

Key Information Memorandum & Common Application Form (Multiple Schemes Investment option)



Select Equity Schemes

Select Fund of Funds Schemes

Select Hybrid Schemes

Select Index Schemes

Continuous offer for units at NAV based prices

SCHEME NAME	THESE PRODUCTS ARE SUITABLE FOR INVESTORS WHO ARE SEEKING*:	SCHEME'S RISKOMETER	SCHEME'S BENCHMARK	BENCHMARK RISKOMETER
ICICI Prudential Value Discovery Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended equity scheme following a value investment strategy 	<p>Investors understand that their principal will be at Very High risk</p>	Nifty 500 TRI	<p>Benchmark riskometer is at Very High risk.</p>
ICICI Prudential Multi-Asset Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended scheme investing across asset classes 	<p>Investors understand that their principal will be at Very High risk</p>	Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%)	<p>Benchmark riskometer is at High risk.</p>
ICICI Prudential Bluechip Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended equity scheme predominantly investing in large cap stocks 	<p>Investors understand that their principal will be at Very High risk</p>	Nifty 100 TRI	<p>Benchmark riskometer is at Very High risk.</p>
ICICI Prudential Long Term Equity Fund (Tax Saving)	<ul style="list-style-type: none"> Long Term Wealth Creation Solution An Equity Linked Savings Scheme that aims to generate long term capital appreciation by primarily investing in equity and related securities and provides tax benefit under section 80C of Income Tax Act, 1961. 	<p>Investors understand that their principal will be at Very High risk</p>	Nifty 500 TRI	<p>Benchmark riskometer is at Very High risk.</p>
ICICI Prudential Balanced Advantage Fund	<ul style="list-style-type: none"> Long term capital appreciation/income Investing in equity and equity related securities and debt instruments. 	<p>Investors understand that their principal will be at High risk</p>	CRISIL Hybrid 50 + 50 - Moderate Index	<p>Benchmark riskometer is at High risk.</p>

#It may be noted that risk-o-meter specified above is based on the scheme's monthly portfolio as on September 30, 2023. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis.

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

For remaining schemes Riskometers, turn overleaf

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

Continuous offer for Units at NAV based prices. Face Value of units of all above Schemes except ICICI Prudential Floating Interest Fund is Rs. 10/- per unit.
Face Value of units of ICICI Prudential Floating Interest Fund is Rs. 100/- each.

Name of the Mutual Fund: ICICI Prudential Mutual Fund

ICICI Prudential Asset Management Company Limited (the AMC) - Investment Manager - Corporate Identity Number: U99999DL1993PLC054135

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

Regd. Office:

12th Floor, Narain Manzil,
23 Barakhamba Road,
New Delhi 110 001.

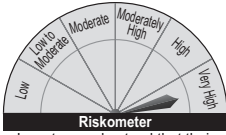

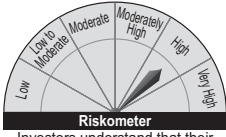

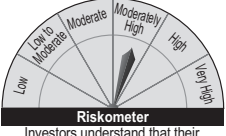
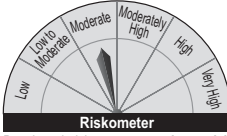
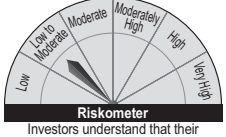
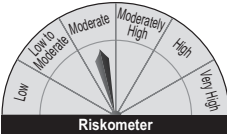






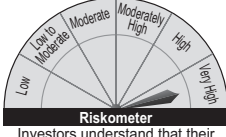
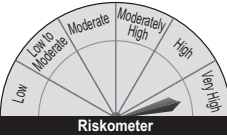
Corporate Office:

One BKC, A-Wing, 13th Floor,
Bandra Kurla Complex,
Mumbai - 400 051.
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

Call : MTNL/BSNL - 1800 222 999; Others - 1800 200 6666 Apply online at www.icicipruamc.com

Scheme Name	These products are suitable for investors who are seeking*:	Scheme Riskometer#	Scheme Benchmark	Benchmark Riskometer
ICICI Prudential Multicap Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended equity scheme investing across large cap, mid cap and small cap stocks. 	 <p>Riskometer Investors understand that their principal will be at very high risk</p>	NIFTY 500 Multicap 50:25:25 TRI	 <p>Riskometer Benchmark riskometer at very high risk</p>
ICICI Prudential Credit Risk Fund	<ul style="list-style-type: none"> Medium term savings A debt scheme that aims to generate income through investing predominantly in AA and below rated corporate bonds while maintaining the optimum balance of yield, safety and liquidity. 	 <p>Riskometer Investors understand that their principal will be at high risk</p>	CRISIL Credit Risk Fund C-II Index	 <p>Riskometer Benchmark riskometer at high risk</p>
ICICI Prudential Medium Term Bond Fund	<ul style="list-style-type: none"> Medium term savings A debt scheme that invests in debt and money market instruments with a view to maximise income while maintaining optimum balance of yield, safety and liquidity. 	 <p>Riskometer Investors understand that their principal will be at moderately high risk</p>	CRISIL Medium Duration Debt B-III Index	 <p>Riskometer Benchmark riskometer at moderate risk</p>
ICICI Prudential Floating Interest Fund	<ul style="list-style-type: none"> Short term savings An open ended debt scheme predominantly investing in floating rate instruments 	 <p>Riskometer Investors understand that their principal will be at low to moderate risk</p>	CRISIL Low Duration Debt Index	 <p>Riskometer Benchmark riskometer at moderate risk</p>
ICICI Prudential Asset Allocator Fund (FOF)	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF/ schemes. 	 <p>Riskometer Investors understand that their principal will be at high risk</p>	CRISIL Hybrid 50 + 50 - Moderate Index	 <p>Riskometer Benchmark riskometer at high risk</p>
ICICI Prudential MNC Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended equity scheme that aims to provide capital appreciation by investing predominantly in equity and equity related securities within MNC space 	 <p>Riskometer Investors understand that their principal will be at very high risk</p>	Nifty MNC TRI	 <p>Riskometer Benchmark riskometer at very high risk</p>
ICICI Prudential Business Cycle Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An equity scheme that invests in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles. 		Nifty 500 TRI	
ICICI Prudential Flexicap Fund	<ul style="list-style-type: none"> Long Term Wealth Creation An open ended dynamic equity scheme investing across large cap, mid cap and small cap stocks 		S&P BSE 500 TRI	
ICICI Prudential Income Optimizer Fund (FOF)	<ul style="list-style-type: none"> Regular Income An open ended fund of funds scheme predominantly investing in debt oriented schemes and will also invest in equity & hybrid schemes 	 <p>Riskometer Investors understand that their principal will be at moderately high risk</p>	NIFTY 50 TRI (35%) + CRISIL Composite Bond Index (65%)	 <p>Riskometer Benchmark riskometer at moderately high risk</p>
ICICI Prudential Housing Opportunities Fund	<ul style="list-style-type: none"> Long term capital appreciation An open ended equity scheme following housing theme 	 <p>Riskometer Investors understand that their principal will be at very high risk</p>	Nifty Housing TRI	 <p>Riskometer Benchmark riskometer at very high risk</p>

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

#It may be noted that risk-o-meter specified above is based on the scheme's monthly portfolio as on September 30, 2023. The same shall be updated in accordance with the same shall be updated in accordance with paragraph 17.4 of SEBI Master circular dated May 19, 2023 on Product labelling in mutual fund schemes on ongoing basis. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund.

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.

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Scheme Names	Abbreviations	Scheme Codes
ICICI Prudential Value Discovery Fund	Value Discovery 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 Bluechip Fund	Bluechip Fund	ICIC/O/E/LCF/98/05/0006
ICICI Prudential Long Term Equity Fund (Tax Saving)	Long Term Equity Fund (Tax Saving)	ICIC/O/E/ELS/99/07/0011
ICICI Prudential Balanced Advantage Fund	Balanced Advantage Fund	ICIC/O/H/BAF/06/09/0030
ICICI Prudential Multicap Fund	Multicap Fund	ICIC/O/E/MCF/01/08/0016
ICICI Prudential Credit Risk Fund	Credit Risk Fund	ICIC/O/D/CRF/10/10/0040
ICICI Prudential Medium Term Bond Fund	Medium Term Bond Fund	ICIC/O/D/MDF/12/02/0042
ICICI Prudential Floating Interest Fund	Floating Interest Fund	ICIC/O/D/FLF/13/12/0047
ICICI Prudential Asset Allocator Fund (FOF)	Asset Allocator Fund (FOF)	ICIC/O/O/FOD/03/10/0021
ICICI Prudential MNC Fund	MNC Fund	ICIC/O/E/THE/18/12/0106
ICICI Prudential Business Cycle Fund	Business Cycle Fund	ICIC/O/E/THE/19/12/0118
ICICI Prudential Flexicap Fund	Flexicap Fund	ICIC/O/E/FCF/21/02/0122
ICICI Prudential Income Optimizer Fund (FOF)	Income Optimizer Fund (FOF)	ICIC/O/O/FOD/03/10/0024
ICICI Prudential Housing Opportunities Fund	Housing Opportunities Fund	ICIC/O/E/THE/22/03/0141

The cheque/demand draft 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 DISCOVERY FUND			
TYPE	An open ended equity scheme following a value investment strategy.		
INVESTMENT OBJECTIVE	To generate returns through a combination of dividend income and capital appreciation by investing primarily in a well-diversified portfolio of value stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.		
ASSET ALLOCATION PATTERN (For more details, please refer to the Scheme Information Document.)	Instruments	Allocation (%)	Risk Profile
	Equity & Equity related securities	65 – 100	Very High
	Debt and Money Market Instruments including Units of Debt oriented mutual fund schemes*@\$	0 – 35	Low to Medium
	<p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>@ Excluding subscription money in transit before deployment / payout</p> <p>\$ Any other security as may be permitted by SEBI/ RBI, subject to approval from SEBI / RBI as required</p> <p>* Securitised Debt up to 15% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower.</p> <p>Derivative positions for other than hedging purposes shall not exceed 50% of total assets. Derivatives shall mean derivatives instruments as permitted by SEBI, including derivative exposure in accordance with Paragraph 7.5 of the Master Circular specifies guidelines pertaining to Mutual Funds trading in Exchange Traded Derivatives Contracts.</p> <p>ADR/GDR/Foreign securities/Overseas ETFs up to 35% of the Net Assets. Investment in ADR/GDR/Foreign Securities/ Overseas ETFs would be as per paragraph 12.19 of the Master Circular.</p> <p>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 Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the Scheme.</p> <p>The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI.</p> <p>Securities lending up to 20% of its net assets. The same shall be in accordance with paragraph 12.11 of Master Circular.</p> <p>The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.</p> <p>In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>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.</p> <p>Considering the inherent characteristics of the Scheme, equity positions would have to 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 Master circular dated May 19, 2023.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.</p> <p>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 high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.</p>		
INVESTMENT STRATEGY	Please refer to page 28-35		
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 Foot Note No. 13 for summarised Scheme Specific Risk Factors.		
RISK FACTORS	Please refer to page 35-39		
PLANS AND OPTIONS (For additional details, refer foot note no.11)	<p>Plans: (1) ICICI Prudential Value Discovery Fund; (2) ICICI Prudential Value Discovery Fund - Direct Plan</p> <p>Options: Growth Option and IDCW with IDCW Payout and IDCW Reinvestment sub-options</p> <p>The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans.</p>		
Default Plan & Option (Refer to foot note no.15)	<p>Default Plan: ICICI Prudential Value Discovery Fund - Direct Plan (Application without distributor code), ICICI Prudential Value Discovery Fund (Application with distributor code) • Default Option: Growth option • Default Sub-option: IDCW Reinvestment.</p>		
Systematic Investment Plan⁵	<p>Daily, Weekly, Fortnightly & Monthly: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6)</p> <p>Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4). This scheme is also Eligible for Freedom SIP</p>		
Systematic Withdrawal Plan	Available. Please refer to the section Units and Offer, in Scheme Information Document for more details.		
Switch Facility	Available		
STP / Flex STP⁵⁵ / 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.		
Capital Appreciation[®]	Please refer to page 27 for more details. This scheme is a Target Scheme.		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase/Redemption
	Rs. 1,000 (plus in multiples of Re.1)	Rs. 500 (plus in multiples of Re.1)	Any Amount

KEY SCHEME FEATURES OF ICICI PRUDENTIAL VALUE DISCOVERY FUND				
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 REPURCHASE (REDEMPTION) REQUEST **	The fund shall despatch redemption proceeds within 3 working days of receiving of the redemption request at the authorised centre for accepting such request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	Nifty 500 TRI			
IDCW POLICY	The Trustee may approve the distribution of IDCWs by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	The investments under the Scheme are managed by Mr. Sankaran Naren and Mr. Dharmesh Kakkad . They have been managing the Scheme for the tenure of 2 years and 9 months since January 2021. Ms. Sharmila D'mello is the dedicated 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, 2023	FOLIOS: 13,03,047 AUM: Rs. 33,939.29 crores			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	If the amount, sought to be redeemed or switched out, is invested - (a) upto 12 months from the date of allotment : 1 % of applicable NAV (b) more than 12 months: Nil			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Value Discovery Fund : 1.70 % ICICI Prudential Value Discovery Fund - Direct Plan : 1.23 %		(Actual Recurring Expenses Excludes GST on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to page 43	Daily Net Asset Value (NAV) Publication: Refer to page 43	For Investor Grievances please contact: Refer to page 43	Unitholders' Information: Refer to page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicpruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website.			Scheme's Portfolio Turnover Ratio as on September 30, 2023 : 0.59 times	

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 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. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.		
ASSET ALLOCATION	Investments	Allocation (%)	Risk Profile
	Equity & Equity related instruments	65 – 80%	Very High
	Debt and Money Market Instruments including Units of Debt oriented mutual fund schemes*	10 – 35%	Low to Medium
	Units of Gold ETFs / Exchange Traded Commodity Derivatives @	10 – 30%	Medium to High
	Preference Shares	0 – 10%	Very High
	Units of REITs & INVITs	0 – 10%	Very High
	The Scheme may also take exposure to: <ul style="list-style-type: none"> Derivatives instruments up to 100% of the Net assets. ADR/GDR/Foreign securities/Overseas ETFs up to 50% of the Net Assets. Investments in ADR/GDR and foreign securities would be as per paragraph 12.19 of SEBI Master Circular for Mutual Funds dated May 19, 2023. Securitized Debt upto 15% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower. Stock lending up to 50% of its net assets. The same shall be in accordance with paragraph 12.11 of SEBI Master Circular for Mutual Funds dated May 19, 2023. 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: <ol style="list-style-type: none"> For Gold and Silver: - 180 days from the date of holding of physical goods, For other goods (other than Gold and Silver): By the immediate next expiry day of the same contract series of the said commodity. 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 clause (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 ETFs, Debt, Units of Gold ETFs / Exchange Traded Commodity Derivatives, Preference Shares, units of REITs and INVITs 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 MULTI-ASSET FUND			
ASSET ALLOCATION (CONTD.)	<p>In accordance with paragraph 2.9 of SEBI Master Circular for Mutual Funds dated May 19, 2023. In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.</p> <p>In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>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.</p> <p>Considering the inherent characteristics of the Scheme, equity positions would have to 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 SEBI Master Circular for Mutual Funds dated May 19, 2023.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.</p> <ul style="list-style-type: none"> Investors may note that securities, which endeavor to provide higher returns typically, display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect very high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments. 		
INVESTMENT STRATEGY	Please refer to page 28-35		
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 Foot Note No. 12 for summarised Scheme Specific Risk Factors.		
RISK FACTORS	Please refer to page 35-39		
PLANS AND OPTIONS (For additional details, refer foot note no.11)	<p>Plans: (1) ICICI Prudential Multi-Asset Fund; (2) ICICI Prudential Multi-Asset Fund - Direct Plan</p> <p>Options: Growth Option and IDCW Option with IDCW Payout & IDCW Reinvestment sub-options.</p> <p>The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans.</p>		
Default Plan & Option (Refer to foot note no.15)	<p>Default Plan: ICICI Prudential Multi-Asset Fund - Direct Plan (Application without distributor code), ICICI Prudential Multi-Asset Fund (Application with distributor code) • Default Option: Growth option • Default Sub-Option: IDCW Reinvestment</p>		
Systematic Investment Plan⁵	<p>Daily - Minimum ₹ 20/- and in multiples of ₹ 1/- (Minimum number of installments - 6), Weekly, Fortnightly & Monthly Frequencies: Minimum Rs. 100/- and in multiple of Re. 1/- (Minimum number of installments - 6)</p> <p>Quarterly: Minimum Rs. 5000/- and in multiples of Re. 1 (Minimum number of instalments - 4).</p> <p>This scheme is also Eligible for Freedom SIP.</p>		
Systematic Withdrawal Plan	Available. Please refer to note 6 for further details.		
Switch Facility	Available		
STP / Flex STP⁵⁵ / Booster STP / Booster SIP	Available. For Booster SIP and Booster STP, the scheme is a target scheme under both facilitates.		
Capital Appreciation[®]	Please refer to page 27 for more details. This scheme is a target scheme.		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS⁶	Purchase	Additional Purchase	Repurchase/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	<p>Minimum Application (switch-ins): Rs. 5,000/- and any amount thereafter</p> <p>Additional Application (switch-ins): Rs. 1,000/- and any amount thereafter</p>		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ^{**}	The fund shall despatch redemption proceeds within 3 working days of receiving of the redemption request at the authorised centre for accepting such request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.		
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%)		
IDCW POLICY	The Trustee may approve the distribution of IDCW by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID. For further details, refer SID. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.		
THE FUND MANAGER (Tenure given is as on September 30, 2023)	<p>Mr. Sankaran Naren, Mr. Ihab Dalwai, Mr. Anuj Tagra, Mr. Gaurav Chikane and Ms. Sri Sharma are the fund managers of the Scheme. Mr. Sankaran Naren has been managing this scheme for 11 years 8 months i.e. since February 2012, Mr. Ihab Dalwai has been managing this scheme for 6 years 4 months i.e. since June 2017, Mr. Anuj Tagra has been managing this Scheme for 5 years and 5 months i.e. since May 2018, Mr. Gaurav Chikane (for ETCDs) Managing this fund for 2 years 2 months since August, 2021 and Ms. Sri Sharma has been managing the scheme for around 2 years 6 months i.e. since April 2021.</p> <p>*Ms. Sharmila D'mello is the dedicated fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.</p>		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON September 30, 2023	<p>FOLIOS: 6,47,129</p> <p>AUM: Rs. 23,549.22 crores</p>		
SCHEME PERFORMANCE	Please refer to page 40-43 for performance		
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.		

