5-A, Kaliyabid Water Tank, Near Dilbahar, Lakhubha Hall Road, Bhavnagar, Gujarat - 364002 • **Bhillai:** Shop no.107, A&B, Buniyad Complex, Nehru Nagar east, (Near Agrasen Chowk), Bhilai, Dist - Durg, Chattisgarh - 490020 • **Bhilwara:** Kashra No. 2742/4 Me, Ground Floor, Shop No.5, Shree Mahalaxmi Chamber, Near Sandeep Bajaj Showroom, Pur Road, Gandhi Nagar, Bhilwara - 311001, Rajasthan • **Biharshariff (Rohtas):** Mohalla, Bhaishasaur, Ranchi Road, Bihar Shariff, Nalanda, 803 101, Bihar • **Bijapur (Vijayapura):** Ground Floor, Shivam Building, Universal Developers, 979, Gourukul Road, Vijayapur PIN - 586101, Karnataka • **Bikaner:** Unit no. 5,6 &7, Ground Floor, Silver Square Building, in front of Income Tax office, Rani Bazar, Bikaner-334001, Rajasthan • **Bilaspur:** 1st Floor, Shriji Plaza, Beside Kotak Mahindra Bank, Near Shiv Takies Square, Bilaspur, Chattisgarh - 495001 • **Bokaro:** Office No-GA7, City Centre, Sector – 4, Bokaro Steel City, Bokaro, Jharkhand – 827 004. • **Burdwan II:** Ground Floor, G.T. Road East end Muchipara, Burdwan Sadar, Purba Burdwan, West Bengal. PIN: 713103 • **Calicut:** 6/842, "Charismaa Building" Opp. ICICI Bank, YMCA Road Calicut, 673 001, Kerala • **Chandrapur:** Shop no 1 Ground Floor, Tumkum Building, Ghanshyam Bhavan, Chandrapur- 442401, Maharashtra • **Chennai - Alwarpet:** 4A 1st Flr, Urmilla House, No.15 ARK Colony, Eldams Road, Alwarpet, Chennai - 600018, Tamil Nadu • **Chennai OMR:** Kailash OMR, Door #292, Old Mahabalipuram Road, Sholinganallur, Chennai - 600119, Tamil Nadu • **Chennai-Parrys:** 1st Floor, Pesona court, New No 317, Old No 153, Thambu Chetty Street, George Town, Parrys, Chennai - 600001, Tamil Nadu • **Chhindwara:** First Floor, I Complex, Opp. SAF Gate, Next to Kuladevi Plaza, Parasia Road, Chhindwara, Madhya Pradesh, 480001 • **Cochin - Kakkanad:** Veekay Tower, 1st Floor, NGO Quarters, Mavelipuram -Road, Thrikkakara, Kakkanad, Kochi, Kerala – 682030 • **Coochbehar :** Ground Floor, Holding no 976, Rup Narayan Road, Near Rajbari Stadium, PO & Dist. Coochbehar, West Bengal, PIN - 736101 • **Cuddapah (Kadapa):** Ground Floor, No 41/1548 Sankarapuram, Kadapa Town, YSR District - 516002, Andhra Pradesh • **Cuttack:** Room 2A 2nd Floor, City Mart, Above Vishal Garments Bajrakabati Road, Cuttack – 753001, Odisha • **Darbhanga:** Gr Flr, Raj complex, Near Poor Home, Station Road, Behind Sahil Hyundai showroom, Mirzapur, Dt. Darbhanga, Bihar, 846004 • **Davangere:** Ground Floor, Door no. 172 & 172/1, P.J.Extension, 2nd Main, Chetna Hotel Road, Davangere 577002, Karnataka • **Deoria:** Unit No. 781(Old No. 437), Kotwali Road, First Floor, (Above SBI Bank), Deoria, Uttar Pradesh-274001 • **Dhanbad:** Upper Ground Floor, Shop No-8,9,10 &10A, Sri Ram Mall, Shastri Nagar, Dhanbad - 826 001, Jharkhand • **Dhule:** Unit no.2, 1st Floor, Bafna House, Parola Road, Above PNG Jewellers, Dhule 424001, Maharashtra • **Erode:** Shivang Plaza, Mousavana street, oppsite to E.B. office, Erode - 638001, Tamil Nadu • **Faizabad:** Unit no 2/6/35, Ground floor, Mohalla Niawa, Pargana Haveli Awadh, Tehsil – Sadar, Ayodhya - 224001 Uttar pardesh • **Firozabad:** 20, S N Marg, Novelty Glass Works, Firozabad, Uttar Pradesh - 283203 • **Gandhidham:** Shop no 6, Ground Floor, Aum Corner, Plot no. 336 / 337/343, ward 12/B, Gandhidham 370201, Gujarat • **Gandhinagar:** Shalin Centrum Shop No 101, 1st Floor, Plot no 2, sector 11, Gandhinagar 382009, Gujarat • **Gorakhpur II:** Shop No. UGF 1-4, Ground Floor, Cross Road, Bank Road, Situated at A.D.College Chowk, Gorakhpur 273001, Uttar Pardesh • **Gaya II:** Vijaya Complex, Ground Floor, Gewalbigha, Gaya, Bihar. 