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTI-ASSET FUND				
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 If redeemed more than 30% of units, within 1 Year - 1% If redeemed after 1 year - Nil			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Multi-Asset Fund : 1.73% ICICI Prudential Multi-Asset Fund - Direct Plan : 1.15%		(Actual Recurring Expenses Excludes GST on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to page 43	Daily Net Asset Value (NAV) Publication: Refer to page 43	For Investor Grievances please contact: Refer to page 43	Unitholders' Information: Refer to page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50). For monthly portfolio, please click on http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure . aspx on AMC's website.				Scheme's Portfolio Turnover Ratio as on September 30, 2023 : 0.32 times

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BLUECHIP FUND			
TYPE	An open ended equity scheme predominantly investing in large cap stocks.		
INVESTMENT OBJECTIVE	To 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. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.		
ASSET ALLOCATION PATTERN (For additional details, refer to the Scheme Information Documents.)	Instruments	Allocation (%)	Risk Profile
	Equities & Equity related securities of large cap companies	80 – 100	Very High
	Equities & Equity related securities of other than large cap companies	0 – 20	Very High
	Debt & Money market instruments	0 – 20	Low to Medium
	<p>For the purpose of identification of large cap companies, communication provided by SEBI/ AMFI shall be considered. Currently, as per as per paragraph 2.7 of the Master Circular, large cap companies are defined as 1st -100th company in terms of full market capitalization.</p> <p>Mutual Funds are required to adopt list of stocks prepared by AMFI in this regard.</p> <p>The Scheme may also take exposure to:</p> <ul style="list-style-type: none"> Derivatives instruments up to 100% of the Net Assets. ADR/GDR/Foreign securities/Overseas ETFs up to 50% of the Net Assets. Investment in ADR/GDR/Foreign Securities would be as per paragraph 12.19 of the Master Circular. Securitized Debt up to 50% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower. Stock lending up to 20% of its net assets. <p>The same shall be in accordance with paragraph 12.11 of the Master Circular.</p> <p>The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.</p> <p>In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>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.</p> <p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>The Cumulative Gross Exposure across Equity, Debt, Derivatives, ADR/GDR/Foreign securities/Overseas ETFs 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.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.</p> <p>Considering the inherent characteristics of the Scheme, equity positions would have to 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 the master circular dated May 19, 2023.</p> <p>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 high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.</p>		
INVESTMENT STRATEGY	Please refer to page 28-35		
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 Foot Note No. 12 for summarised Scheme Specific Risk Factors.		
RISK FACTORS	Please refer to page 35-39		
PLANS AND OPTIONS (For additional details, refer foot note no.11)	<p>Plans: (1) ICICI Prudential Bluechip Fund; (2) ICICI Prudential Bluechip Fund - Direct Plan</p> <p>Options: Growth Option and IDCW with IDCW Payout IDCW Reinvestment sub-options</p> <p>The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans.</p>		
Default Plan & Option (Refer to foot note no.15)	<p>Default Plan: ICICI Prudential Bluechip Fund - Direct Plan (Application without distributor code), ICICI Prudential Bluechip Fund (Application with distributor code) • Default Option: Growth option • Default Sub-option: Reinvestment of Income Distribution cum capital withdrawal (IDCW Reinvestment) sub-option</p>		
Systematic Investment Plan⁵	<p>Daily, Weekly, Fortnightly and Monthly⁵: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6)</p> <p>Quarterly⁵: Minimum Rs. 5,000/- & in multiples of Re. 1 (Minimum number of instalments - 4)</p>		

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BLUECHIP FUND				
Systematic Withdrawal Plan	Available (See foot note-6)			
Switch Facility	Available			
STP / Flex STP ^{ss} / 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.			
Capital Appreciation [®]	Please refer to page 27 for more details. This scheme is a source scheme			
APPLICABLE NAV	000			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase		Repurchase/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 REPURCHASE (REDEMPTION) REQUEST ^{##}	The fund shall despatch redemption proceeds within 3 working days of receiving of the redemption request at the authorised centre for accepting such request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	Nifty 100 TRI			
IDCW POLICY	The Trustee may approve the distribution of IDCW by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	The investments under the Scheme are managed by Mr. Anish Tawakley and Vaibhav Dusad . Mr. Anish Tawakley has been managing the Scheme for the tenure of 5 years 1 month since September 2018. Mr. Vaibhav Dusad has been managing the Scheme for the tenure of 2 years and 9 months since January 2021. Ms. Sharmila D'mello is the dedicated 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, 2023	FOLIOS: 18,11,433 AUM: Rs. 41,834.86 crores			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.			
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			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Bluechip Fund : 1.63% ICICI Prudential Bluechip Fund - Direct Plan : 1.12%		(Actual Recurring Expenses Excludes GST on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to page 43	Daily Net Asset Value (NAV) Publication: Refer to page 43	For Investor Grievances please contact: Refer to page 43	Unitholders' Information: Refer to page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website.			Scheme's Portfolio Turnover Ratio as on September 30, 2023: 0.24 times	

KEY SCHEME FEATURES OF ICICI PRUDENTIAL LONG TERM EQUITY FUND (TAX SAVING)			
TYPE	An Open Ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit.		
INVESTMENT OBJECTIVE	To generate long-term capital appreciation through investments made primarily in equity and equity related securities of compa-nies. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		
ASSET ALLOCATION PATTERN (For additional details, refer to the Scheme Information Documents.)	Type of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
	Equities & Equity related securities	90% to 100%	Very High
	Debt securities & Money Market instruments & Cash	0% to 10%	Low to medium
	The AMC may, from time to time, at its absolute discretion, alter, modify or delete any of the above restrictions on investments subject to, however, such modifications, changes, alterations, deletions are in conformity with the Regulations and the guidelines governing the Equity Linked Savings Scheme.		
	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 across Equity, Debt, Derivatives 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.			
It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.			
Considering the inherent characteristics of the Scheme, equity positions would have to 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 the master circular dated May 19, 2023.			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL LONG TERM EQUITY FUND (TAX SAVING)

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 high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments. The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days. In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period. The 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.			
INVESTMENT STRATEGY	Please refer to page 28-35			
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 Foot Note No. 12 for summarised Scheme Specific Risk Factors.			
RISK FACTORS	Please refer to page 35-39			
PLANS AND OPTIONS (For additional details, refer foot note no.11)	Plans: Growth Option and IDCW) with IDCW Payout and IDCW Reinvestment sub-options Options: Growth Option and IDCW* with only Reinvestment of Income Distribution cum capital withdrawal (IDCW Reinvestment) sub-option <i>The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans.</i>			
Default Plan & Option (Refer to foot note no.15)	Default Plan: ICICI Prudential Long Term Equity Fund (Tax Saving) - Direct Plan (Application without distributor code), ICICI Prudential Long Term Equity Fund (Tax Saving) (Application with distributor code) • Default Option: Growth option			
Systematic Investment Plan ^s	Daily, Weekly, Fortnightly and Monthly^s: Minimum Rs. 500/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly^s: Minimum Rs. 500/- & in multiples of Re. 1 (Minimum number of instalments - 4)			
Systematic Withdrawal Plan	Available. Please refer to note 6 for further details.			
Switch Facility	Available after lock-in period of 3 years			
STP / Booster STP / Booster SIP	STP is available. STP - Out is available only after lock-in period of 3 years. Please refer to note no. 13 For Booster SIP and Booster STP, the Scheme is a target scheme under both the facilities. Please read SAI for more details.			
Capital Appreciation [®]	Please refer to page 27 for more details.			
APPLICABLE NAV	000			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase/Redemption	
	Rs. 500/- (plus in multiple of Rs. 500/-)	Rs. 500/- (plus in multiple of Rs. 500/-)	Any Amount (Post completion of Lock-In period)	
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 500 and in multiples of Rs. 500 (Post completion of 3 years Lock-In period) Additional Application (switch-ins): Rs. 500 and in multiples of Rs. 500 (Post completion of 3 years Lock-In period)			
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ^{##}	The fund shall despatch redemption proceeds within 3 working days of receiving of the redemption request at the authorised centre for accepting such request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	Nifty 500 TRI			
IDCW POLICY	The Trustee may approve the distribution of IDCW by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	Mr. Mittul Kalawadia is the Fund Manager of the Scheme, he is managing the Scheme for 13 days i.e. since September 2023. *Ms. Sharmila D'mello is the dedicated 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, 2023	FOLIOS: 7,46,448 AUM : Rs. 11,337.19 crores			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	Nil			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	CICI Prudential Long Term Equity Fund (Tax Saving) : 1.81% ICICI Prudential Long Term Equity Fund (Tax Saving) - Direct Plan : 1.31%		(Actual Recurring Expenses Excludes GST on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to Page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website.			Scheme's Portfolio Turnover Ratio as on September 30, 2023: 0.24 times	

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BALANCED ADVANTAGE FUND				
TYPE	An Open Ended Dynamic Asset Allocation Fund			
INVESTMENT OBJECTIVE (For additional information refer to note no. 3)	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 (For additional details, refer to the Scheme Information Documents.)	Types of Instrument	Indicative Allocation (% of Net Assets)		Risk Profile
		Maximum	Minimum	
	Equity & Equity related instruments #	100	65	Very High
	Debt and Money Market Instruments, including Units of Debt oriented mutual fund schemes*@\$	35	0	Low to Medium
	Preference Shares	10	0	Very High
	Units issued by REITs and InvITs	10	0	Very High
	<p>#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.</p> <p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>@ Excluding subscription money in transit before deployment / payout</p> <p>\$ Any other security as may be permitted by SEBI/ RBI, subject to approval from SEBI / RBI as required</p> <p>* Exposure to the Securitised debt will not exceed 50% of the debt portfolio</p> <p>Derivative positions for other than hedging purposes shall not exceed 50% of total assets. 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.</p> <p>ADR/GDR/Foreign securities/Overseas ETFs up to 35% of the Net Assets. Investment in ADR/GDR/Foreign Securities/ Overseas ETFs would be as per paragraph 12.19 of the Master Circular.</p> <p>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.</p> <ul style="list-style-type: none"> The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI. Securities lending up to 20% of its net assets. The same shall be in accordance with paragraph 12.11 of the Master Circular. Structured Obligations, Credit enhancements: Investment in following instruments shall not exceed 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: <ul style="list-style-type: none"> 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 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 high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments. 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 high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments. <p>In accordance with paragraph 2.9 of SEBI Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.</p> <p>In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <ul style="list-style-type: none"> 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 would have to 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 SEBI Master Circular for Mutual Funds dated May 19, 2023. It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day. <p>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.</p>			
INVESTMENT STRATEGY	Please refer to page 28-35			
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 Foot Note No. 12 for summarised Scheme Specific Risk Factors.			
RISK FACTORS	Please refer to page 35-39			
PLANS AND OPTIONS (For additional details, refer foot note no.11)	<p>Plans: (1) ICICI Prudential Balanced Advantage Fund; (2) ICICI Prudential Balanced Advantage Fund - Direct Plan</p> <p>Options^^: Growth Option and IDCW Option with IDCW Payout and IDCW Reinvestment sub-options (Monthly frequencies & IDCW).</p> <p><i>The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans.</i></p> <p><i>Further, investors shall note that subscriptions through any investment mode/facility including lumpsum investment/ switches / systematic investment plan/systematic transfer plan has been discontinued w.e.f. 3 p.m. on December 19, 2018 till further notice, for Monthly IDCW option.</i></p>			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BALANCED ADVANTAGE FUND

Default Plan & Option (Refer to foot note no.15)	Default Plan: ICICI Prudential Balanced Advantage Fund - Direct Plan (Application without distributor code), ICICI Prudential Balanced Advantage Fund (Application with distributor code) • Default Option: Growth option; Sub-option: IDCW Reinvestment.		
Systematic Investment Plan⁵	Daily, Weekly, Fortnightly & Monthly⁶: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6) Quarterly⁶: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4) This scheme is also Eligible for Freedom SIP. (Min. amount applicability is at the time of registration)		
Systematic Withdrawal Plan	Available. Please refer to note 6 for further details.		
Switch Facility	Available		
STP / Flex STP⁵⁵ / Booster STP / Booster SIP	Available. For Booster SIP and Booster STP, the Scheme is a target scheme under both the facilities. Please read SAI for more details.		
Capital Appreciation[®]	Please refer to page 27 for more details		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase/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 Additional Application (switch-ins): Rs. 100/- and any amount thereafter		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ^{**}	The fund shall despatch redemption proceeds within 3 working days of receiving of the redemption request at the authorised centre for accepting such request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list of exceptions.		
BENCHMARK INDEX	CRISIL Hybrid 50+50 - Moderate Index		
IDCW POLICY	The Trustee may approve the distribution of IDCW by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID.		
THE FUND MANAGER (Tenure given is as on September 30, 2023)	Equity: (1) Mr. Sankaran Naren (Managing this fund for 6 years 3 months since July 2017); (2) Mr. Rajat Chandak (Managing this fund for 8 years 1 month since Sept. 2015); (3) Mr. Ihab Dalwai (Managing this fund for 5 years 9 months since Jan 2018); Debt: (1) Mr. Manish Banthia (Managing this fund for 13 years 11 months since Nov. 2009) (2) Mr. Ritesh Lunawat (Managing this fund for 2 years and 10 months since Dec 2020) Ms. Sri Sharma (for derivatives transactions) (Managing this fund for 2 years and 6 months since Apr, 2021) In addition to fund manager managing this scheme, ADR/GDR exposure is managed by Ms. Sharmila D'mello.		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023	FOLIOS: 7,97,502 AUM: Rs. 49,974.01 crores		
SCHEME PERFORMANCE	Please refer to page 40-43 for performance		
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.		
Exit Load on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	If redeem/switch out: (a) Upto 10 % of units within 1 year from the date of allotment - Nil (b) More than 10% of units, within 1 year from the date of allotment - 1% of applicable NAV (c) After 1 year from the date of allotment- Nil.		
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Balanced Advantage Fund : 1.55% ICICI Prudential Balanced Advantage Fund - Direct Plan : 0.96%		(Actual Recurring Expenses Excludes GST on Management Fees)
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43
Unitholders' Information: Refer to Page 43			
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website.			Scheme's Portfolio Turnover Ratio as on September 30, 2023 : 0.24 times

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTICAP FUND

KEY SCHEME FEATURES OF ICICI ROBERTAL MUTUAL FUND				
TYPE	An open ended equity scheme investing across large cap, mid cap and small cap stocks.			
INVESTMENT OBJECTIVE (For additional information refer to note no. 3)	To generate capital appreciation through investments in equity & equity related instrument across large cap, mid cap and small cap stocks of various industries. 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:	Type of Security	Indicative allocation (% of corpus) in all circumstances		Risk Profile
	Particulars	Maximum	Minimum	
	Equities & Equity related securities*	100%	75%	Very High
	Debt and Money Market Instruments	25%	0%	Low to Medium
	*- Minimum investment in equity & equity related instruments of large cap companies – 25% of total assets - Minimum investment in equity & equity related instruments of mid cap companies – 25% of total assets - Minimum investment in equity & equity related instruments of small cap companies – 25% of total assets As per Master Circular dated May 19,2023, Largecap companies means 1st – 100th company in terms of full market capitalization, mid companies means 101st – 250th company in terms of full market capitalization and small companies means 251st company onwards in terms of full market capitalization or such other companies as may be specified by SEBI from time to time.			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTICAP FUND			
ASSET ALLOCATION PATTERN (Contd.)	<p>The Scheme may also take exposure to:</p> <ul style="list-style-type: none"> Derivatives instruments up to 100% of the Net Assets. ADR/GDR/Foreign securities/Overseas ETFs up to 50% of the Net Assets. Investments in ADR/GDR and foreign securities would be as per paragraph 12.19 of the Master Circular. Securitized Debt up to 5% of the Net Assets or maximum permissible limit for debt portfolio, whichever is lower. Stock lending up to 50% of its net assets. The same shall be in accordance with paragraph 12.11 of the Master Circular. <p>The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.</p> <p>In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>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.</p> <p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>The Cumulative Gross Exposure across Equity, Debt, Derivatives, ADR/GDR/Foreign securities 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.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.</p> <p>Considering the inherent characteristics of the Scheme, equity positions would have to 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.</p> <p>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 high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.</p> <p>Change in Investment Pattern</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially, depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.</p>		
INVESTMENT STRATEGY	Please refer to page 28-35		
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.		
RISK FACTORS	Please refer to page 35-39		
PLANS AND OPTIONS (For additional details, refer foot note no.10)	<p>Plans: (1) ICICI Prudential Multicap Fund; (2) ICICI Prudential Multicap Fund - Direct Plan</p> <p>Options: Growth Option and IDCW Option with IDCW Payout & IDCW Reinvestment sub-options.</p>		
Default Plan & Option (Refer to foot note no.15)	<p>Default Plan: ICICI Prudential Multicap Fund - Direct Plan (Application without distributor code), ICICI Prudential Multicap Fund (Application with distributor code) • Default Option: Growth option • Default Sub-option: IDCW Reinvestment sub-option</p>		
Systematic Investment Plan ⁵	<p>Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 100/- & in multiples of Re. 1 (Minimum number of installments - 6)</p> <p>Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4). This scheme is also Eligible for Freedom SIP.</p>		
Systematic Withdrawal Plan	Available (See foot note-6)		
Switch Facility	Available		
STP / Flex STP ⁵⁵ / Booster STP / Booster SIP	Available. For Booster SIP and Booster STP, the Scheme is a target scheme under both the facilities. Please read SAI for more details.		
Capital Appreciation [®]	Please refer to page 27 for more details. This Scheme is Target Scheme		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase/Redemption
	Rs. 5,000 (plus in multiples of Re.1)	Rs. 1,000 (plus in multiples of Re.1)	Any Amount
MINIMUM APPLICATION AMOUNT AND ADDITIONAL APPLICATION AMOUNT IN CASE OF SWITCHES	<p>Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter</p> <p>Additional Application (switch-ins): Rs. 1000/- and any amount thereafter</p>		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ^{**}	<p>As per SEBI (Mutual Funds) Regulations, 1996, the Mutual Fund shall despatch redemption proceeds within 3 working days from the date of redemption in accordance with SEBI circular dated November 25, 2022 in regards to "Timelines for Transfer of Dividend and Redemption proceeds to unitholders subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within 3 Working days from the date of redemption.</p>		
BENCHMARK INDEX	Nifty 500 Multicap 50:25:25 TRI		

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MULTICAP FUND				
IDCW POLICY	The Trustee may approve the distribution of IDCWs by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	Mr. Sankaran Naren and Mr. Anand Sharma are the fund managers of the Scheme. They both have been managing this fund for 1 year and 2 months i.e. since August 2022. *Ms. Sharmila D'mello is the dedicated 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, 2023	FOLIOS: 3,55,642 AUM: Rs. 8,837.36 crores			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	(a) Upto 12 months from allotment - 1% of applicable NAV (b) More than 12 months from allotment - Nil			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Multicap Fund : 1.85% ICICI Prudential Multicap Fund - Direct Plan : 1.07%		(Actual Recurring Expenses Excludes Goods Service tax (GST) on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 15)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to Page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website				Scheme's Portfolio Turnover Ratio as on September 30, 2023 : 0.83 times

KEY SCHEME FEATURES OF ICICI PRUDENTIAL CREDIT RISK FUND				
TYPE	An Open Ended Debt Scheme Predominantly Investing in AA and below Rated Corporate Bonds. A relatively high interest rate risk and relatively high credit risk.			
POTENTIAL RISK CLASS (Matrix)	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)			C-III
INVESTMENT OBJECTIVE	To generate income through investing predominantly in AA and below rated corporate bonds while maintaining the optimum balance of yield, safety and liquidity. 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:	Type of Security		Approximate Allocation (% of Corpus)	Risk Profile Low/Medium/High
	Particulars			
	Debt & Money Market Instruments		0% - 100%	Low to Medium
	Units issued by REITs & InvITs		0% - 10%	Medium to High
	The Scheme shall have exposure to corporate bonds with AA (or equivalent rating) and below credit rating at least to the extent of 65% of the corpus of the Scheme. The Scheme may also take exposure to: <ul style="list-style-type: none">• Securitized debt (Single loan and/or Pool loan Securitized debt) of up to 50% of the net assets of the Scheme.• Derivatives up to 100% of the net assets of the Scheme. 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 across Debt and Money Market Instruments, REITs and InvITs, Derivatives and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme. The Scheme shall not take leverage positions and total investments, including investments in debt and other securities and gross exposure to derivatives, if any, shall not exceed net assets under management of the scheme. The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days. In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Debt Investment Committee. The Debt Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period The securities mentioned in the asset allocation pattern could be listed, unlisted, privately placed, secured or unsecured, rated or unrated and of any maturity. The securities may be acquired through secondary market purchases, Initial Public Offering (IPO), other public offers, Private Placement, right offers (including renunciation) and negotiated deals.			
INVESTMENT STRATEGY	Please refer to page 28-35			
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.			
RISK FACTORS	Please refer to page 35-39			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL CREDIT RISK FUND				
PLANS AND OPTIONS (For additional details, refer foot note no.10)	Plans: (1) ICICI Prudential Credit Risk Fund & (2) ICICI Prudential Credit Risk Fund - Direct Options: Growth Option and IDCW with IDCW Payout and IDCW Reinvestment sub-options <i>The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans.</i>			
Default Plan & Option (Refer to foot note no.14)	Default Plan: ICICI Prudential Credit Risk Fund - Direct Plan (Application without distributor code), ICICI Prudential Credit Risk Fund (Application with distributor code) • Default Option: Growth Option • Default sub-option: Reinvestment of Income Distribution cum capital withdrawal (IDCW Reinvestment) sub-option			
Systematic Investment Plan⁵	Daily, Weekly, Fortnightly and 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)			
Systematic Withdrawal Plan	Available (See foot note-6)			
Switch Facility	Available			
STP / Flex STP⁵⁵ / Booster STP	Available. For Booster STP , the Scheme is a source scheme under the facility.			
Capital Appreciation[®]	Please refer to page 27 for more details. This scheme is a source scheme.			
APPLICABLE NAV	000			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase/Redemption	
	Rs.100 (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. 100/- and any amount thereafter Additional Application (switch-ins): Rs. 100/- and any amount thereafter			
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ^{**}	The fund shall despatch redemption proceeds within 3 working days of receiving of the redemption request at the authorised centre for accepting such request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	CRISIL Credit Risk Debt C-II Index			
IDCW POLICY	The Trustee may approve the distribution of IDCW by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	Mr. Manish Banthia and Mr. Ritesh Lunawat are the Fund Managers of the Scheme. Mr. Manish Banthia has been managing the Scheme for a tenure of 6 years and 11 months , since November 2016. Mr. Ritesh Lunawat has been managing the Scheme for a tenure of 4 months , since May 2023.			
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023	FOLIOS: 65,627 AUM: Rs. 7,502.33 crores			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	(a) Up to 10% of units within 1 year of allotment : NIL (b) More than 10% of Units within 1 year of allotment : 1% of applicable NAV (c) If redeemed/switched out after 1 year: NIL			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Credit Risk Fund : 1.55% ICICI Prudential Credit Risk Fund - Direct Plan : 0.90%		(Actual Recurring Expenses Excludes Goods & Services tax (GST) on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to Page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50). For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website.				

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MEDIUM TERM BOND FUND				
TYPE	An Open Ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 Years and 4 Years. The Macaulay duration of the portfolio is 1 Year to 4 years under anticipated adverse situation.) A relatively high interest rate risk and moderate credit risk			
POTENTIAL RISK CLASS (Matrix)	Credit Risk → Interest Rate Risk ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
INVESTMENT OBJECTIVE	To generate income through investments in a range of debt and money market instruments while maintaining the optimum balance of yield, safety and liquidity. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.			
ASSET ALLOCATION PATTERN Under all circumstances (normal as well as adverse), the asset allocation under the Scheme will be as follows:	Type of Security		Indicative allocation (% of corpus) in all circumstances	
	Particulars		Maximum	Minimum
	Debt Instruments		100%	40%
	Money market instruments		50%	0%
	Units issued by REITs & InvITs		10%	0%
				Low to Medium
				Low to Medium
				Very High

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MEDIUM TERM BOND FUND				
ASSET ALLOCATION PATTERN (Contd.)	<p>The Scheme may also take exposure to:</p> <ul style="list-style-type: none">• Securitized debt up to 50% of the net assets of the Scheme• Derivatives up to 100% of the net assets of the Scheme <p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>The Cumulative Gross Exposure across Debt, Money Market Instruments, REITs and InvITs, Derivatives 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.</p> <p>The Macaulay duration of the portfolio of the Scheme would be between 3 years and 4 years under normal circumstances. The Macaulay duration of the portfolio of the Scheme would be between 1 year and 4 years under adverse circumstances.</p> <p>The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.</p> <p>In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Debt Investment Committee. The Debt Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>The securities mentioned in the asset allocation pattern could be listed, unlisted, privately placed, secured or unsecured, rated or unrated and of any maturity. The securities may be acquired through secondary market purchases, Initial Public Offering (IPO), other public offers, Private Placement, right offers (including renunciation) and negotiated deals.</p>			
INVESTMENT STRATEGY	Please refer to page 28-35			
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.			
RISK FACTORS	Please refer to page 35-39			
PLANS AND OPTIONS (For additional details, refer foot note no.11)	Plans: (1) ICICI Prudential Medium Term Bond Fund & (2) ICICI Prudential Medium Term Bond Fund - Direct Plan Options: Growth Option and IDCW with IDCW Payout and IDCW Reinvestment sub-options. <i>The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans.</i>			
Default Plan & Option (Refer to foot note no.15)	Default Plan: ICICI Prudential Medium Term Bond Fund - Direct Plan (Application without distributor code), ICICI Prudential Medium Term Bond Fund (Application with distributor code) • Default Option: Growth Option Default sub-option : IDCW Reinvestment sub-option			
Systematic Investment Plan ⁵	Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 1,000/- & 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 (See foot note-6)			
Switch Facility	Available			
STP / Flex STP ⁶⁶ / Booster STP / Booster SIP	Available. For Booster STP, the Scheme is a source scheme under the facility.			
Capital Appreciation ⁶⁶	Please refer to page 27 for more details. This scheme is a source scheme			
APPLICABLE NAV	000			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase/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. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 1000/- and any amount thereafter			
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ⁷⁷	The fund shall despatch redemption proceeds within 3 working days of receiving of the redemption request at the authorised centre for accepting such request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	CRISIL Medium Duration Debt B-III Index			
IDCW POLICY	The Trustee may approve the distribution of IDCWs by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	Mr. Manish Banthia has been managing the Scheme for a tenure of 6 Years and 11 months, since November 2016. And Mr. Ritesh Lunawat has been managing the Scheme for a tenure of 4 months, since May 2023.			
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023	FOLIOS: 46,657 AUM: Rs. 6503.34 crores			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	a) Upto 10% of units within 1 year from the date of allotment : Nil b) More than 10% of units within 1 year from the date of allotment : 1% of applicable NAV c) After 1 year from the date of allotment : Nil			
b)Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Medium Term Bond Fund : 1.41% ICICI Prudential Medium Term Bond Fund - Direct Plan: 0.77%		(Actual Recurring Expenses Excludes Goods & Service Tax (GST) on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to Page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website				

KEY SCHEME FEATURES OF ICICI PRUDENTIAL FLOATING INTEREST FUND				
TYPE	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. A relatively high interest rate risk and moderate credit risk.)			
POTENTIAL RISK CLASS (Matrix)	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	
INVESTMENT OBJECTIVE	To generate income through investing predominantly in floating rate instruments while maintaining the optimum balance of yield, safety and liquidity. 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:	Type of Security	Indicative allocation (% of corpus) under normal circumstances		Risk Profile Low/Medium/High
	Particulars	Maximum	Minimum	
	Floating Rate Instruments	100%	65%	Low to Medium
	Debt and money market instruments other than floating rate instruments	35%	0%	Low to Medium
	The floating rate instruments includes either instruments where the returns are linked to a floating rate benchmark or fixed rate instruments converted to floating rate exposures using swaps/derivatives. The Scheme may also take exposure to: <ul style="list-style-type: none">Securitized debt up to 35% of the net assets of the SchemeDerivatives up to 100% of the net assets of the Scheme The Cumulative Gross Exposure across Floating Rate Instruments, Debt and Money Market, Derivatives and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme. The 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 portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days. In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Debt Investment Committee. The Debt Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period. The securities mentioned in the asset allocation pattern could be listed, unlisted, privately placed, secured or unsecured, rated or unrated and of any maturity. The securities may be acquired through secondary market purchases, Initial Public Offering (IPO), other public offers, Private Placement, right offers (including renunciation) and negotiated deals.			
INVESTMENT STRATEGY	Please refer to page 28-35			
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.			
RISK FACTORS	Please refer to page 35-39			
PLANS AND OPTIONS (For additional details, refer foot note no.11)	Plans: (1) ICICI Prudential Floating Interest Fund & (2) ICICI Prudential Floating Interest Fund - Direct Options: Growth Option and IDCW with IDCW Payout and IDCW Reinvestment sub-options (with Daily, Weekly, Fortnightly, Monthly, Quarterly and IDCW Others frequencies).			
Default Plan & Option (Refer to foot note no.15)	Default Plan: ICICI Prudential Floating Interest Fund - Direct Plan (Application without distributor code), ICICI Prudential Floating Interest Fund (Application with distributor code) • Default Option: Growth option • Default sub-option: IDCW Reinvestment sub-option			
Systematic Investment Plan ⁵	Daily, Weekly, Fortnightly and 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)			
Systematic Withdrawal Plan	Available (See foot note-6)			
Switch Facility	Available			
STP / Flex STP ⁶ / Booster STP / Booster SIP	Available			
Capital Appreciation [®]	Please refer to page 27 for more details. This scheme is a source scheme.			
APPLICABLE NAV	000			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase		Repurchase/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 Additional Application (switch-ins): Rs. 100/- and any amount thereafter			
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ^{**}	The fund shall despatch redemption proceeds within 3 working days of receiving of the redemption request at the authorised centre for accepting such request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	CRISIL Low Duration Debt Index			
IDCW POLICY	The Trustee may approve the distribution of IDCWs by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	Mr. Rohan Maru (Managing this fund for 4 months since June 2023) Mr. Darshil Dedhia (Managing this fund for 4 months since June 2023)			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL FLOATING INTEREST FUND				
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023	FOLIOS: 1,05,801 AUM: Rs. 12,573.18 crores			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	Nil			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Floating Interest Fund : 1.27% ICICI Prudential Floating Interest Fund - Direct Plan : 0.61%		(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to Page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website				

KEY SCHEME FEATURES OF ICICI PRUDENTIAL ASSET ALLOCATOR FUND (FOF)				
TYPE	An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETFs/schemes.			
INVESTMENT OBJECTIVE	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity, debt, and gold schemes accessed through the diversified investment styles of underlying schemes. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.			
ASSET ALLOCATION PATTERN Under normal circumstances, the asset allocation under the Scheme will be as follows:	Type of Security	Indicative allocation (% of corpus) under normal circumstances		Risk Profile Low/Medium/High
	Particulars	Maximum	Minimum	
	Equity-oriented schemes	100%	0%	Very High
	Debt-oriented schemes	100%	0%	Low to Medium
	Gold ETFs/ schemes	50%	0%	Very High
	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	5%	0%	Low to Medium
<p>*or similar instruments as may be permitted by RBI/SEBI.</p> <p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>The Scheme can invest in the schemes managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s) as per the above stated asset allocation. The Cumulative Gross Exposure across Equity, Debt, Gold ETFs and Money Market Instruments and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.</p> <p>At all points of time, the scheme will remain invested at least 95% (minimum allocation) in the underlying schemes. However, on account of rebalancing or certain liquidity requirements, the exposure to the underlying mutual fund schemes may fall below 95%. In such cases the same shall be rebalanced as per the provisions stated below. The portfolio would be rebalanced periodically to address any deviations from the aforementioned allocations due to market changes.</p> <p>In case of the situation specified in the aforesaid paragraph or in the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 Business Days.</p> <p>In case the portfolio of the Schemes is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee/ Debt Investment Committee, as the case maybe. The said Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>Further, the AMC shall comply with the applicable regulatory guidelines related to reporting and disclosure requirements as specified in the aforesaid circular.</p> <p>Change in Investment Pattern</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.</p>				
INVESTMENT STRATEGY	Please refer to page 28-35			
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.			
RISK FACTORS	Please refer to page 35-39			
PLANS AND OPTIONS (For additional details, refer foot note no.11)	Plans: (1) ICICI Prudential Asset Allocator Fund (FOF) & (2) ICICI Prudential Asset Allocator Fund (FOF) - Direct Options: Growth Option and IDCW) with IDCW Payout and IDCW Reinvestment sub-options.			
Default Plan & Option (Refer to foot note no.15)	Default Plan: ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan (Application without distributor code), ICICI Prudential Asset Allocator Fund (FOF) (Application with distributor code) • Default Option: Growth option • Default Sub-Option: IDCW Reinvestment sub-option			
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 (See foot note-6)			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL ASSET ALLOCATOR FUND (FOF)				
Switch Facility	Available			
STP / Flex STP ⁶⁶ / Booster STP / Booster SIP	Available. For Booster SIP and Booster STP, The Scheme is a target scheme under both these facilities. Please refer SAI for more details			
Capital Appreciation [®]	Please refer to page 27 for more details.			
APPLICABLE NAV	000			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase		Repurchase/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 REPURCHASE (REDEMPTION) REQUEST ^{**}	The Fund shall despatch the Redemption proceeds within 3 working Days from the date of acceptance of Redemption request at any of the Customer Service Centres or the office of the Registrar, in case of a Redemption request being sent by post, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	CRISIL Hybrid 50 + 50 - Moderate Index			
IDCW POLICY	The Trustee may approve the distribution of IDCWs by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	Mr. Sankaran Naren, Mr. Dharmesh Kakkad, Mr. Manish Banthia and Mr. Ritesh Lunawat are the Fund Managers of the Scheme. As on September 30, 2023, Mr. Dharmesh Kakkad is managing the equity portion of this fund for 5 years and 5 months since May 2018, Mr. Sankaran Naren is managing the equity portion of this fund for 5 years and 1 month since September 2018, Mr. Manish Banthia is managing the debt portion of this fund for around 6 years 4 months since June, 2017 and Mr. Ritesh Lunawat is managing the debt portion of this fund for around 4 months since June, 2023.			
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023	FOLIOS : 3,09,470 AUM : Rs. 20,384.22 Crore			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of Clause 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	<ul style="list-style-type: none">• If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched within 1 year from the date of allotment – Nil• If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit within 1 Year from the date of allotment - 1% of the applicable NAV• If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 Year from the date of allotment - Nil			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Asset Allocator Fund (FOF) : 1.18 % ICICI Prudential Asset Allocator Fund (FOF) - Direct Plan : 0.07 %		(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to Page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website				

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

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MNC FUND				
TYPE	An open ended equity scheme following MNC theme			
INVESTMENT OBJECTIVE	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities within MNC space. 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:	Type of Security		Indicative allocation (% of corpus) under normal circumstances	
	Particulars		Maximum	Minimum
	Equity and equity related securities within MNC space		100%	80%
	Other equity and equity related instruments		20%	0%
	Debt, Units of debt Mutual Fund schemes and Money market instruments		20%	0%
	Gold ETF/Units issued by REITs/ InvITs such other asset classes as may be permitted by SEBI from time to time (subject to applicable SEBI limits)		20%	0%
	The Scheme may also take exposure to: <ul style="list-style-type: none"> Derivative instruments to the extent of 100% of net assets. ADR/GDR/ Foreign Securities to the extent of 50% of net assets. Investment in ADR/GDR/Foreign Securities would be as per paragraph 12.19 of the Master Circular. Securitized debt upto 50% of debt portfolio Stock lending up to 20% of net assets. The same shall be in accordance with paragraph 12.11 of the Master Circular. The Cumulative Gross Exposure across Equity, Debt, Derivatives, REITs and InvITs and ADR/GDR/foreign securities 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 MNC FUND			
ASSET ALLOCATION PATTERN (Contd.)	<p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.</p> <p>In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>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.</p> <p>Considering the inherent characteristics of the Scheme, equity positions would have to 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 the master circular dated May 19, 2023.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.</p> <p>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 high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.</p> <p>Change in Investment Pattern</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustee do not guarantee that the investment objectives of the Scheme will be achieved.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.</p>		
INVESTMENT STRATEGY	Please refer to page 28-35		
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.		
RISK FACTORS	Please refer to page 35-39		
PLANS AND OPTIONS (For additional details, refer foot note no.11)	<p>Plans: (1) ICICI Prudential MNC Fund & (2) ICICI Prudential MNC Fund - Direct</p> <p>Options: Growth Option and IDCW with IDCW Payout and IDCW Reinvestment sub-options.</p> <p>The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans</p>		
Default Plan & Option (Refer to foot note no.15)	<p>Default Plan: ICICI Prudential MNC Fund - Direct Plan (Application without distributor code), ICICI Prudential MNC Fund (Application with distributor code) • Default Option: Growth option • Default Sub-Option: IDCW Reinvestment sub-option</p>		
Systematic Investment Plan⁵	<p>Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 1000/- & in multiples of Re. 1 (Minimum number of installments - 6)</p> <p>Quarterly: Minimum Rs. 5000/- & in multiples of Re. 1 (Minimum number of instalments - 4)</p>		
Systematic Withdrawal Plan	Available (See foot note-6)		
Switch Facility	Available		
STP / Flex STP⁶⁶ / Booster STP / Booster SIP	Available. For Booster SIP and Booster STP, The scheme is a target scheme under both facilitates.		
Capital Appreciation[®]	Please refer to page 27 for more details.		
APPLICABLE NAV	000		
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase/Redemption
	Rs. 5000 (plus in multiples of Re.1)	Rs. 1000 (plus in multiples of Re.1)	Any amount
Minimum Application Amount and Additional Application Amount in case of switches	<p>Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter</p> <p>Additional Application (switch-ins): Rs. 1000/- and any amount thereafter</p>		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ⁷⁷	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 MNC TRI		
IDCW POLICY	The Trustee may approve the distribution of IDCWs by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.		
THE FUND MANAGER (Tenure given is as on September 30, 2023)	Mr. Roshan Chutkey are the fund managers of the scheme. As on September 30, 2023, Mr. Roshan Chutkey has been managing the Scheme for 1 year 2 months since August 2022. The overseas investments of the Scheme will be managed by Ms. Sharmila D'mello .		
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023	<p>FOLIOS: 79,112</p> <p>AUM: Rs. 1,495.46 crores</p>		
SCHEME PERFORMANCE	Please refer to page 40-43 for performance		

KEY SCHEME FEATURES OF ICICI PRUDENTIAL MNC FUND

EXPENSES OF THE SCHEME	Not Applicable. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.			
a) Load Structure: Entry Load				
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	1% of applicable Net Asset Value - If the amount, sought to be redeemed or switch out is invested for a period of upto twelve months from the date of allotment Nil - If the amount, sought to be redeemed or switch out is invested for a period of more than twelve months from the date of allotment.			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential MNC : 2.16 % ICICI Prudential MNC Fund - Direct Plan : 0.84 %	(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)		
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to Page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website				Scheme's Portfolio Turnover Ratio as on September 30, 2023 : 0.48 times