823001 • **Goregaon B6:** Block B6, 2nd Floor, Nirlon Knowledge Park, Western Express Highway, Goregaon East, Mumbai 400063, Maharashtra • **Guntur II:** Door No 6/11/14, Ground Floor, 11th Lane, 2nd Cross Road, Arundelpet, Guntur, Andhra Pradesh - 522002 • **Haldia:** Ground floor, HPL Link road, Manjushree More, Basudevpur, Haldia. West Bengal. 721602 • **Haldwani II:** Unit no 119, Ground Floor, Mukharjee Compound Bhotia Padav, Haldwani Uttharakhand. 263139 • **Haridwar:** Khasra No.656M 657M, Ground Floor, Ashirwad Tower, Model Town Colony, Opp Prem nagar Ashram, Pargana-Jwalapur, Haridwar. Pincode 249407 • **Hassan:** Ground floor, No. 7-1-3-14B, 3rd Cross, Sampige Road, KR Puram, Hassan – 573201 • **Hazaribagh:** Dhiman Complex, 1st Floor, GGS Road, near Annanda Chak, Hazaribagh, Jharkhand • **Himmatnagar:** Shop no. 7, 8 & 9, Rajendra Sinh Maharaj Rajput Samaj Bhavan, Panchbatti Station Road, Himmatnagar Gujarat. 383001 • **Hisar:** House/DSB no 112, Sector C.U.E.-I, Hisar, 125001, Haryana • **Hooghly:** 37, Mukherjee Para Lane, Serampore, West Bengal 712201 • **Hoshiarpur:** Dhami Comercial Complex, 1st Floor, Sutheri Road, Hoshiapur, Punjab - 146001 • **Hosur:** VG Towers, Ground Floor, No: 40/5, Royakotta Road, 1st Cross, Hosur. 635109, Tamil Nadu • **Hubli:** Ground floor, Shop No 6, CTS No 122/151 Kalburgi Noolvi majestic New Cotton Market, Hubli Karnataka - 580029 • **Hyderabad - HiTech City:** Srishiti Towers, Door No.1-98/2/11/3, 1st Floor, Shop No.3, Arunodaya Colony, Hi-tech city, Madhapur, Hyderabad, Ranga Reddy District - 500 081, Telangana • **Hyderabad Kukatpally:** 1st Floor, No: 12-6-11/4, Kukatpally, Hyderabad - 500072, Telangana • **Jalgaon II:** Ground Floor, Trade Center, Plot no 243/1, Near Jalgaon People's Bank, Jalgaon 425001, Maharashtra • **Jaunpur:** Unit No. 88 (Old No. 62), Ground Floor, Mohalla Jahangeerabad, Parg Haveli, Tehsil & District Jaunpur, Uttar Pradesh-222002 • **Jhansi:** Unit No. 372/A, Janaki Complex, Portion of First Floor, Civil Lines, Gwalior Road, Jhansi, Pin 284001. Utttar Pardesh • **Jorhat:** Crystal Tower, Upper Ground Floor, Thana road, opposite of Laxmi Union High School, Jorhat, Assam. 785001 • **Junagadh:** Ground Floor, Shop no G3 and G4, Central Plaza, Opp. Bauddin College, Kalavad, Junagadh. Gujarat, PIN - 362001 • **Kakinada:** Ground Floor, 6 3 21 Dantuvari street and Nukalamma Temple Road, Suryaraopeta, Kakinada East Godavri District Andhra Pradesh 533001 • **Kangra:** Ground Floor, S S Tower, Village Birta, Khata No.23, Khasra No. 1069/1, 1701/1 & 1070/1, Near Petrol Pump, Kangra. 176001 Himachal Pradesh • **Kannur II:** Ground Floor, No. 47/2535-1, Jayaram's Arcade, AKG - Stadium Road, Next to MAKS Hospital, Talap, Kannur - 670002, Kerala • **Karnal:** DSS Shop No.211, Sector-12, Urban Estate Karnal, Tehsil and District Karnal 132001, Haryana • **Kashipur:** Chamunda complex, Ground floor, Mauja Maheshpura, Ram Nagar Road, Tehsil Kashipur, District U.S. Nagar, Uttarakhand. 