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BUSINESS CYCLE FUND

TYPE	An open ended equity scheme following business cycles based investing theme.			
INVESTMENT OBJECTIVE	To generate long-term capital appreciation by investing with focus on riding business cycles through allocation between sectors and stocks at different stages of business cycles. 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:	Type of Security		Indicative allocation (% of corpus) under normal circumstances	
	Particulars		Maximum	Minimum
	Equity and equity related instruments selected on the basis of business cycle		100%	80%
	Other equity and equity related instruments*		20%	0%
	Debt and Money market instruments, including Units of Debt oriented mutual fund schemes		20%	0%
	Preference shares or any other asset as may be permitted by SEBI from time to time		20%	0%
	Units issued by REITs and InvITs		10%	0%
	<p>The Scheme may also take exposure to:</p> <ul style="list-style-type: none"> Derivative instruments to the extent of 50% of net assets. Securitized debt up to 50% of debt portfolio. Structured obligations up to 50% of the debt portfolio Stock lending - up to 20% of its Net Assets and a single intermediary (broker) limit will be up to 5% of the Net Assets. The same shall be in accordance with paragraph 12.11 of the Master circular. <p>*Including ADR /GDR/ Foreign Securities / Overseas ETFs. Investment in ADR/GDR/Foreign Securities would be as per paragraph 12.19 of the Master Circular. as may be amended from time to time.</p> <p>The Scheme may invest up to US \$20 million in ADR/GDR/Foreign Securities/ Overseas ETFs in the six months post closure of NFO. Post completion of the six months, the relevant provisions of SEBI Circular dated November 5, 2020 shall be applicable.</p> <p>The Cumulative Gross Exposure across Equity, Debt, Preference Shares and REITs and INVITs 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.</p> <p>The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.</p> <p>In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>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.</p> <p>Considering the inherent characteristics of the Scheme, equity positions would have to 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.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.</p> <p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>The securities mentioned in the asset allocation pattern could be privately placed or unsecured. The securities may be acquired through secondary market purchases, Initial Public Offering (IPO), other public offers, Private Placement, right offers (including renunciation) and negotiated deals.</p> <p>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 high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.</p>			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL BUSINESS CYCLE FUND				
ASSET ALLOCATION PATTERN (Contd.)	Negative list: The Scheme will not invest/ have exposure in the following: <ul style="list-style-type: none">• Credit default swaps• Repos in corporate bond• Short Selling• Equity Linked Debentures Change in Investment Pattern Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustee do not guarantee that the investment objectives of the Scheme will be achieved. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.			
INVESTMENT STRATEGY	Please refer to page 28-35			
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.			
RISK FACTORS	Please refer to page 35-39			
PLANS AND OPTIONS (For additional details, refer foot note no.11)	Plans: (1) ICICI Prudential Business Cycle Fund & (2) ICICI Prudential Business Cycle Fund - Direct Options: Growth Option and IDCW with IDCW Payout and IDCW Reinvestment sub-options. The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans			
Default Plan & Option (Refer to foot note no.15)	Default Plan: ICICI Prudential Business Cycle Fund - Direct Plan (Application without distributor code), ICICI Prudential Business Cycle Fund (Application with distributor code) • Default Option: Growth option • Default Sub-Option: IDCW Reinvestment sub-option			
Systematic Investment Plan ⁵	Daily, Weekly, Fortnightly and 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)			
Systematic Withdrawal Plan	Available (See foot note-6)			
Switch Facility	Available			
STP / Flex STP ⁵⁵ / Booster STP / Booster SIP	Available			
Capital Appreciation [®]	Please refer to page 27 for more details. This scheme is a source scheme.			
APPLICABLE NAV	000			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase		Repurchase/Redemption
	Rs. 5000 (plus in multiples of Re.1)	Rs. 1000 (plus in multiples of Re.1)		Any Amount
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 1000/- and any amount thereafter			
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ^{**}	As per the Regulations, the Fund shall dispatch redemption proceeds within 3 working days of receiving the redemption request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	Nifty 500 TRI			
IDCW POLICY	The Trustee may approve the distribution of IDCWs by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	Mr. Anish Tawakley, Mr. Manish Banthia and Mr. Lalit Kumar are the fund managers of the Scheme. As on September 30, 2023, the above fund managers are managing the scheme for the tenure of 2 years 9 months i.e. since January 2021. Ms. Sharmila D'mello is the dedicated fund manager for overseas investments.			
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023	FOLIOS: 1,72,776 AUM: Rs. 6,625.26 crores			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	<ul style="list-style-type: none">• 1% of applicable Net Asset Value - If the amount, sought to be redeemed or switch out is invested for a period upto one month from the date of allotment• Nil - If the amount, sought to be redeemed or switch out is invested for a period of more than one month from the date of allotment The AMC shall not charge entry and/or exit load on units allotted on reinvestment of IDCW. The Trustees shall have a right to prescribe or modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations.			
b) Actual Recurring Expenses for the previous financial year end- ed March 31, 2023 (% of NAV)	ICICI Prudential Business Cycle Fund : 1.82% ICICI Prudential Business Cycle Fund - Direct : 0.64%		(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)	
Waiver of Load for Direct Applica- tions: Not applicable. (Refer note 14)	Tax treatment for the Inves- tors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website				Scheme's Portfolio Turnover Ratio as on September 30, 2023: 0.42 times

KEY SCHEME FEATURES OF ICICI PRUDENTIAL FLEXICAP FUND				
TYPE	An open-ended Equity Scheme investing across large cap, mid cap & small cap stocks.			
INVESTMENT OBJECTIVE	To generate long-term capital appreciation by investing predominately in equity & equity related instruments across market capitalization. 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:	Type of Security	Indicative allocation (% of corpus) under normal circumstances		Risk Profile Low/Medium/High
	Particulars	Maximum	Minimum	
	Equity & Equity related instruments of largecap, midcap and smallcap companies	100%	65%	Very High
	Other Equity & Equity related instruments	35%	0%	Very High
	Debt instruments, Units of Debt Mutual Fund schemes* and Money market instruments @	35%	0%	Low to Medium
	Preference shares	10%	0%	Very High
	Units issued by REITs and INVITs	10%	0%	Very High
	<p>@ Excluding subscription money in transit before deployment / payout</p> <p>The Scheme may also take exposure to:</p> <ul style="list-style-type: none"> Derivative positions for other than hedging purposes shall not exceed 50% of total assets (45% exposure towards equity and 5% towards debt). The Scheme may undertake Imperfect hedging in accordance with guidelines and limits prescribed by SEBI from time to time. ADR/GDR/ Foreign Securities to the extent of 35% of the net assets. Investment in ADR/GDR/Foreign Securities would be as per SEBI Circular No. SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007 as per paragraph 12.19 of the Master Circular Securitised debt up to 50% of debt portfolio. Stock lending - up to 20% of its Net Assets and a single intermediary (broker) limit will be up to 5% of the Net Assets. The same shall be in accordance with paragraph 12.11 of the Master Circular Structured Obligations up to 10% of the net assets <p>*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.</p> <p>The Cumulative Gross Exposure across Equity, Debt, Preference Shares and REITs and INVITs 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.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.</p> <p>The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance with paragraph 2.9 of Master Circular for Mutual Funds dated May 19, 2023, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.</p> <p>In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>Considering the inherent characteristics of the Scheme, equity positions would have to 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. 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 high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.</p> <p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>The securities mentioned in the asset allocation pattern could be privately placed or unsecured. The securities may be acquired through secondary market purchases, Initial Public Offering (IPO), other public offers, Private Placement, right offers (including renunciation) and negotiated deals.</p> <p>Change in Investment Pattern</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustee do not guarantee that the investment objectives of the Scheme will be achieved.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.</p>			
INVESTMENT STRATEGY	Please refer to page 28-35			
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.			
RISK FACTORS	Please refer to page 35-39			
PLANS AND OPTIONS (For additional details, refer foot note no.11)	<p>Plans: (1) ICICI Prudential Flexicap Fund & (2) ICICI Prudential Flexicap Fund - Direct</p> <p>Options: Growth Option and IDCW with IDCW Payout and IDCW Reinvestment sub-options.</p> <p>The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans</p>			
Default Plan & Option (Refer to foot note no.15)	<p>Default Plan: ICICI Prudential Flexicap Fund - Direct Plan (Application without distributor code), ICICI Prudential Flexicap Fund (Application with distributor code) • Default Option: Growth option • Default Sub-Option: IDCW Reinvestment sub-option</p>			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL FLEXICAP FUND				
Systematic Investment Plan ⁵	Daily, Weekly, Fortnightly and 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)			
Systematic Withdrawal Plan	Available (See foot note-6)			
Switch Facility	Available			
STP / Flex STP ⁵⁵ / Booster STP / Booster SIP/ Freedom SIP	Available. For Booster SIP and Booster STP, the scheme is a target scheme under both the facilities.			
Capital Appreciation ⁶	Please refer to page 27 for more details. This scheme is a source scheme.			
APPLICABLE NAV	000			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase/Redemption	
	Rs. 5000 (plus in multiples of Re.1)	Rs. 1000 (plus in multiples of Re.1)	Any Amount	
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 1000/- and any amount thereafter			
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ^{**}	As per the Regulations, the Fund shall dispatch redemption proceeds within 3 working days of receiving the redemption request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	S&P BSE 500 TRI			
IDCW POLICY	The Trustee may approve the distribution of IDCWs by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	As on September 30, 2023. The investments under the Scheme is managed by Mr. Rajat Chandak , is managing the scheme for the tenure of 2 years 3 months i.e. since inception (July 17, 2021). *Ms. Sharmila D'mello is the dedicated fund manager for managing overseas investments of the Scheme.			
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023	FOLIOS: 5,25,390 AUM: Rs. 12,238.29 crores			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	<ul style="list-style-type: none">1% of applicable Net Asset Value - If the amount, sought to be redeemed or switch out within 12 months from allotmentNil - If the amount, sought to be redeemed or switch out more than 12 months The AMC shall not charge entry and/or exit load on units allotted on reinvestment of IDCW. The Trustees shall have a right to prescribe or modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations.			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Flexicap Fund : 1.74% ICICI Prudential Flexicap Fund - Direct Plan : 0.62%		(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to Page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website			Scheme's Portfolio Turnover Ratio as on September 30, 2023 : 0.35 times	

KEY SCHEME FEATURES OF ICICI PRUDENTIAL INCOME OPTIMIZER FUND (FOF)					
TYPE	An open ended fund of funds scheme predominantly investing in debt oriented schemes and may also invest in equity & hybrid schemes.				
INVESTMENT OBJECTIVE	The primary objective of the Scheme is to generate regular income by predominantly investing in debt oriented schemes. The Scheme will also invest in equity oriented & hybrid oriented schemes with an aim to generate capital appreciation. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.				
ASSET ALLOCATION PATTERN Under normal circumstances, the asset allocation under the Scheme will be as follows:	Type of Security		Indicative allocation (% of corpus) under normal circumstances		Risk Profile Low/Medium/High
	Particulars		Maximum	Minimum	
	Equity-oriented schemes		35%	10%	Very High
	Debt-oriented schemes & Hybrid-oriented schemes		90%	65%	Low to Medium
	Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents		5%	0%	Low to Medium
	*or similar instruments as may be permitted by RBI/SEBI. The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation. The Scheme can invest in the schemes managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s) as per the above stated asset allocation. The Cumulative Gross Exposure across units of mutual fund schemes, Money Market Instruments and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme. At all points of time, the scheme will remain invested at least 95% (minimum allocation) in the underlying schemes. However, on account of rebalancing or certain liquidity requirements, the exposure to the underlying mutual fund schemes may fall below 95%. In such cases the same shall be rebalanced as per the provisions stated below. The portfolio would be rebalanced periodically to address any deviations from the aforementioned allocations due to market changes. In accordance with paragraph 2.9 of the Master Circular, In the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.				

KEY SCHEME FEATURES OF ICICI PRUDENTIAL INCOME OPTIMIZER FUND (FOF)				
	<p>In case the portfolio of the scheme is not rebalanced within the mandated rebalancing period, the AMC would place an update thereof before the Debt Investment Committee. The said Committee, if it so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>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.</p> <p>Change in Investment Pattern</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.</p>			
INVESTMENT STRATEGY	Please refer to page 28-35			
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.			
RISK FACTORS	Please refer to page 35-39			
PLANS AND OPTIONS (For additional details, refer foot note no.11)	<p>Plans: (1) ICICI Prudential Income Optimizer Fund (FOF) & (2) ICICI Prudential Income Optimizer Fund (FOF) - Direct</p> <p>Options: Growth Option and IDCW with IDCW Payout and IDCW Reinvestment sub-options.</p> <p>The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans</p>			
Default Plan & Option (Refer to foot note no.15)	<p>Default Plan: ICICI Prudential Income Optimizer Fund (FOF) - Direct Plan (Application without distributor code), ICICI Prudential Income Optimizer Fund (FOF) (Application with distributor code) • Default Option: Growth option • Default Sub-Option: IDCW Reinvestment sub-option</p>			
Systematic Investment Plan ⁵	<p>Daily, Weekly, Fortnightly and Monthly: Minimum Rs. 1000/- & in multiples of Re. 1 (Minimum number of installments - 6)</p> <p>Quarterly: Minimum Rs. 5,000/- & in multiples of Re. 1 (Minimum number of instalments - 4)</p>			
Systematic Withdrawal Plan	Available (See foot note-6)			
Switch Facility	Available			
STP / Flex STP ⁶⁶ / Booster STP / Booster SIP	Available			
Capital Appreciation [®]	Please refer to page 27 for more details			
APPLICABLE NAV	000			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase		Repurchase/Redemption
	Rs. 5000 (plus in multiples of Re.1)	Rs. 500 (plus in multiples of Re.1)		Any Amount
IN CASE OF SWITCHES	<p>Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter</p> <p>Additional Application (switch-ins): Rs. 500/- and any amount thereafter</p>			
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ^{**}	The Fund shall despatch the Redemption proceeds within 3 working days from the date of acceptance of Redemption request at any of the Customer Service Centres or the office of the Registrar, in case of a Redemption request being sent by post, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	NIFTY 50 TRI (35%) + CRISIL Composite Bond Fund Index (65%)			
IDCW POLICY	The Trustee may approve the distribution of IDCWs by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	<p>Mr. Dharmesh Kakkad managing equity portion of the scheme, Mr. Manish Banthia and Mr. Ritesh Lunawat managing the debt portion of the Scheme. As on September 30, 2023, Mr. Dharmesh Kakkad has been managing this scheme for a tenure of 5 years and 5 months since May 2018. Mr. Manish Banthia has been managing this scheme for a tenure of 6 years and 4 months i.e. Since June 2017. Mr. Ritesh Lunawat has been managing this scheme for a tenure of 2 year and 10 months i.e. Since December 2020.</p>			
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023	<p>FOLIOS : 3,095</p> <p>AUM : Rs. 282.45 Crore</p>			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of Clause 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI has notified that there will be no entry load charged to the schemes of the Fund.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	<ul style="list-style-type: none">• 1% of applicable Net Asset Value - If the amount, sought to be redeemed or switch out within 12 months from allotment• Nil - If the amount, sought to be redeemed or switch out more than 12 months <p>The AMC shall not charge entry and/or exit load on units allotted on reinvestment of IDCW. The Trustees shall have a right to prescribe or modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations.</p>			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Income Optimizer Fund (FOF) : 0.23 % ICICI Prudential Income Optimizer Fund (FOF) - Direct Plan : 0.07 %		(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to Page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website				

KEY SCHEME FEATURES OF ICICI PRUDENTIAL HOUSING OPPORTUNITIES FUND				
TYPE	An open ended equity scheme following housing theme.			
INVESTMENT OBJECTIVE	To generate long-term capital appreciation by investing in equity and equity related instruments of entities engaged in and/or expected to benefit from the growth in housing theme. 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:	Type of Security	Indicative allocation (% of corpus) under normal circumstances		Risk Profile
	Particulars	Maximum	Minimum	Low/Medium/High
	Equity & Equity related instruments of entities involved in Housing theme	100%	80%	Very High
	Other Equity & Equity related instruments	20%	0%	Very High
	Debt instruments, Units of Debt Mutual Fund schemes*, Money market instruments @ and Preference Shares	20%	0%	Low to Medium
	Units issued by REITs and INVITs	10%	0%	Very High
	<p>@ Excluding subscription money in transit before deployment / payout</p> <p>The Scheme may also take exposure to:</p> <ul style="list-style-type: none"> Derivative positions for other than hedging purposes shall not exceed 50% of total assets (45% exposure towards equity and 5% towards debt). Derivatives shall mean derivatives instruments as permitted by SEBI, including derivative exposure in accordance with paragraph 12.19 of the Master Circular. The Scheme may invest up to 20% of its net assets in GDRs/ADRs/Foreign equity securities. These investments in ADR/GDR/Foreign equity Securities would be as per paragraph 12.19 of the Master Circular. . The Scheme may invest up to US \$ 10 million in foreign equity securities. The limits would be soft limits for the purpose of reporting on monthly basis in the format prescribed .. This limit shall be valid for a period of 6 months from the closure of NFO and thereafter the unutilized limit shall not be available towards any overseas investments but only be available towards industry wide limits. Further investments should follow the norms for ongoing schemes. For all ongoing schemes that invest or are allowed to invest in overseas investments an investment headroom of 20% of the average AUM in overseas investments of the previous three calendar months would be available to the Mutual Funds for that month subject to the below mentioned limits.Mutual Funds can make overseas investments subject 4 to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion. Securitized debt up to 50% of debt portfolio. Stock lending - up to 20% of its Net Assets and a single intermediary (broker) limit will be up to 5% of the Net Assets. The same shall be in accordance with paragraph 12.11 of the Master Circular. Investment in Structured obligations shall not exceed 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: <ul style="list-style-type: none"> i. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and ii. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade. <p>*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.</p> <p>The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>In accordance with SEBI Regulations, the cumulative gross exposure across equity, debt, units issued by REITs & INVITs, derivative and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. As per the SEBI guidelines, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.</p> <p>The portfolio would be reviewed to address any deviations from the aforementioned allocations. In accordance paragraph 2.9 of the Master Circular in the event of deviation from the mandated asset allocation stated above due to passive breaches rebalancing of the scheme would be done within Thirty (30) business days.</p> <p>In case the portfolio of the scheme is not rebalanced as per the above timeline, the AMC would place an update thereof before the Executive Equity Investment Committee. The Executive Equity Investment Committee, if so desires, can extend the timeline up to Sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>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.</p> <p>Subject to the Regulations, equity and equity related instruments mentioned in the asset allocation table above could be listed or to be listed, , privately placed and may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement or rights offers or through corporate actions. Whereas, the Debt securities mentioned could be secured, unsecured, of varying maturity and may be acquired through negotiated deals.</p> <p>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.</p> <p>Subject to the Regulations, equity and equity related instruments mentioned in the asset allocation table above could be listed or to be listed, privately placed and may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement or rights offers or through corporate actions. Whereas, the Debt securities mentioned could be secured, unsecured, of varying maturity and may be acquired through negotiated deals.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the fund manager deviates from the asset allocation mentioned above for short term or for defensive considerations, including factors such as market conditions, market opportunities, applicable regulations and political and economic factors. In case such deviations are carried, the fund manager shall endeavor to rebalance the asset allocation within 30 calendar days of the deviation. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.</p> <p>Considering the inherent characteristics of the Scheme, equity positions would have to 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 with SEBI circular dated May 19, 2023.</p> <p>Investors may note that securities, which endeavor to provide higher returns typically, display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect very high volatility in its equity and equity related investments, low to moderate volatility in its debt and money market investments and very high volatility in units issued by REITs and INVITs.</p>			

KEY SCHEME FEATURES OF ICICI PRUDENTIAL HOUSING OPPORTUNITIES FUND				
ASSET ALLOCATION PATTERN (Contd.)	Change in Investment Pattern Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustee do not guarantee that the investment objectives of the Scheme will be achieved. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.			
INVESTMENT STRATEGY	Please refer to page 28-35			
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.			
RISK FACTORS	Please refer to page 35-39			
PLANS AND OPTIONS (For additional details, refer foot note no.11)	Plans: (1) ICICI Prudential Housing Opportunities Fund -Direct Plan and (2) ICICI Prudential Housing Opportunities Fund Options: Growth Option and IDCW with IDCW Payout and IDCW Reinvestment sub-options The Scheme will not accept any fresh subscriptions/switch-ins in any other plan than mentioned above. The other plans under the Scheme will continue till the existing investors remain invested in such plans			
Default Plan & Option (Refer to foot note no.15)	Default Plan: ICICI Prudential Housing Opportunities Fund - Direct Plan (Application without distributor code), ICICI Prudential Housing Opportunities Fund (Application with distributor code) • Default Option: Growth option • Default Sub-Option: IDCW Reinvestment sub-option			
Systematic Investment Plan ⁵	Daily, Weekly, Fortnightly and 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)			
Systematic Withdrawal Plan	Available (See foot note-6)			
Switch Facility	Available			
STP / Flex STP ⁶ / Booster STP / Booster SIP	Available			
Capital Appreciation [®]	Please refer to page 27 for more details. This scheme is a source scheme.			
APPLICABLE NAV	000			
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase	Additional Purchase	Repurchase/Redemption	
	Rs. 5000 (plus in multiples of Re.1)	Rs. 1000 (plus in multiples of Re.1)	Any Amount	
IN CASE OF SWITCHES	Minimum Application (switch-ins): Rs. 5000/- and any amount thereafter Additional Application (switch-ins): Rs. 1000/- and any amount thereafter			
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ^{**}	As per the Regulations, the Fund shall dispatch redemption proceeds within 3 working days of receiving the redemption request, subject to exceptional situations and additional timelines for redemption payments provided by AMFI. Kindly refer to SAI for list is exceptions.			
BENCHMARK INDEX	Nifty Housing TRI			
IDCW POLICY	The Trustee may approve the distribution of IDCWs by the AMC out of the distributable surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. For further details, refer SID. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023 and any other circular published by SEBI from time to time.			
THE FUND MANAGER (Tenure given is as on September 30, 2023)	The investments under the Scheme are managed by Mr. Anand Sharma . He has been managing the scheme for 1 year and 6 months i.e. since April 2022. Overseas investments of the Scheme are managed by Ms. Sharmila D'mello .			
NUMBER OF FOLIOS & ASSETS UNDER MANAGEMENT (AUM) AS ON SEPTEMBER 30, 2023	FOLIOS: 87,635 AUM : Rs. 2,479.24 crores			
SCHEME PERFORMANCE	Please refer to page 40-43 for performance			
EXPENSES OF THE SCHEME a) Load Structure: Entry Load	Not Applicable. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.			
Exit Load for redemption/switch on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	<ul style="list-style-type: none">1% of the applicable NAV - If the amount sought to be redeemed or switched out is invested for a period of up to 1 month from the date of allotment.NIL - If the amount sought to be redeemed or switched out is invested for a period of more than 1 month from the date of allotment. The AMC shall not charge entry and/or exit load on units allotted on reinvestment of IDCW.			
b) Actual Recurring Expenses for the previous financial year ended March 31, 2023 (% of NAV)	ICICI Prudential Housing Opportunities Fund : 1.95% ICICI Prudential Housing Opportunities Fund - Direct Plan : 0.51%		(Actual Recurring Expenses Excludes Goods & Services tax on Management Fees)	
Waiver of Load for Direct Applications: Not applicable. (Refer note 14)	Tax treatment for the Investors (Unitholders): Refer to Page 43	Daily Net Asset Value (NAV) Publication: Refer to Page 43	For Investor Grievances please contact: Refer to Page 43	Unitholders' Information: Refer to Page 43
Scheme's Portfolio Holdings (top 10 holdings by issuer and fund allocation towards various sectors). (Refer to page 45-50) For monthly portfolio holding click on the link http://www.icicipruamc.com/Downloads/MonthlyPortfolioDisclosure.aspx on AMC's website			Scheme's Portfolio Turnover Ratio as on September 30, 2023 : 0.52 times	

- * The Trustee reserves the right to change/modify the exit load at later date for the Scheme(s).
- \$ The applicability of the minimum amounts for SIP mentioned above are at the time of registration only.
- \$\$ *Daily, Weekly, Monthly and Quarterly Frequency is available in Systematic Transfer Plan Facility (STP) and Flex Systematic Transfer Plan Facility (Flex STP) for both (Source and Target) under all the plans under the Scheme. However, Flex STP can be registered only in Growth option of the Target scheme. The minimum amount of transfer for daily frequency in STP and Flex STP is Rs. 250/- and in multiples of Re. 1/-. The minimum amount of transfer for weekly, monthly and quarterly frequency in STP and Flex STP is Rs. 1000/- and in multiples of Rs. 1/-. The applicability of the minimum amount of transfer mentioned are at the time of registration only. The minimum number of instalments for daily, weekly and monthly frequencies will be 6 and for quarterly frequency will be 4.*
- Capital Appreciation STP facility:** Under this facility the appreciation in NAV, if any, from the growth option of the source schemes will be switched to the growth option of the target schemes. Investors may note that there is no restriction on the minimum balance in the folio to avail the facility. Frequency – Daily, Weekly and Monthly.
- \$\$\$ Where as a result of a redemption / switch arising out of excess holding by an investor beyond 25% of the net assets of the scheme in the manner envisaged under specified SEBI circulars, such redemption / switch will not be subject to exit load.
- ¥ The scheme may invest in derivatives in compliance with the applicable master circular.
- ## As per the Regulations, the Fund shall dispatch redemption proceeds within 3 working days of receiving the redemption request. Investors are advised to refer to the sections titled “Suspension of sale and redemption of units” and “Right to limit Redemption” in the Scheme Information Document. ICICI Prudential AMC had entered into an arrangement with certain banks 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.
- 0000 APPLICABLE NAV:**
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.
In respect 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 cutoff 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, 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 redemptions including switch outs):** 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.
- @ In addition to the above, Capital Appreciation STP facility is also available under the Scheme. Under this facility the daily appreciation in NAV, if any, from the growth option of the source schemes will be switched to the growth option of the Target schemes. There is no restriction on the minimum balance in the folio to avail the facility.
Frequency – Daily, Weekly and Monthly.

Notes:

- Saturday is a Non-Business Day for the Scheme.
- For all web-based transactions, entered through the official web portal of the AMC viz. www.icicipruamc.com, the cut-off timings for arriving at applicable Net Asset Value (NAV) shall be :
The time at which, the transaction is confirmed at the webserver of AMC, such time shall be considered as final and binding for determining the cut off timing.
- There can be no assurance that the investment objective of the Scheme will be realized.
- In the interest of the investors and in order to protect the portfolio from market volatility, the Trustees reserve the right to discontinue subscriptions under the schemes for a specified period of time or till further notice.
- Processing of Systematic Investment Plan (SIP) cancellation request(s): The AMC will endeavour to have the cancellation of registered SIP mandate within 15 days from the date of acceptance of the cancellation request from the investor. The existing instructions/mandate will remain in force till such date that it is confirmed to have been cancelled
- SWP (Option 1):** Any Amount. Monthly, Quarterly, Half Yearly and Annual frequencies are available in Systematic Withdrawal Plan (SWP). The minimum number of instalments for all the frequencies will be 2.
SWP (Option 2): Investors opting for the facility can withdraw their investments on a monthly basis. SWP Amount per month will be fixed at 0.75% of the amount specified by the investor and will be rounded-off to the nearest highest multiple of Re.1/-
- SIP Pause:** SIP Pause is a facility that allows investors to pause their existing SIP for a temporary period. Investors can pause their existing SIP without discontinuing it. SIP restarts automatically after the pause period is over. This facility can be availed only once during the tenure of the existing SIP. SIP can be paused for a minimum period of 1 month to a maximum period of 3 months.
The SIP Pause facility is only available for SIP registration with monthly frequency.
- Booster SIP and Booster STP facility - Target Schemes:**
ICICI Prudential Balanced Advantage Fund, ICICI Prudential Multi-Asset Fund, ICICI Prudential Asset Allocator Fund (FOF), ICICI Prudential Bluechip Fund, ICICI Prudential Business Cycle Fund, ICICI Prudential Exports and Services Fund, ICICI Prudential Long Term Equity Fund (Tax Saving), ICICI Prudential MidCap Fund, ICICI Prudential MNC Fund, ICICI Prudential Multicap Fund and ICICI Prudential Value Discovery Fund.
Booster SIP and Booster STP facility - Source Schemes:
ICICI Prudential Credit Risk Fund, ICICI Prudential Floating Interest Fund and ICICI Prudential Medium Term Bond Fund.
- Submission of separate forms/transaction slips for Trigger Option/Systematic Withdrawal Plan (SWP)/Systematic Transfer Plan (STP) facility: Investors who wish to opt for Trigger Option/Systematic Withdrawal Plan/Systematic Transfer Plan facility have to submit their request(s) in a separate designated forms/transaction slips. In case, if AMC do not receive such request in separate designated forms/transaction slips, it reserves the right to reject such request(s).
- Processing of Transmission-cum-Redemption request(s) : If an investor submits redemption/switch out request(s) for transmission cases it will be processed after the units are transferred in the name of new unit holder and only upon subsequent submission of fresh redemption/switch-out request(s) from the new unit holder.
- i. 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.
ii. 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.
iii. The criteria for compulsory reinvestment of IDCW declared under the IDCW payout option of certain 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.
- Communication via Electronic Mail (e-mail)**
It is hereby notified that wherever the investor(s) has/have provided his/her e-mail address in the application form or any subsequent communication in any of the folio belonging to the investor(s), the Fund/Asset Management Company reserves the right to use Electronic Mail (e-mail) as a default mode to send various communication which include account statements for transactions done by the investor(s).
The investor(s) may request for a physical account statement by writing or calling the Fund's Investor Service Centre / Registrar & Transfer Agent. In case of specific request received from investor(s), the Fund shall endeavour to provide the account statement to the investor(s) within 5 working days from the receipt of such request.
- Significant risk factors for debt oriented schemes:** Investments in the Scheme(s) may be affected by risks relating to trading volumes, settlement periods, interest rate, liquidity or marketability, credit, reinvestment, regulatory, investment in unlisted securities, default risk including the possible loss of principal, derivatives, investment in securitised instruments

and risk of Co-mingling etc.

Significant risk factors for equity oriented schemes: Investments in the scheme may be affected by trading volumes, settlement periods, volatility, price fluctuations and risks such as liquidity, derivative, market, currency, lending & borrowing, credit & interest rate.

Significant risk factors for hybrid schemes: Investments in the Scheme(s) may be affected by risks relating to trading volumes, settlement periods, volatility, derivative, currency, price fluctuations, lending & borrowing, interest rate, liquidity or marketability, credit, reinvestment, regulatory, investment in unlisted securities, default risk including the possible loss of principal, derivatives, investment in securitised instruments and risk of Co-mingling etc.

- 14) Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.
- 15) If the Purchase/Switch application does not specifically state the details of the plan then the same shall be processed under the Direct Plan if no distributor code is mentioned in the application. Otherwise it shall be processed as shown below.

Default Plan would be as follows in below mentioned scenarios:

Scenario	ARN Code mentioned /not mentioned by the investor	Plan mentioned by the investor	Default Plan
1	Not mentioned	Not mentioned	ICICI Prudential <Scheme Name> - Direct Plan
2	Not mentioned	ICICI Prudential <Scheme Name> - Direct Plan	ICICI Prudential <Scheme Name> - Direct Plan
3	Not mentioned	ICICI Prudential <Scheme Name>	ICICI Prudential <Scheme Name> - Direct Plan
4	Mentioned	ICICI Prudential <Scheme Name> - Direct Plan	ICICI Prudential <Scheme Name> - Direct Plan
5	Direct	Not mentioned	ICICI Prudential <Scheme Name> - Direct Plan
6	Direct	ICICI Prudential <Scheme Name>	ICICI Prudential <Scheme Name> - Direct Plan
7	Mentioned	ICICI Prudential <Scheme Name>	ICICI Prudential <Scheme Name>
8	Mentioned	Not Mentioned	ICICI Prudential <Scheme Name>

Example: Default Plan would be as follows in below mentioned scenarios:

Scenario	ARN Code mentioned/not mentioned by the investor	Plan mentioned by the investor	Default Plan
1	Not mentioned	Not mentioned	ICICI Prudential Multi-Asset Fund - Direct Plan
2	Not mentioned	ICICI Prudential Multi-Asset Fund - Direct Plan	ICICI Prudential Multi-Asset Fund - Direct Plan
3	Not mentioned	ICICI Prudential Multi-Asset Fund	ICICI Prudential Multi-Asset Fund - Direct Plan
4	Mentioned	ICICI Prudential Multi-Asset Fund - Direct Plan	ICICI Prudential Multi-Asset Fund - Direct Plan
5	Direct	Not mentioned	ICICI Prudential Multi-Asset Fund - Direct Plan
6	Direct	ICICI Prudential Multi-Asset Fund	ICICI Prudential Multi-Asset Fund - Direct Plan
7	Mentioned	ICICI Prudential Multi-Asset Fund	ICICI Prudential Multi-Asset Fund
8	Mentioned	Not Mentioned	ICICI Prudential Multi-Asset Fund

SECTOR RESTRICTIONS FOR DEBT SCHEMES:

Total exposure in a particular sector shall not exceed 20% of the net assets of the Scheme. Sectoral classification as prescribed by AMFI shall be used in this regard. This limit shall not be applicable to investments in Bank CDs, TREPS, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and short term deposits of scheduled commercial banks. However, an additional exposure not exceeding 10% of the net assets of the Scheme (over and above the limit of 20%) shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only as part of the financial services sector. The additional exposure to such securities issued by HFCs must be rated AA and above and these HFCs should be registered with National Housing Bank

(NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.

Further an additional exposure of 5% of the net assets of the scheme has been allowed for instruments in securitised debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

INVESTMENT STRATEGIES:

ICICI PRUDENTIAL VALUE DISCOVERY FUND:

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 IDCWs 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 IDCWs.

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.

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.

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 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.

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. Stockpicking 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 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 which would be dynamic in nature. The same may be referred by the fund manager as required from time to time.

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 in equity and equity related securities falling in other than large cap domain 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 securitized 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.

ICICI PRUDENTIAL LONG TERM EQUITY FUND (TAX SAVING)

The AMC believes that equities outperform all other asset classes in the long run. It further believes that anomalies exist in the valuation of stocks and that consistently applied fundamental research can identify these opportunities. The AMC will follow an active, value based investment style supported by in-house research. External research will be used whenever necessary.

A value approach to stock picking will be the dominant theme in stock selection for the AMC. The AMC in selecting scrips will focus on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers.

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the Fund Management team at the AMC. The AMC will also monitor and control maximum exposures to any one-security vis-à-vis its weightage in the benchmark.

Risk will also be reduced through adequate diversification of the portfolio. For a corpus size of up to Rs.100 crores, the AMC intends to invest in about 20-30 scrips. Diversification will also be achieved by spreading the investments over a diverse range of industries/sectors. The Scheme, under most market conditions does not intend investing in illiquid equity and equity related securities.

The Scheme may however, invest in unlisted and/or privately placed and/or unrated debt securities subject to the limits indicated above, from issuers of repute and sound financial standing. If investment is made in unrated debt securities, the same would be done as per the parameters laid down by the Board of Directors of AMC. Otherwise approval of the Boards of the AMC and Trustee shall be obtained, as per the Regulations.

Subject to the limits indicated above for investment in debt securities and money market instruments, the Scheme may invest a part of the portfolio in securities issued and/or guaranteed by State and Central Governments. The Scheme may also invest in Securities of issuers supported by Government of India or State Governments subject to such securities satisfying the criteria relating to rating etc.

The Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations and guidelines governing Equity Linked Savings Schemes. 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.

Fixed Income securities

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. 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 investment 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 will be guided by the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. In case a debt instrument is not rated, such investments shall be made by an internal committee constituted by AMC to approve the investment in un-rated debt securities in terms of the parameters approved by the Board of Trustees and the Board of Asset Management Company.

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.

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.

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.

Derivatives strategy:

i) Trading in Derivatives

The Scheme may use derivatives instruments like Stock/Index Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, within the permissible limit for derivatives as stated under 'How will the Scheme allocate its assets'.

The following information provides a basic idea as to the nature of the derivative instruments proposed to be used by the Scheme and the risks attached there with

Advantages of Derivatives: The volatility in Indian markets both in debt and equity has increased over last few months. Derivatives provide unique flexibility to the Scheme to hedge part of its portfolio. Some of the advantages of specific derivatives are as under:

Position limits for investment in Derivative instruments:

SEBI has vide its Circular DNP/DF-29/2005 dated September 14, 2005 and DNP/DF-29/2005 dated January 20, 2006 and CIR/IMD/DF/11/2010 dated August 18, 2010 specified the guidelines pertaining to trading by Mutual Fund in Exchange traded derivatives. All Derivative positions taken in the portfolio would be guided by the following principles:

i. Position limit for the Fund in index options contracts

- The Fund position limit in all index options contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest of the market in index options, whichever is higher per Stock Exchange.
- This limit would be applicable on open positions in all options contracts on a particular underlying index

ii. Position limit for the Fund in index futures contracts:

- The Fund position limit in all index futures contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest of the market in index futures, whichever is higher, per Stock Exchange.
- This limit would be applicable on open positions in all futures contracts on a particular underlying index

iii. Additional position limit for hedging

In addition to the position limits at point (i) and (ii) above, Fund may take exposure in equity index derivatives subject to the following limits:

- Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Fund's holding of stocks.
- Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Fund's holding of cash, government securities, T-Bills and similar instruments

iv. Position limit for the Fund for stock based derivative contracts

The Fund position limit in a derivative contract on a particular underlying stock, i.e. stock option contracts and stock futures contracts-

- The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).
- The MWPL and client level position limits however would remain the same as prescribed

v. Position limit for the Scheme

The position limits for the Scheme and disclosure requirements are as follows-

- For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a Fund shall not exceed the higher of:
 - 1% of the free float market capitalisation (in terms of number of shares).
 - Or
 - 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
- This position limit shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
- For index based contracts, the Fund shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index."

Illustration of some derivative instruments:

i) **Index Futures:** The Stock Index futures are the instruments designed to give exposure to the equity market indices. BSE Limited and National Stock Exchange of India Limited have started trading in index futures of 1, 2 and 3-month maturities. The pricing of an index future is the function of the underlying index and interest rates.

ii) **Buying Options:** The Stock or Index Options are the instruments that give the holder of the Options a right but not the obligation to buy (in call option) or sell (in put option) the underlying stock/index at the designated stock price.

iii) **Interest Rate Swaps and Forward rate Agreements (FRA):**

An Interest Rate Swap (IRS) is a combination of FRAs in which a fixed interest on a notional principal is exchanged for a floating interest rate equal to the reference rate at periodic intervals over the tenure of the contract.

iv) Interest rate futures (IRF):

IRF means a standardized interest rate derivative contract traded on a recognized stock exchange to buy or sell a notional security or any other interest bearing instrument or an index of such instruments or interest rates at a specified future date, at a price determined at the time of the contract. The underlying security for IRF could be either Government Securities or Treasury Bills. Currently, exchange traded Interest Rate Futures traded on exchange are standardized contracts based on 10-Year Government of India Security and 91 day Treasury bill. IRF contracts are cash settled.

Illustration for Imperfect Hedging

Scenario 1 and 2

Assumption: Portfolio whose duration is 3 years, is being hedged with an IRF whose underlying securities duration is 10 years

Portfolio Duration: 3 year

Market Value of Portfolio: Rs 100 cr

Imperfect Hedging cannot exceed 20% of Portfolio

Maximum extent of short position that may be taken in IRFs is as per below mentioned formula:

Portfolio (security) Modified Duration * Market Value of Portfolio (security) / (Futures Modified Duration * Futures Price/PAR)

Consider that we choose to hedge 20% of portfolio

$(3 * (0.2 * 100)) / (10 * 100/100) = \text{Rs } 6 \text{ cr}$

So we must Sell Rs 6 cr of IRF with underlying duration of 10 years to hedge Rs 20 cr of Portfolio with duration of 3 years.