244713 • **Kharagpur:** Ground Floor, Sai Complex, O.T. Road, Inda, Kharagpur, Dist West Mednipur, West Bengal, 721305 • **Kolkata - Anandlok - DET:** 103 & 103A, 1st Floor, Block – B, Anandalok, 227 AJC Bose Road. Kolkata - 700020, West Bengal • **Kolkata - Saltlake:** 1st Floor at Premises No. BD-15, Sector-1, Saltlake, Kolkata. 700064, West Bengal • **Kollam:** Door No. 16,Ground Floor, Aravind Chamber, Near DCC office MUNDAKKAL West, Kollam 691001, Kerala • **Korba:** Indira Commercial & Residential Centre, Plot No 86, Satyam Orcade, Ward No. 13, T.P. Nagar, Korba, Chattisgarh. 495677 • **Kota:** Unit No.381-382, Shopping Center, Rawat Bhatta Road, (Near IDBI Bank), Kota - 324006, Rajasthan • **Kottayam:** Pulimoottil Arcade" Ground Floor, K.K.Road, KANJIKUZHY, Kottayam 686 001, Kerala • **Kumbakonam:** Ground floor, No: 18/1, Ramasamy Koil South Street, Kumbakonam – 612001, Tamil Nadu • **Kurnool II:** Ground Floor, Shop No: 1, 2, 3, Door No: 40/39 & 40/39-3-1A, Bangurpet, Bellary Road, Kurnool – 518003, Andhra Pardesh • **Kurukshetra:** 1st Floor, Sco no. 6, Sector 17, Huda Kurukshestra, Haryana 136118 • **Latur:** Ground floor, Madhu Mira Complex, Desi Kendra School Road, Opp. Dolphin Hotel, Shivajinagar, Latur - 413512, Maharashtra • **Madurai:** No.1 First Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai 625001, Tamil Nadu • **Mahesana II:** Unit no F-28/29, First Floor, Orbit Complex, Randhanpur Road, Mahesana - 384002, Gujarat • **Malappuram:** UMK Tower, Building no: 110(Q), 110Q (32), No: 10/77, Jubliee Road, Uphill Malappuram - 676505, Kerala • **Malda:** Room No. 3, Ground Floor, 76/A Sarbomongala Pally, Manoskamona Road, Near Kabi Sukanta Corner, Pin 732101, West Bengal • **Mandi:** Unit No. 118/9, Lower Ground Floor, Old Bus Stand, Mandi, Himachal Pradesh-175001 • **Mathura:** Shop Left Lower Ground, Atul Tower , Near tera Tower, Bhuteshwar Road, Mathura-281001, Uttar Pardesh • **Meerut:** 1st Floor, Shree Ram Plaza Mangal Pandey Nagar, Garh Road, Meerut 250 001, Uttar Pardesh • **Mirzapur:** Unit no 7/337, Ground Floor, Swami Dayanand Marg, Girdhar Ka Chauraha, Mahuaria, Near Arya Kanya Inter College, Mirzapur Uttar Pradesh - 231001 • **Alappuzha (Allepey):** Ground Floor, Indigra Building, Church Road, Mullakkal, Alappuzha. 688011 • **Muzaffarnagar:** Unit No 414, Ground Floor, Jansath Road, Kambal Wala Bagh, New Mandi Near ICICI Bank Ltd, Muzaffarnagar Uttar Pradesh - 251001 • **Muzaffarpur:** Ground floor, pani Tanki chowk, Club Road, Ramna, Muzaffarpur 842002, Bihar • **Nadiad:** Unit No. 103, 1st floor, City Centre, Beside City Point , Opp Ipcowala Hall, Nadiad - 387001, Gujarat • **Nagercoil:** Ashrama Towers 285/14/3 Police Station Road, Near Nagaraja Temple, Nagercoil 629001, Tamil Nadu • **Nanded:** 1st Floor, Shop No -19, Sanman Prestige, Station Road, Nanded - 431601, Maharashtra • **Nellore:** DN 16/3/235 First Floor Sunshine Plaza Ramalinga Puram Nellore-524003. Andhra Pradhesh • **New Delhi - East Of Kailash II:** Crescent Commercial Complex, Plot no.5, 3rd Floor, DDA East of Kailash Community center, New Delhi - 110065 • **New Delhi - Vikas Marg:** Unit no.6, 1st Floor, Opposite Metro Pillar No. 75, Shankar Vihar, Main Vikas Marg, Delhi- 110092 • **Palakkad:** "KHOLE COMPLEX" Ground Floor, Chandra Nagar Post, Palakkad , Pincode - 678007, Kerala • **Palan-**