Scenario 1

If the yield curve moves in a way that the 3 year moves up by 10 bps and the 10 year moves up by 5bps, which means that the short end has moved up more than the long end

Amount of Security in Portfolio (LONG): Rs 20cr

If yields move up buy 10 bps then the price of the security with a modified duration of 3 years will move down by;

Formula: (Yield movement * Duration) * Portfolio Value

$((0.001 * 3) * 20,00,00,000) = - 6,00,000$

Underlying IRF (SHORT): Rs 6crs

If yields move up buy 5bps then the price of the security with a duration of 10 years will move down by;

Formula: (Yield movement * Duration) * Portfolio Value

$(-0.0005 * 10) * 6,00,00,000 = 3,00,000$

Since we have sold the IRF, this movement is positive and hence the total loss will be reduced to:

$-6,00,000 + 3,00,000 = -3,00,000$

Due to IRF, the overall impact on the portfolio due to interest rate movement has been reduced.

Scenario 2

If the yield curve moves in a way that the 3 year does not move and the 10 year moves down by 5 bps, which means that the yield curve has flattened.

If yield does not move then the price of the security with a duration of 3 years will remain flat:

Formula: (Yield movement * Duration) * Portfolio Value

$(0 * 3) * 20,00,00,000 = 0$

Underlying IRF (SHORT): Rs 6cr

If yields moves down by 5bps then the price of the security with a duration of 10 years will move up by;

$(0.0005 * 10) * 6,00,00,000 = 3,00,000$

In this scenario, the imperfect hedge created on the portfolio would create a loss on the total position.

Risk associated with imperfect hedging includes:

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

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

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

Correlation weakening and consequent risk of regulatory breach: SEBI Regulation mandates minimum correlation criterion of 0.9 (calculated on a 90 day basis) between the portfolio being hedged and the derivative instrument

used for hedging. In cases where the correlation falls below 0.9, a rebalancing period of 5 working days has been permitted. Inability to satisfy this requirement to restore the correlation level to the stipulated level, within the stipulated period, due to difficulties in rebalancing would lead to a lapse of the exemption in gross exposure computation. The entire derivative exposure would then need to be included in gross exposure, which may result in gross exposure in excess of 100% of net asset value.

Risk Factor: The risk arising out of uses of the above derivative strategy as under:

- Lack of opportunities available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity. Additional risks could be on account of illiquidity and potential mis-pricing of the options.

Valuation of Derivative Products

- The traded derivatives shall be valued at market price in conformity with the valuation policy of the Mutual Fund.
- The valuation of untraded derivatives shall be done in accordance with the valuation method for untraded investments prescribed in sub clauses (i) and (ii) of clause 2 of the Eighth Schedule to the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.

The following section describes some of the more common equity derivatives transactions along with their benefits:

1. Basic Structure of a Stock & Index Future

The Stock Index futures are instruments designed to give exposure to the equity markets indices. BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) provide futures in select stocks and indices with maturities of 1, 2 and 3 months. The pricing of a stock/index future is the function of the underlying stock/index and short term interest rates.

Example using hypothetical figure

1 month NIFTY 50 Index Future

Say, Fund buys 1,000 futures contracts; each contract value is 50 times futures index price

Purchase Date: Feb 01, 2019

Spot Index: 6036.25

Future Price: 6081.90

Say, Date of Expiry: Feb 24, 2019

Say, Margin: 20%

Assuming the exchange imposes total margin of 20%, the Investment Manager will be required to provide total margin of approx. Rs. 6.08 Cr (i.e. 20% * 6081.90 * 1000 * 50) through eligible securities and cash.

Date of Expiry

Assuming on the date of expiry, i.e. Feb 24, 2019, Nifty 50 Index closes at 6100, the net impact will be a profit of Rs 9,05,000 for the fund i.e. (6100-6081.90)*1000*50

Futures price = Closing spot price = 6100.00

Profits for the Fund = (6100-6081.90)*1000*50 = Rs. 9,05,000

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity. The net impact for the Fund will be in terms of the difference of the closing price of the index and cost price. Thus, it is clear from the example that the profit or loss for the Fund will be the difference of the closing price (which can be higher or lower than the purchase price) and the purchase price. The risks associated with index futures are similar to those associated with equity investments. Additional risks could be on account of illiquidity and potential mis-pricing of the futures.

2. Basic Structure of an Equity Option

An option gives a buyer the right but does not cast the obligation to buy or sell the underlying. An option is a contract between two parties wherein the buyer receives a privilege for which he pays a fee (premium) and the seller accepts an obligation for which he receives a fee. The premium is the price negotiated and set when the option is bought or sold. A person who buys an option is said to be long in the option. A person who sells (or writes) an option is said to be short in the option.

Example using hypothetical figures on Index Options:

Market type: N

Instrument Type: OPTIDX

Underlying: Nifty

Purchase date: Feb 01, 2019

Expiry date: Feb 24, 2019

Option Type: Put Option (Purchased)

Strike Price: Rs. 6,000.00

Spot Price: Rs. 6036.00

Premium: Rs. 84.00

Lot Size: 50

No. of Contracts: 100

Say, the Fund purchases on Feb 01, 2019, 1 month Put Options on Nifty on the NSE i.e. put options on 5000 shares (100 contracts of 50 shares each) of Nifty.

Date of Exercise

As these are European style options, they can be exercised only on the exercise date i.e. Feb 24, 2019. If the share price of Nifty falls to Rs. 5,500 on expiry day, the net impact will be as follows:

Premium expense = Rs. 84 * 100 * 50 Rs. 4,20,000

Option Exercised at = Rs. 5,500

Profits for the Fund = (6000.00-5,500.00) * 100*50 = Rs. 25,00,000

Net Profit = Rs. 25,00,000 - Rs. 4,20,000 = Rs. 20,80,000

In the above example, the Investment Manager hedged the market risk on 5000 shares of Nifty Index by purchasing Put Options.

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity. Certain factors like margins have been ignored. The purchase of Put Options does not increase the market risk in the fund as the risk is already in the fund's portfolio on account of the underlying asset position. The premium paid for the option is treated as an expense. Additional risks could be on account of illiquidity and potential mis-pricing of the options.

Example of Hedging using Index Futures

The scheme holds stock at current market price of Rs. 100. To hedge the exposure, the scheme will sell index futures for Rs. 100.

The stock will make a gain or a loss subject to its relative out-performance or underperformance of the markets.

Stock A falls by 10% and market index also falls by 10%.

Profit/(Loss) on stock A will be = (Rs. 10)

Profit/(Loss) on Short Nifty futures = Rs. 10

Net Profit/(loss) = Nil

Therefore, hedging allows the scheme to protect against market falls.

Please note that the above examples are only for illustration purposes.

Valuation of Derivative Products:

- The traded derivatives shall be valued at market price in conformity with the valuation policy of the Mutual Fund.
- The valuation of untraded derivatives shall be done in accordance with the valuation method for untraded investments prescribed in sub clauses (i) and (ii) of clause 2 of the Eighth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time.

Various Derivatives Strategies:

If and where Derivative strategies are used under the scheme the Fund Manager will employ a combination of the following strategies:

1. Index Arbitrage:

As the Nifty 50 Index derives its value from fifty underlying stocks, the underlying stocks can be used to create a synthetic index matching the Nifty Index levels. Also, theoretically, the fair value of a stock/index futures is equal to the spot price plus the cost of carry i.e. the interest rate prevailing for an equivalent credit risk, in this case is the Clearing Corporation of the NSE.

Theoretically, therefore, the pricing of Nifty Index futures should be equal to the pricing of the synthetic index created by futures on the underlying stocks. However, due to market imperfections, the index futures may not exactly correspond to the synthetic index futures.

The Nifty Index futures normally trades at a discount to the synthetic Index due to large volumes of stock hedging being done using the Nifty Index futures giving rise to arbitrage opportunities.

The fund manager shall aim to capture such arbitrage opportunities by taking long positions in the Nifty Index futures and short positions in the synthetic index. The strategy is attractive if this price differential (post all costs) is higher than the investor's cost-of-capital.

Objective of the Strategy

The objective of the strategy is to lock-in the arbitrage gains.

Risks Associated with this Strategy

- Lack of opportunity available in the market
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices:
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

2. Cash Futures Arbitrage:

(Only one way as funds are not allowed to short in the cash market).

The scheme would look for market opportunities between the spot and the futures market. The cash futures arbitrage strategy can be employed when the price of the futures exceeds the price of the underlying stock.

The Scheme will first buy the stocks in cash market and then sell in the futures market to lock the spread known as arbitrage return.

Buying the stock in cash market and selling the futures results into a hedge where the Plans have locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the cash market. Thus there is a convergence between the cash market and the futures market on expiry. This convergence helps the Plans under the Scheme to generate the arbitrage return locked in earlier. However, the position could even be closed earlier in case the price differential is realized before expiry or better opportunities are available in other stocks. The strategy is attractive if this price differential (post all costs) is higher than the investor's cost-of-capital.

Objective of the Strategy

The objective of the strategy is to lock-in the arbitrage gains.

Risk Associated with this Strategy

- Lack of opportunity available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the

same at which execution will take place

3. Hedging and alpha strategy:

The fund will use exchange-traded derivatives to hedge the equity portfolio. The hedging could be either partial or complete depending upon the fund managers' perception of the markets. The fund manager shall either use index futures and options or stock futures and options to hedge the stocks in the portfolio. The fund will seek to generate alpha by superior stock selection and removing market risks by selling appropriate index. For example, one can seek to generate positive alpha by buying an IT stock and selling Nifty IT Index future or a bank stock and selling Bank Index futures or buying a stock and selling the Nifty Index.

Objective of the Strategy

The objective of the strategy is to generate alpha by superior stock selection and removing market risks by hedging with appropriate index.

Risk Associated with this Strategy

- The stock selection under this strategy may under-perform the market and generate a negative alpha.
- 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.

4. Other Derivative Strategies:

As allowed under the SEBI guidelines on derivatives, the fund manager will employ various other stock and index derivative strategies by buying or selling stock/index futures and/or options.

Objective of the Strategy

The objective of the strategy is to earn low volatility consistent returns.

Risk Associated with this Strategy

- 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.

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.

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. This strategy is also employed when the Fund Manager has a short-term neutral view on the asset and for this reason holds the asset long and simultaneously takes a short position via covered call option strategy to generate income from the option premium. 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

Illustration – Covered Call strategy using stock call options:

Suppose, a fund manager buys equity stock of ABC Ltd. For Rs. 1000 and simultaneously sells a call option on the same stock at a strike price of Rs. 1100. The scheme earns a premium of say, Rs. 50. Here, the fund manager does not think that the stock price will exceed Rs. 1100.

Scenario 1: Stock price exceeds Rs. 1100

The call option will get exercised and the fund manager will sell the stock to settle his obligation on the call at Rs. 1100 (earning a return of 10% on the stock purchase price). Also, the scheme has earned a premium of Rs. 50 which reduced the purchase cost of the stock (Rs. 1000 – Rs. 50 = Rs. 950).

Net Gain – Rs. 150

Scenario 2: Stock prices stays below Rs. 1100

The call option will not get exercised and will expire worthless. The premium earned on call option will generate alpha for the scheme.

Net Gain – Rs. 50.

Risks for writing covered call options for equity shares

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.

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.

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.

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 any options.

- 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 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.
- The Scheme may invest in Units issued by REITs and InvITs, Preference Shares, ADRs / GDRs / Foreign Securities/overseas ETFs. The Scheme may also engage in Securities lending. The Scheme can take covered-call positions for stock derivatives, as permitted by SEBI.

ICICI PRUDENTIAL MULTICAP FUND

Equities:

For the equity portion of the corpus, the AMC intends to invest in through primary and secondary markets across large cap, midcap and small cap. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the Investment team at the AMC.

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.

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.

ICICI PRUDENTIAL CREDIT RISK FUND

The scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. An appropriate mix of debt market securities and money market securities will be used to achieve this. Money Market securities include cash and cash equivalents. The scheme will have minimum investment of 65% of total assets in corporate bonds rated AA and below. Balance amount will be invested in other debt and money market instruments.

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 company, the past track record as well as the future prospects of the issuer, the short as well as longer-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.

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 also invest in Units issued by REITs & InvITs.

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/Trustees.

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.

ICICI PRUDENTIAL MEDIUM TERM BOND FUND

The scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. An appropriate mix of debt market securities and money market securities will be used to achieve this. Money Market securities include cash and cash equivalents. The scheme will invest in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 3 years and 4 years.

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

The fund manager may, in the interest of investors, in case of anticipated adverse situation reduce the portfolio duration of the scheme up to a duration of 1 year. In such cases, the AMC shall record and maintain the reasons for the same. The reasons shall be placed before the Trustees in the subsequent Trustee meeting.

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 company, the past track record as well as the future prospects of the issuer, the short as well as longer-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.

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 also invest in Units issued by REITs & InvITs.

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/Trustees.

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.

ICICI PRUDENTIAL FLOATING INTEREST FUND

The scheme aims to invest predominantly in floating rate instruments, which includes instruments where returns are linked to a floating rate benchmark or fixed rate instruments converted to floating rate exposures using swaps/derivatives. Minimum investment in floating rate instruments would be 65% of the total assets. The scheme can have 0% - 35% of the total assets invested in fixed rate securities including money market securities, government securities and other debt securities in the portfolio. Money Market securities include cash and cash equivalents.

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.

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/Trustees.

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:

1. Units of Equity oriented Schemes;
2. Units of Debt oriented Schemes;
3. Units of Gold ETF/Schemes;

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

The valuation model consists of following broad parameters such as

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

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

ICICI PRUDENTIAL MNC FUND

The Scheme will follow a bottom-up approach to stock-picking and primarily choose companies across sectors/market capitalization which falls under the criteria of MNC.

MNCs will be those:

1. Foreign promoters account for more than 25% of the shareholding or
2. Any company that is a subsidiary, Joint Venture (JV), associate of a foreign company or
3. Any Indian company having more than 50% of its turnover/ revenue from regions outside India or
4. Any company (including foreign companies) which operates in multiple countries.

The Scheme may also take exposure in any other company which in view of the fund manager can be classified as MNC.

The scheme can also invest in equity & equity related securities of other companies as stated in the asset allocation table.

The scheme will be following a blend approach, a combination of value and growth, to build the portfolio. The scheme intends to invest in stocks across large cap, midcap, small cap.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. The Scheme may also invest in depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs).

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 securitized 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.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements Stock / Index Futures or Options or other 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 also invest in depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs).

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.

ICICI PRUDENTIAL BUSINESS CYCLE FUND

The Scheme will be a diversified equity fund which will invest predominantly in equity and equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles.

Business cycles in an economy are typically characterized by the fluctuations in economic activity measured by real Gross Domestic Product growth and other macroeconomic variables. A business cycle is basically defined in terms of periods of expansion and contraction. During expansions, the economy is growing in real terms (i.e. excluding inflation), as evidenced by increases in indicators like employment, industrial production, sales and personal incomes. During Contraction, the economy is contracting, as measured by decreases in the above indicators.

The business cycle can be effectively used to position one's investment portfolio. The business cycle is a critical determinant of equity sector performance over the intermediate term. The Scheme would aim to deploy the business cycle approach in investing by identifying economic trends and investing in the sectors and stocks that are likely to outperform at any given stage of business cycle. The fund manager will consider economic parameters (like Current Account Deficit, fiscal deficit, interest rates, inflation), investment indicators (like investment in capex, new projects cleared, etc.), business and consumer sentiment (purchasing manager index, business confidence index, sales of various consumer discretionary products, etc.) to decide on the expansion or contraction phase. For instance, during the early expansion phase, cyclical stocks tend to outperform. In the contraction period, the defensive groups like health care, consumer staples, etc. outperform because of their stable cash flows and IDCW yields.

The Scheme can also invest in other equity and equity related instruments.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interest.

The Scheme may also invest in foreign securities, depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs). The scheme may also invest in Units issued by REITs & InvITs, preference shares and other permissible asset classes after doing due research on 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.

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.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements Stock / Index Futures or Options or other 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 AMC may create a segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event and to deal with liquidity 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.

ICICI PRUDENTIAL FLEXICAP FUND

Equities: The Scheme shall predominately invest in equity & equity related securities across market capitalisation. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the Investment team at the AMC. The following are the broad parameters/factors that shall be considered while building the portfolio of companies.

- a) business and economic fundamentals driven by in-depth research techniques
- b) employing strong stock selection
- c) liquidity/risk considerations
- d) long term growth prospects
- e) valuation parameters

The scheme may also invest in other equity and equity related securities.

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.

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.

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 Scheme may also invest a part of its corpus in American Depository Receipts (ADRs), Global Depository Receipts (GDRs), foreign securities, Investments through primary market such as IPOs, securities received through corporate actions, private placements etc., 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, subject to approval from SEBI as required. The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations, including covered call. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations.

The Scheme can invest in preference shares and units of REITs and InvITs.

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.

ICICI PRUDENTIAL INCOME OPTIMIZER 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 schemes:

1. Units of Equity oriented Schemes;
2. Units of Debt oriented Schemes;
3. Units of Hybrid oriented Schemes;

The Scheme will invest based on the investment objective and asset allocation pattern as set out in this SID. The fund manager based on their outlook will decide on the weightage of each scheme.

For investing in debt oriented schemes, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.

With an aim to generate capital appreciation, the Scheme will invest in equity oriented & hybrid oriented schemes.

ICICI PRUDENTIAL HOUSING OPPORTUNITIES FUND

The Scheme shall endeavor to generate capital appreciation by investing in equity & equity related instruments of entities that are engaged in and/or expected to benefit out of the housing theme.

For reference, the list of eligible basic industries (from which the entities shall be selected for investment) to be considered under the 'Housing Theme' will be as follows:

1. Air Conditioner
2. Cables – Electricals
3. Cement
4. Cement Products
5. Consumer Electronics
6. Engineering-Designing-Construction
7. Furniture, Home Furnishing, Flooring
8. Glass – Consumer
9. Home Appliances, Housewares
10. Housing Finance
11. Paints
12. Plywood Boards/ Laminates

13. Residential/Commercial/SEZ Project
14. Sanitary Ware
15. Private Sector Bank
16. Public Sector Bank
17. Power
18. Steel
19. LPG/CNG/PNG/LNG Supplier
20. Any other basic industry which is forming part of the benchmark index.

The stocks may be at any levels of market capitalization. The Fund Manager would aim to build a portfolio by identifying entities within the list of basic industries under Housing theme that have potential for meaningful growth and which have a certain sustainable competitive advantage.

The Scheme can invest upto 20% in other equities and equity related securities.

The Scheme may also invest a part of its corpus in overseas markets in Global Depository Receipts (GDRs), ADRs, foreign equity securities, mutual funds and such other instruments as may be allowed under the Regulations from time to time, including securities issued by companies engaged in Housing theme. 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, including covered call. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Limits and Restrictions pertaining to exposure to covered call has been mentioned in the "Investment Restriction" section of this SID on Page 74.

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.

SCHEME DIFFERENTIATION

ICICI Prudential Value Discovery Fund: An open ended equity scheme following a value investment strategy.

ICICI Prudential Multi-Asset Fund: An open ended scheme investing in Equity, Debt and Exchange Traded Commodity Derivatives/units of Gold ETFs/units of REITs & InvITs/Preference shares.

ICICI Prudential Bluechip Fund: An open ended equity scheme predominantly investing in large cap stocks.

ICICI Prudential Long Term Equity Fund (Tax Saving): An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit.

ICICI Prudential Balanced Advantage Fund: An Open Ended Dynamic Asset Allocation Fund.

ICICI Prudential Multicap Fund: An open ended equity scheme investing across large cap, mid cap and small cap stocks.

ICICI Prudential Credit Risk Fund: An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.