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

**pur:** Shop No 6 & 7,First Floor, New Bus Port, Nr Sarkari Vasahat, Opp Tirupati Plaza, Palanpur 385001, Gujarat • **Pathankot:** Revenue Estate, SCF-12, First Floor, patel Chowk, Pathankot, tehsil & Distt, Pathankot, Punjab, Pin Code145001 • **Patna - Rajabazar:** 1st Floor, Rajabazar, Bailley Road, Prabhat Market Building, (Opposite Pillar No. 56) , Patna-800014, Bihar • **Phagwara:** Doal Complex, B-42/93, First Floor, Khasra No 3278, G.T.Road, Near Elite Theatre Phagwara, Tehsil Phagwara District Kapurthala PIN: 144401, Punjab • **Porbander:** Shop no.2, Ground Floor, Gitanjali Complex, Opp Pujara Telecom, M.G. Road, Porbander 360575, Gujarat • **Puducherry II:** Ground Floor, No.172/2, Oulgaret Commune, Natesan Nagar, Pondicherry 605005, Puducherry • **Raibareilly:** Property No. 8 Ground Floor, Feroz Gandhi Nagar Yojana, Rai-Bareilly, Uttar Pradesh 229001 • **Rajahmundry :** Ground Floor, 7-28 - 36/1, Vygram Road, Rajahmundry, Andhra Pradesh - 533101 • **Rajpura:** Shop No. 7 and 8, First Floor, Calibre Market, Block-D, Patiala Road, Dalima Vihar, Rajpura Township, Tehsil Rajpura, PIN: 140401, District - Patiala, Punjab • **Ranchi II:** Toplink Serenity Building, 1st Floor, Unit no 102 and 2nd Floor unit no 202, Line Tank Road, Near Firayalal Chowk, Ranchi, Jharkhand 834001 • **Ratlam:** Unit no.18, Datki Puliya, Do Batti - Ratlam, Madhya Pradesh - 457001 • **Ratnagiri:** Ground floor, Shop no 1, Arihant Space center, Near Lotlikar Hospital, Maruti Mandir, Ratnagiri 415612, Maharashtra • **Rewari:** SCO No 118A, First Floor, Brass Market, Rewari, Haryana, Pin Code 123401 • **Rohtak:** Unit No.: 31, Ground Floor, Ashoka Plaza, Rohtak, Haryana -124001 • **Roorkee:** Shop No.10, Ground Floor, City Pride, Civil Line, Roorkee. Uttarakhand 247667 • **Rourkela:** Holding no-74 (old no-72), Uditnagar Main Road, Plot no. 304, (beside meher eye hospital), Rourkela, Odisha. 769012 • **Sagar:** Ground Floor, Poddar House, Plot no 7, Ward 6, 2- Civil Lines, Sagar, Madhya Pradesh- 470001 • **Saharanpur:** Plot No. 144, Ground Floor, Dara Pathanpura, Mission Compound, (Near Parasnath Plaza), Saharanpur, Uttar Pradesh, Pin Code 247001 • **Salem:** ICICI Prudential AMC Ltd. Ground Floor, D.No.259-B, Shiva Towers, Advaida Ashram Rd, Fairlands, Salem - 636 004. Tamil Nadu • **Sambalpur:** Samal Complex, Ground Floor, Shop no. 1,2 & 3, main Road, Budharaja, PS-AINTHAPALI, Sambalpur, Odisha 768004 • **Sangli II:** Shop no 6 and 7, Ground floor, Aditya Sai Landmark, Civil Hospital Road, Near Ram Mandir, Sangli 416416, Maharashtra • **Satara:** Ground Floor , Plot no.221, Pawar Pride, Pratap Ganj Peth, Opp SBI, Satara 415002, Maharashtra • **Satna:** Ground Floor, Shop no.1, Ward no 21, Jeevan Jyoti Colony, Rewa Road, Satna. MP 485001, Madhya Pradesh • **Shillong:** Main Road Laitumkhrah, Phlory Mansion, 1st Floor, 2nd Row, Shop No. 18. Shillong-3, Dist - East Khasi Hills, Meghalaya (Covered by Municipal Holding No. 212, 213 under Ward No, 4), 793 003 • **Shimoga:** Ground Floor, no.321, P Square, 5th Parallel Road, Durgigudi, Shimoga 577201, Karnataka • **Sikar:** 1st Floor, Singodiya Plaza, Kalyan Circle, Silver Jubli Road, Opp Sihotiya Petrol