ICICI Prudential Medium Term Bond Fund: An open ended debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 – 4 years (please refer to page no. 1 for definition of Macaulay Duration). The Macaulay duration of the portfolio is 1 Year to 4 years under anticipated adverse situation. A relatively high interest rate risk and moderate credit risk.

ICICI Prudential Floating Interest Fund: An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives). A relatively high interest rate risk and moderate credit risk.

ICICI Prudential Asset Allocator Fund (FOF): An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF/schemes.

ICICI Prudential MNC Fund: An open ended equity scheme following MNC theme.

ICICI Prudential Business Cycle Fund: An open ended equity scheme following business cycles based investing theme.

ICICI Prudential Flexicap Fund: An open ended dynamic equity scheme investing across large cap, mid cap & small cap stocks.

ICICI Prudential Income Optimizer Fund (FOF): An open ended fund of funds scheme predominantly investing in debt oriented schemes and may also invest in equity & hybrid schemes.

ICICI Prudential Housing Opportunities Fund: An open ended equity scheme following housing theme.

COMPARISON BETWEEN SCHEMES

For comparison between various schemes: Kindly refer to "Key Scheme Features"

SUSPENSION OF SALE AND REDEMPTION OF UNITS

Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC Board and the Trustees, additionally, the following requirements shall need to be observed before imposing restriction on redemptions:

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

RIGHT TO LIMIT REDEMPTIONS

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

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

NAME OF THE TRUSTEE COMPANY: ICICI PRUDENTIAL TRUST LIMITED

RISK FACTORS:

The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the contribution of an amount of Rs. 22.2 lacs collectively made by them towards setting up the Fund and such other accretions and additions to the corpus set up by the Sponsors.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below.

Scheme Specific Risk Factors and Risk Management Strategies:

As per the requirements under the ELSS category, the investors in units issued under the scheme including the units issued under dividend reinvestment option will not be redeemed until the expiry of 3 (three) years from the date of their allotment. The ability of an investor to realize returns on investments in this scheme is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid 3 (three) years period only in the event of the death of a Unit Holder, subject to the Units having been held for a period of 1 (one) year from the date of their allotment.

➤ For investments in Equities –

- Investors may note that AMC/Fund Manager's investment decisions may not be always profitable, as actual market movements may be at variance with anticipated trends. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement prob-

lems could cause the Scheme to miss certain investment opportunities.

- The value of the Schemes' investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down.
- The Mutual Fund may not be able to sell / lend out securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.
- Investors may note that 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 scheme is vulnerable to instances where investments in securities may not earn dividend or where lesser dividend is declared by a company in subsequent years in which investments are made by schemes. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay dividend, the performance of the schemes may be adversely affected due to such factors.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the Regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. This may however increase the risk of the portfolio.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes in the securities in which it invests.
- Fund manager endeavors to generate returns based on certain past statistical trend. The performance of the scheme may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
- In case of abnormal circumstances it will be difficult to complete the square off transaction due to liquidity being poor in stock futures/spot market. However fund will aim at taking exposure into relatively liquid stocks where there will be minimal risk to square off the transaction. The Scheme investing in foreign securities will be exposed to settlement risk, as different countries have different settlement periods.
- The scheme is also vulnerable to movements in the prices of securities invested by the scheme which again could have a material bearing on the overall returns from the scheme. These stocks, at times, may be relatively less liquid as compared to growth stocks.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme or business prospects of the Company in any particular sector.

➤ **For investments in Bonds – Fixed Income Securities:**

- **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 Schemes' portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the Schemes' portfolio.
- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.
- **Risks associated with investment in unlisted securities:** Except for any security of an associate or group company, the scheme has the power to invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Scheme will realise their investments in unlisted securities at a fair value.
- **Market Risk/Interest Rate Risk:** The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme 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. The movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc.
- **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 Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which

government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.

- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme 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 do 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.
- 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. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.
- The scheme may also invest in Units of Debt oriented mutual fund schemes which are also subject to risks as stated above.

➤ **Risks associated with Investing in Foreign Securities - ADRs/GDRs/other overseas investments:**

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

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

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

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

➤ **Risks associated with Investing in Derivatives:**

1. The Scheme may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include the risk of mis-pricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
2. The Fund may use derivatives instruments like Stock Index Futures, Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Schemes to certain risks inherent to such derivatives.
3. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not

always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

4. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.
5. The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments.
6. The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:
 - Lack of opportunity available in the market.
 - The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
 - **Execution Risk:** The prices which are seen on the screen need not be the same at which execution will take place.
 - **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset being hedged.
 - Exchanges could raise the initial margin, variation margin or other forms of margin on derivative contracts, impose one sided margins or insist that margins be placed in cash. All of these might force positions to be unwound at a loss, and might materially impact returns.

➤ Risks associated with investing in Securitised Debt

Securitization: Background, Risk Analysis, Mitigation, Investment Strategy and Other Related Information

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:

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

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

➤ Risks associated with Securities Lending & Borrowing (SLB)

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.

Subject to the Regulations and the applicable guidelines, the Scheme there under may, if the Trustee permits, engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period. The Scheme, under normal circumstances, shall not have exposure of more than 50% of its net assets in stock lending. The AMC shall report to the Trustee on a quarterly basis as to the level of lending in terms of value, volume and the names of the intermediaries and the earnings/losses arising out of the transactions, the value of collateral security offered etc. The Trustees shall offer their comments on the above aspect in the report filed with SEBI under sub-regulation 23(a) of Regulation 18.

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.

The maximum permissible SLB exposure shall be 50% of Net Assets of the Scheme.

➤ 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 defaulting 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 default-

er'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 3 working days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower.

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

➤ Risks associated with Repo Transactions in Corporate Debt Securities

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.

➤ 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 any options.

➤ Risk factors with respect to imperfect hedging using interest rate futures:

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

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

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

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

Risk associated with imperfect hedging includes:

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

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

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

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

➤ 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 dividends 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 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, settlement periods and transfer procedures. The scheme will undertake active portfolio management as per the investment objective to reduce the market risk.

Liquidity Risk:

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

Reinvestment Risk:

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

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.

➤ Risks associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities:

- The risks factors stated below for the Structured Obligations & Credit Enhancement are in addition to the risk factors associated with debt instruments.
- Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer
- Liquidity Risk:** SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed second-

ary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.

- Credit Risk:** The credit risk of debt instruments which are CE rated derives rating based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to ability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

➤ Risk factors associated with creation of segregated portfolios:

- Liquidity risk** - A segregated portfolio is created when a credit event occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to redeem their investments. However, it may be noted that, the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.

Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that a deep secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them.

- Valuation risk** - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

Apart from the risk factors mentioned above, the scheme is exposed to certain specific risks, which are as mentioned below -

Although 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. Given the nature of the Scheme, the portfolio turnover ratio may be very high and AMC may change the full portfolio from say all Equity to all Cash and/or to all long /short term Bonds, commensurate with the investment objectives of the Scheme. 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 realised.

Portfolio Turnover

Portfolio turnover is defined as the lower of purchases and sales after reducing all subscriptions and redemptions and derivative transactions there from and calculated as a percentage of the average assets under management of the Scheme during a specified period of time.

The AMC's portfolio management style is conducive to a low portfolio turnover rate. However, the AMC will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.

RISK MANAGEMENT STRATEGIES

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

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

Risks associated with Equity investments	
Concentration Risk: Concentration risk represents the probability of loss arising from heavily lopsided exposure to a particular group of sectors or securities.	The Scheme will try and mitigate this risk by investing in large number of companies so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.
Market Risk: The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme.	Market risk is a risk which is inherent to an equity scheme. The Schemes may use derivatives to limit this risk.

Risks associated with Equity investments	
Liquidity risk: The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.	As such the liquidity of stocks that the fund invests into could be relatively low. The fund will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time and not affected by illiquidity of the underlying stocks.
Derivatives Risk: As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.	The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. Fund managers will endeavor to use derivatives which are relatively liquid and traded frequently on the exchanges. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. No OTC contracts will be entered into.
Currency Risk: The Scheme will invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currency (US\$), the INR equivalent of the net assets, distributions and income may be adversely affected by changes / fluctuations in the value of the foreign currencies relative to the INR.	The scheme subject to applicable regulations shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The Scheme may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. All currency derivatives trade, if any will be done only through the stock exchange platform.
Risks associated with Debt investment	
Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.	Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.
Derivatives Risk: As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.	The Scheme has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre-approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per international best practice on a reciprocal basis. Interest rate swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.
Currency Risk: The Scheme will invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currency (US\$), the INR equivalent of the net assets, distributions and income may be adversely affected by changes / fluctuations in the value of the foreign currencies relative to the INR.	The scheme subject to applicable regulations, shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The Scheme may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. All currency derivatives trade, if any will be done only through the stock exchange platform.
Risks associated with Debt investment	
Market Risk/ Interest Rate Risk As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.	The scheme will undertake the active portfolio management as per the investment objective to reduce the market risk. In a rising interest rates scenario the scheme will increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.
Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).	The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. Liquidity risk is today characteristic of the Indian fixed income market. The Scheme will however, endeavor to minimize liquidity risk by investing in securities having a liquid market.
Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken. In case of securitized debt instruments, the Scheme will ensure that these instruments are sufficiently backed by assets.
Risks associated with units of Gold ETFs	
Liquidity risk: Inability to buy / sell appropriate quantity of Gold ETF units.	For small amounts of inflows/outflows which are less than the creation size of Gold ETF, the scheme may buy/sell Gold ETF units directly on the stock exchange. The underlying scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements. The underlying scheme has to sell gold only to bullion bankers / traders who are authorized to buy gold. Though, there are adequate numbers of players (commercial or bullion bankers) to whom the underlying scheme can sell gold, the underlying scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses. The Trustee, in general interest of the Unit holders of the underlying scheme offered under its Scheme Information Document and keeping in view of the unforeseen circumstances / unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day.

SCHEME PERFORMANCE RECORD

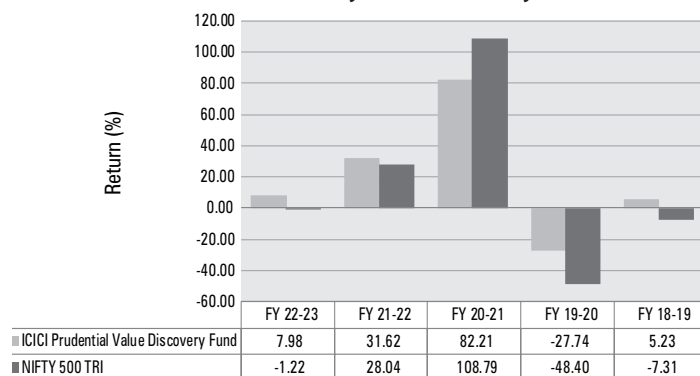
ICICI Prudential Value Discovery Fund

Growth Option (As of September 30, 2023)

Period	Scheme	Benchmark
1 Year	27.91%	17.69%
3 Years	31.18%	34.21%
5 Years	17.46%	12.05%
Since Inception (16-Aug-04)	20.03%	-

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is NIFTY 500 TRI • For computation of 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. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.

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



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.

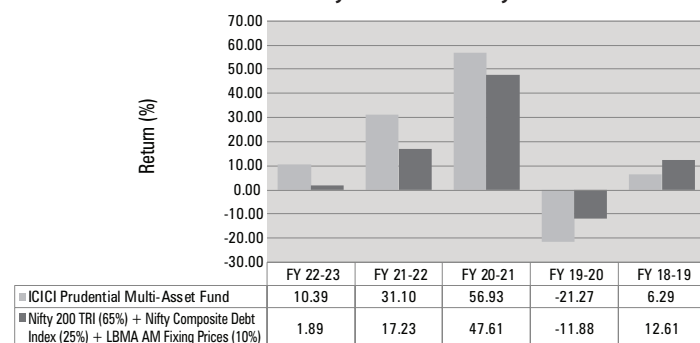
ICICI Prudential Multi-Asset Fund

Growth Option (As of September 30, 2023)

Period	Scheme	Benchmark Index
1 Year	22.71%	14.07%
3 Years	29.18%	16.78%
5 Years	16.46%	13.11%
Since Inception (31-Oct-02)	21.10%	16.80%

Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The performance of the scheme is benchmarked to the Total Return variant of the Index. • Returns : CAGR • Benchmark is Nifty 200 TRI (65%) + Nifty Composite Debt Index (25%) + Domestic Price of Gold (6%) + Domestic Price of Silver (1%) + iCOMDEX Composite Index (3%) • For computation of 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.

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



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 Bluechip Fund

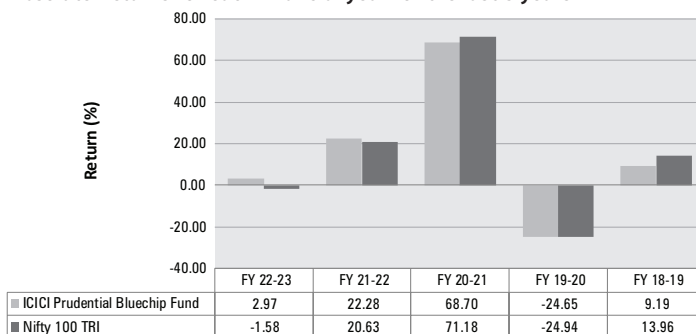
Growth Option (As of September 30, 2023)

Period	Scheme	Benchmark Index
1 Year	21.12%	13.37%

Period	Scheme	Benchmark Index
3 Years	24.78%	21.20%
5 Years	14.35%	13.23%
Since Inception (May 23, 2008)	14.43%	11.04%

Past performance may or may not be sustained in future. • Returns : CAGR (%) • Benchmark is Nifty 100 TRI • For computation of 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.

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



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.

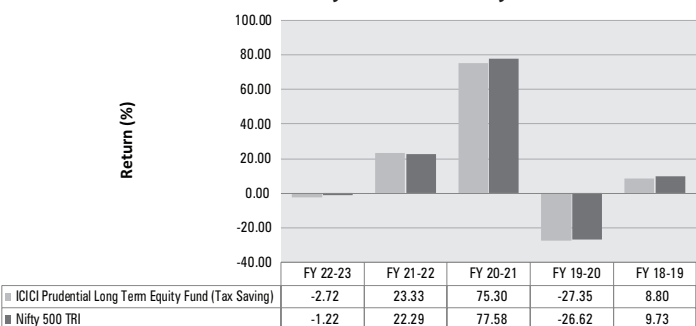
ICICI Prudential Long Term Equity Fund (Tax Saving)

Growth Option (As of September 30, 2023)

Period	Scheme Returns	Benchmark Returns
1 Year	16.11%	17.69%
3 Years	24.48%	24.14%
5 Years	13.69%	14.89%
Since Inception (19-Aug-99)	19.12%	14.39%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is Nifty 500 TRI • For computation of 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.

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



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. NAV of growth option is considered for computation of returns without considering load.

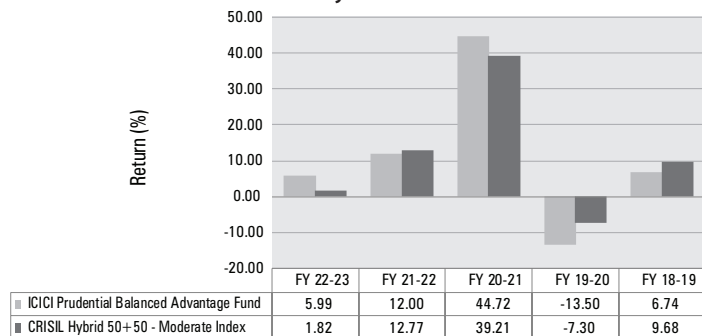
ICICI Prudential Balanced Advantage Fund

Growth Option (As of September 30, 2023)

Period	Scheme Returns	Benchmark Returns
1 Year	12.29%	11.99%
3 Years	15.17%	14.00%
5 Years	11.54%	11.80%
Since Inception (30-Dec-06)	11.03%	10.25%

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.

Absolute Returns for each financial year:



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.

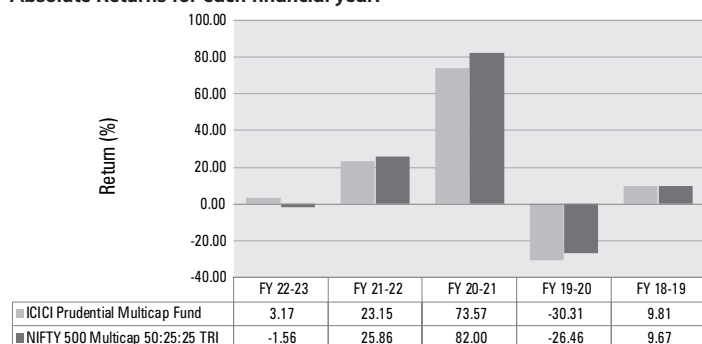
ICICI Prudential Multicap Fund

Growth Option (As of September 30, 2023)

Period	Scheme	Benchmark Index
1 Year	24.06%	22.80%
3 Years	28.80%	28.14%
5 Years	14.49%	17.23%
Since Inception (1-Oct-94)	14.87%	-

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is Nifty 500 Multicap 50:25:25 TRI • For computation of 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.

Absolute Returns for each financial year:



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.

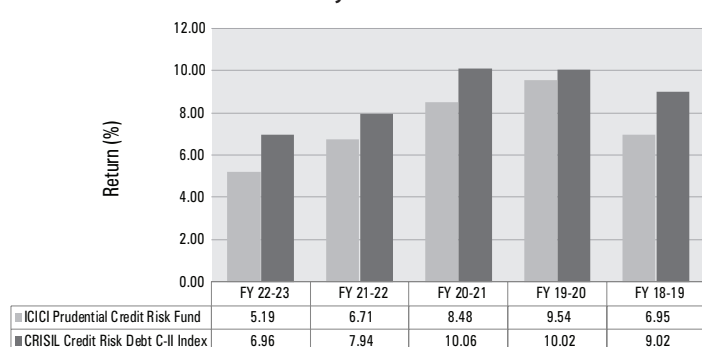
ICICI Prudential Credit Risk Fund

Growth Option (As of September 30, 2023)

Period	Scheme Returns	Benchmark Returns
1 Year	6.96%	9.51%
3 Years	6.41%	8.05%
5 Years	7.60%	9.12%
Since Inception (03/Dec/2010)	8.17%	9.37%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is CRISIL Credit Risk Debt C-II 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.

Absolute Returns for each financial year:



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.

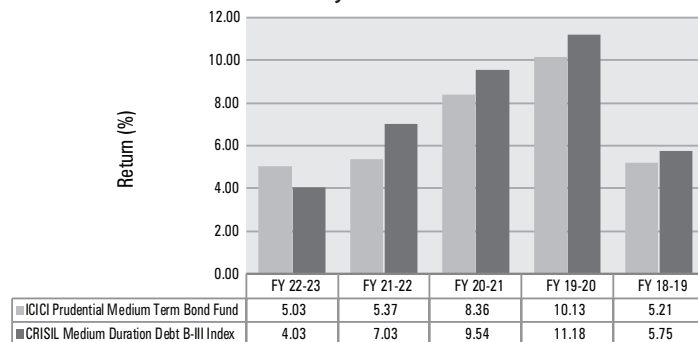
ICICI Prudential Medium Term Bond Fund

Growth Option (As of September 30, 2023)

Period	Scheme Returns	Benchmark Returns
1 Year	6.96%	8.20%
3 Years	5.92%	6.41%
5 Years	7.26%	8.27%
Since Inception (15-Sep-04)	7.39%	-

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is CRISIL Medium Duration Debt B-III 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.

Absolute Returns for each financial year:



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.