Pump, Sikar, Rajasthan – 332001 • **Sirsa:** Garg Tower, First Floor, Opposite AROMA HOTEL, Dabwali Road, Sirsa, Haryana, Pin Code 125055 • **Solan:** Kapoor Complex, Lower Ground Floor, Mall Road, Solan, Himachal Pradesh - 173212 • **Solapur II:** Ground Floor, Shop No 2 , Rajgir Building, 96 Railway Lines, Opposite St Joseph High School ,Solapur - 413001. Maharashtra • **Sonipat:** Unit No. 23L, First Floor, Above Kivam Motors, Atlas Road, Model Town, Sonipat, Haryana - 131001 • **Sri Ganganagar:** Shop no 96 & 97, Ground Floor, new cloth Market, Suratgarh road, National Highway No.15, Sri Ganganagar, Rajashtan 335001 • **Srinagar:** 1st floor above ICICI Bank, Karan Nagar, Near Gole Market, Srinagar, J & K – 190010 • **Surendranagar:** Mega Mall, 102 FF, Bus Stand Road, Surendranagar – 363001, Gujarat • **Thane - Ram Maruti Road:** 1st Floor, Mayur CHS Ltd, Ram Maruti Road, Thane West - 400601, Maharashtra • **Thane II- Excellencia Lodha Supremus:** 2nd Floor, Unit no. 207, Excellencia Lodha Supremus, Plot no. F4/1, Road No.22, Wagle Industrial Area, Thane West. 400604, Maharashtra • **Thiruvalla:** Roy Building, Ground Floor, No. 24/420, Valayil, Court Junction, Thiruvalla - 689101, Kerala • **Thrissur:** Sree Lakshmi Building (K.A. kumaran Memorial Building) Shornur Road, P.O. Thiruvambady 680022, Kerala • **Tinsukia:** Albee's Commercial Complex, Ground Floor, S R Lohia Road, Tinsukia - Assam 786125 • **Tirunelveli:** Door No.256G, First Floor, Tiruchendur Road, murugankurichi, Palayamkottai, Tirunelveli - 627002, Tamil Nadu • **Tirupati:** First Floor, No 20-3,125 / A, Tirumala Bye Pass Road, Tirupati – 517501 • **Tirupur:** Ground Floor, Door no.23, Block no24, Balaji Layout, Tirupur - 641601, Tamil Nadu • **Trichy:** D-27, 7th Cross Road, Thillai Nagar, Trichy 620018, Tamil Nadu • **Tuticorin:** Ground Floor, No. 332, WGC Road (VOC Road), Melur Post, Thoothukudi - 628002, Tamil Nadu • **Udupi:** Ground Floor, Door no 4.5.10, Ballal Towers, Court Road, Near Jodukatte, Udupi. 576101, Karnataka • **Ujjain:** Unit no 59, Ground Floor, Plot no 90, Ward no. 38, Tatya Tope Marg, Free Ganj, Ujjain-Madhya Pradesh-456001 • **Vadodara CEC:** 101 & 102 ( N ) 1st Floor, Sneh Signature, Tulsidham Makarpura Road,Nr Tulsidham Cross Road, Manjalpur Vadodara - 390011, Gujarat • **Vasco:** Unit no 105 and 106, First Floor, Anand Chambers, Opp SBI Bank Vasco Da Gama, Vasco, GOA 403802 • **Vellore:** Lingam Plaza, Door No. 104, Ground Flr, Arani Road, Sankarampalayam, Vellore 632001, Tamil Nadu • **Vijaywada:** 40-1-129, 2nd Floor, Centurion Plaza, Beside ICICI Bank, Near Benz Circle, M G Road, Vijaywada 520010, Andhra Pardesh • **Vishakhapatnam II:** 2nd Floor, no. 47-3-25, Dwarka Nagar 5th Lane, Seethammapeta main Road, Vishakapatnam - 530016, Andhra Pardesh • **Warrangal II:** 2-4-646, ABK Mall, First Floor, Ramnagar, Hanumakonda 506001 Warangal, Telangana • **Yamunanagar:** B/5 -368/16, first floor, Professor colony, Gobindpuri road, Yamuna Nagar, Pin code 135001, Haryana • **Yavatmal:** Shri ram tower, Beside Shree Ram Mandir, Tiwari chowk, Opposite Buldhana bank, 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 MFU is www.mfuonline.com.*

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September 2026

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.