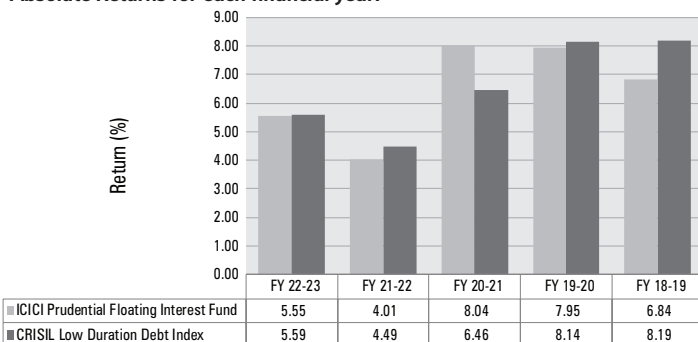
ICICI Prudential Floating Interest Fund

Growth Option (As of September 30, 2023)

Period	Scheme Returns	Benchmark Returns
1 Year	7.56%	7.48%
3 Years	5.65%	5.46%
5 Years	6.84%	6.67%
Since Inception (17/Nov/2005)	7.63%	7.36%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is CRISIL Low Duration Debt Index • For computation of since inception returns the allotment NAV has been taken as Rs. 100. The performance of the scheme is benchmarked to the Total Return variant of the Index.

Absolute Returns for each financial year:



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.

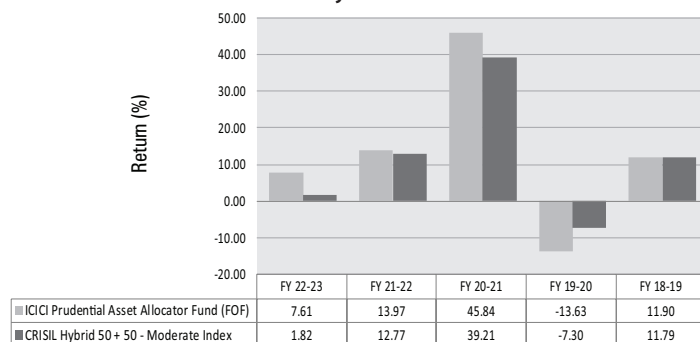
ICICI Prudential Asset Allocator Fund (FOF)

Growth Option (As of September 30, 2023)

Period	Scheme	Benchmark
1 Year	14.95%	11.99%
3 Years	16.70%	14.00%
5 Years	12.23%	11.94%
Since Inception (18-Dec-03)	11.95%	10.74%

With effect from close of business hours on February 01, 2019, the benchmark of the Scheme has been changed to **CRISIL Hybrid 50 + 50 - Moderate Index**. 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.

Absolute Returns for each financial year:



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

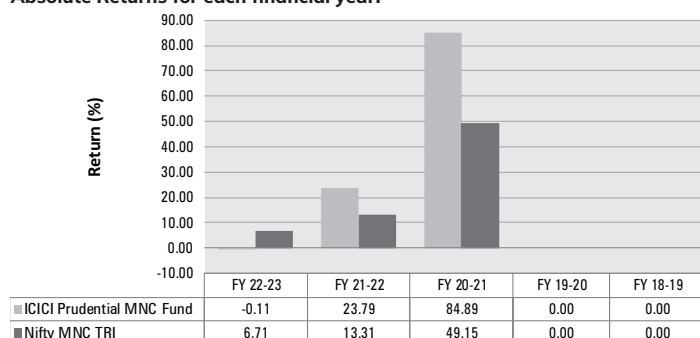
ICICI Prudential MNC Fund

Growth Option (As of September 30, 2023)

Period	Scheme Returns	Benchmark Returns
1 Year	1993%	1255%
3 Years	2673%	1768%
5 Years	-	-
Since Inception (June 2019)	2127%	1482%

Benchmark for the scheme is Nifty MNC TRI. 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. For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. Date of inception is Scheme in June 17, 2019.

Absolute Returns for each financial year:



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.

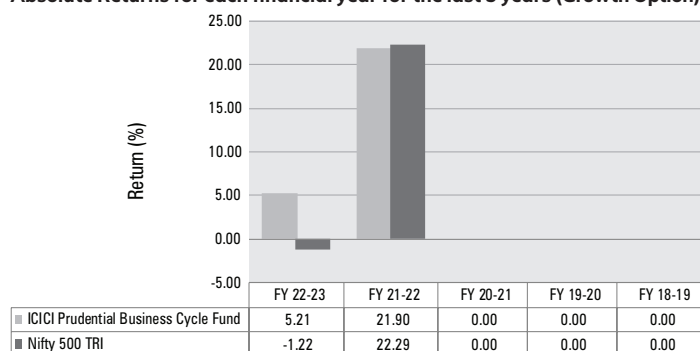
ICICI Prudential Business Cycle Fund

Growth Option (As of September 30, 2023)

Period	Scheme	Benchmark
1 Year	24.64%	17.69%
3 Years	-	-
5 Years	-	-
Since Inception (18-Jan-2021)	19.95%	16.61%

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is Nifty 500 TRI • For computation of 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". As inception date of scheme is January 18, 2021, performance details for 3 years and 5 years are not available.

Absolute Returns for each financial year for the last 5 years (Growth Option):



Past performance may or may not be sustained in future. Absolute returns are provided for the above mentioned financial years during which the scheme was live.

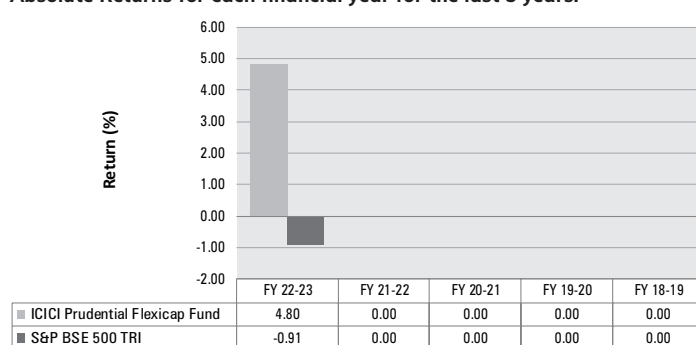
ICICI Prudential Flexicap Fund

Growth Option (As of September 30, 2023)

Period	Scheme Returns	Benchmark Returns
1 Year	18.41%	17.53%
3 Years	-	-
5 Years	-	-
Since Inception (17-Jul-21)	14.02%	12.30%

Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. Benchmark is S&P BSE 500 TRI. The performance of the Scheme is benchmarked to Total Return Variant of the Index. Load is not considered for computation of returns. The date of inception of the Scheme in July 17, 2021.

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



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.

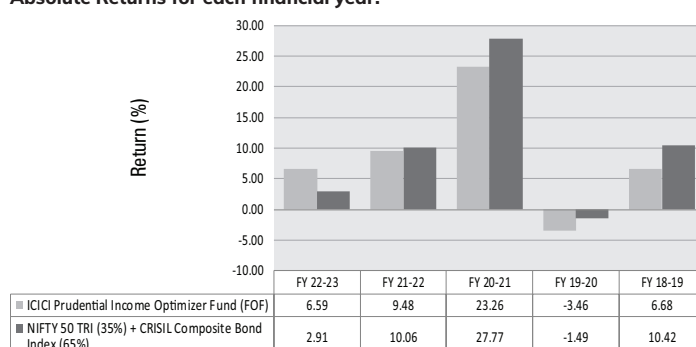
ICICI Prudential Income Optimizer Fund (FOF)

Growth Option (As of September 30, 2023)

Period	Scheme Returns	Benchmark Returns
1 Year	14.99%	10.71%
3 Years	11.65%	10.78%
5 Years	9.69%	10.55%
Since Inception (18/12/2003)	8.71%	8.64%

Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future. Returns greater than 1 Year are CAGR. For computation of returns the allotment NAV has been taken as Rs. 10.00 without considering the load. Date of inception of the scheme is December 18, 2003. Benchmark of the scheme is NIFTY 50 TRI (35%) + CRISIL Composite Bond Index (65%).

Absolute Returns for each financial year:



Performance of the scheme is benchmarked to total return variant of the index. 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. With effect from closure of business hours on February 01, 2019, benchmark of the Scheme is NIFTY 50 TRI (35%) + CRISIL Composite Bond Index (65%).

ICICI Prudential Housing Opportunities Fund

Growth Option (As of September 30, 2023)

Period	Scheme Returns	Benchmark Returns
1 Year	22.09%	14.57%
3 Years	-	-
5 Years	-	-

Period	Scheme Returns	Benchmark Returns
Since Inception (18/04/2022)	17.87%	9.23%
Performance of the scheme is benchmarked to total return variant of the index. Past performance may or may not be sustained in the future. Returns greater than 1 Year are CAGR. For computation of returns the allotment NAV has been taken as Rs. 10.00 without considering the load. Date of inception of the scheme is April 18, 2022. Benchmark of the scheme is Nifty Housing TRI.		

Scheme has not completed the financial year hence it's Absolute Returns are not available.

RECURRING EXPENSES:

As per the Regulations, the maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:

First Rs. 500 crore	Next Rs. 250 crore	Next Rs. 1,250 crore	Next Rs. 3,000 crore	Next Rs. 5,000 crore	Next Rs.40,000 crores	Balance
2.25%	2.00%	1.75%	1.60%	1.50%	TER reduction of 0.05% for every increase of Rs. 5,000 crore of daily net assets or part thereof	1.05%

The above expense percentage excludes additional expenses that can be charged towards: i) 5 bps under the Regulation 52(6A)(c), ii) 30 bps for gross new inflows from B30 cities and iii) Goods and Services Tax on investment management and advisory fees. The same is more specifically elaborated below. Pursuant to SEBI circulars no. CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI/HO/IMD/DF2/CIR/P/2018/16 dated February 02, 2018, SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018, following additional costs or expenses may be charged to the scheme, namely:

- The AMC may charge Goods and Services Tax on investment and advisory fees to the scheme of the Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the Regulations, whereas Goods and Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the Regulations.
- expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from B30 cities as specified by the Securities and Exchange Board of India, from time to time are at least –
 - 30 per cent of the gross new inflows from retail investors from B30 cities into the scheme, or;
 - 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

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

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

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

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

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

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

At least 2 basis points on daily net assets shall be annually set apart for investor education and awareness initiatives. The same shall be within limits specified under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52.

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

Investors are requested to refer to the SID for details of recurring expenses applicable to the scheme.

IDCW Policy:

Unit holders to note that the Trustee may declare IDCW from time to time in accordance with the Policy set out below.

The Trustee may declare IDCW to the Unit holders under the Scheme subject to the availability of distributable surplus and the actual distribution of IDCWs 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 respective Schemes. The IDCW declared will be paid net of tax deducted at source, wherever applicable, to the Unit holders within 7 working days from the record date. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that will the IDCW be paid regularly. If the Fund declares IDCW, the NAV of the respective Schemes will stand reduced by the amount of IDCW and IDCW distribution tax (if applicable) paid. All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as applicable from time to time. The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of Master Circular for Mutual Funds dated May 19, 2023.

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.

WAIVER OF LOAD FOR DIRECT APPLICATIONS:

Not applicable.

TAX BENEFITS OF INVESTING IN THE MUTUAL FUND:

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

PUBLICATION OF 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.icicpruamc.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 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 Fund of Fund Scheme:

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

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

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

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

UNITHOLDERS' INFORMATION:

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

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

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

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

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

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

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

Half Yearly Results:

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

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

TRANSACTION CHARGES

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

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

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

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

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

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

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

Transaction Charges shall not be deducted if:

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

CAS/ Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units subject to deduction of Goods and Services Tax.

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.

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

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

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

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

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

CAS for investors having Demat account:

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

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).

KNOW YOUR CUSTOMER (KYC)

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

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

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

details for updation in our records.

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

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

STAMP DUTY:

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

MAILING OF SCHEME WISE ANNUAL REPORT OR ABRIDGED SUMMARY:

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

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

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

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

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

CASH INVESTMENTS IN THE SCHEME:

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

Investments through systematic routes: In case of registration requests for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ IDCW Transfer, are received without any distributor code, the same shall be by default registered under Direct Plan of the Scheme. Similarly, in case of existing SIP/ STP/ IDCW Transfer registrations without distributor code, all future installments after the Effective Date shall be processed under the Direct Plan.

Redemption requests: Where Units under a Scheme are held under both the Plans, the investor must clearly state the Plan in which the redemption/switch request has to be processed, failing which the request will not be processed under the Direct Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.

ADDITIONAL DISCLOSURES:

Additional Disclosures under ICICI Prudential Value Discovery Fund:

SCHEME'S PORTFOLIO HOLDINGS:

a) Top 10 Holdings as on September 30, 2023

Company	% to NAV
Bharti Airtel Ltd.	7.77%
HDFC Bank Ltd.	7.36%
Sun Pharmaceutical Industries Ltd.	6.58%
ICICI Bank Ltd.	6.37%
Oil & Natural Gas Corporation Ltd.	5.61%
Infosys Ltd.	5.40%
NTPC Ltd.	5.14%
CCIL	4.06%
Reliance Industries Ltd.	3.38%
Axis Bank Ltd.	2.52%
Total	54.19%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on September 30, 2023

Sector	% to NAV
Financial Services	25.81%
Oil, Gas & Consumable Fuels	11.93%
Healthcare	10.29%

Sector	% to NAV
Automobile And Auto Components	7.81%
Telecommunication	7.77%
Information Technology	7.54%
Cash,Cash Equivalents and Net Current Assets	6.44%
Power	5.68%
Services	2.33%
Fast Moving Consumer Goods	2.21%
Telecom	1.71%
Pharma	1.68%
Government Securities	1.61%
Construction	1.25%
Metals & Mining	1.18%
Media, Entertainment & Publication	1.09%
Chemicals	1.05%
Construction Materials	0.98%
Tobacco	0.72%
Capital Goods	0.46%
Consumer Durables	0.38%
Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets. Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.	

Additional Disclosures under ICICI Prudential Multi-Asset Fund:

SCHEME'S PORTFOLIO HOLDINGS:

a) Top 10 Holdings as on September 30, 2023

Company	% to AUM
CCIL	17.79%
NTPC Ltd.	6.90%
Gold	6.80%
Government Securities	6.14%
ICICI Bank Ltd.	5.76%
HDFC Bank Ltd.	4.63%
Bharti Airtel Ltd.	3.77%
Maruti Suzuki India Ltd.	3.57%
Oil & Natural Gas Corporation Ltd.	3.40%
Reliance Industries Ltd.	3.17%
Total	61.93%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on September 30, 2023

Sector	% to AUM
Financial Services	21.92%
Cash,Cash Equivalents and Net Current Assets	21.11%
Oil, Gas & Consumable Fuels	9.48%
Automobile And Auto Components	7.02%
Power	6.90%
Healthcare	6.51%
Government Securities	6.14%
Information Technology	4.55%
Telecommunication	3.77%
Metals & Mining	2.43%
Mutual Fund	2.13%
Construction	1.39%
Services	1.19%
Construction Materials	1.18%
Fast Moving Consumer Goods	1.08%
Media, Entertainment & Publication	1.04%
Consumer Services	0.56%

Sector	% to AUM
Capital Goods	0.55%
Realty	0.52%
Chemicals	0.45%
Pharma	0.08%
Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets. Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.	

Additional Disclosures under ICICI Prudential Bluechip Fund:**SCHEME'S PORTFOLIO HOLDINGS:****a) Top 10 Holdings as on September 30, 2023**

Company	% to NAV
CCIL	11.14%
ICICI Bank Ltd.	9.16%
Larsen & Toubro Ltd.	7.91%
Reliance Industries Ltd.	6.56%
Infosys Ltd.	5.70%
HDFC Bank Ltd.	5.22%
Axis Bank Ltd.	4.94%
Derivatives	4.15%
Ultratech Cement Ltd.	3.78%
Bharti Airtel Ltd.	3.76%
Total	62.32%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on September 30, 2023

Sector	% to NAV
Financial Services	26.09%
Cash,Cash Equivalents and Net Current Assets	10.95%
Oil, Gas & Consumable Fuels	10.25%
Information Technology	9.85%
Automobile And Auto Components	9.47%
Construction	7.91%
Construction Materials	4.53%
Healthcare	4.44%
Fast Moving Consumer Goods	4.34%
Telecommunication	3.76%
Power	2.05%
Consumer Services	1.24%
Capital Goods	1.22%
Metals & Mining	1.08%
Realty	1.05%
Government Securities	0.61%
Media, Entertainment & Publication	0.44%
Services	0.37%
Consumer Durables	0.35%
Total	100.00%

Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets. Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.

Additional Disclosures under ICICI Prudential Long Term Equity Fund (Tax Saving):**SCHEME'S PORTFOLIO HOLDINGS:****a) Top 10 Holdings as on September 30, 2023**

Company	% to NAV
ICICI Bank Ltd.	8.14%
CCIL	7.18%
HDFC Bank Ltd.	5.88%
Bharti Airtel Ltd.	5.37%
Maruti Suzuki India Ltd.	5.27%

Company	% to NAV
Axis Bank Ltd.	5.27%
Avenue Supermarts Ltd.	5.10%
Infosys Ltd.	4.52%
SBI Cards & Payment Services Ltd.	3.71%
Larsen & Toubro Ltd.	3.22%
Total	53.66%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on March 31, 2023

Sector	% to Nav
Financial Services	32.69%
Automobile And Auto Components	9.96%
Healthcare	9.08%
Information Technology	8.20%
Consumer Services	8.19%
Cash,Cash Equivalents and Net Current Assets	6.67%
Telecommunication	5.37%
Oil, Gas & Consumable Fuels	4.04%
Construction	3.54%
Fast Moving Consumer Goods	2.95%
Services	2.82%
Media, Entertainment & Publication	2.43%
Realty	1.73%
Construction Materials	1.61%
Consumer Durables	0.59%
Chemicals	0.10%
Power	0.03%
Total	100.00%

Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets. Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.

Additional Disclosures under ICICI Prudential Balanced Advantage Fund:**SCHEME'S PORTFOLIO HOLDINGS:****a) Top 10 Holdings as on September 30, 2023**

Company	% to Nav
Government Securities	16.51%
HDFC Bank Ltd.	5.04%
ICICI Bank Ltd.	4.65%
CCIL	3.58%
Infosys Ltd.	3.48%
TVS Motor Company Ltd.	3.47%
Maruti Suzuki India Ltd.	3.12%
Reliance Industries Ltd.	2.68%
EMBASSY OFFICE PARKS REIT	2.45%
State Bank of India	2.35%
Total	47.33%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on September 30, 2023

Sector	% to Nav
Financial Services	25.05%
Government Securities	16.51%
Automobile And Auto Components	9.44%
Information Technology	7.10%
Cash,Cash Equivalents and Net Current Assets	6.44%
Fast Moving Consumer Goods	5.73%
Oil, Gas & Consumable Fuels	4.58%
Consumer Services	3.53%
Realty	3.43%

Sector	% to Nav
Healthcare	2.87%
Telecommunication	2.61%
Construction	2.44%
Power	2.19%
Services	1.80%
Metals & Mining	1.64%
Construction Materials	1.52%
Consumer Durables	1.15%
Media, Entertainment & Publication	0.67%
Chemicals	0.65%
Capital Goods	0.60%
Textiles	0.05%
Total	100%

Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets. Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.

Additional Disclosures under ICICI Prudential Multicap Fund:

SCHEME'S PORTFOLIO HOLDINGS:

a) Top 10 Holdings as on September 30, 2023

Company	% to NAV
ICICI Bank Ltd.	6.48%
CCIL	4.79%
Sun Pharmaceutical Industries Ltd.	3.04%
Reliance Industries Ltd.	2.93%
Maruti Suzuki India Ltd.	2.58%
Infosys Ltd.	2.31%
Oil India Ltd.	2.18%
Cummins India Ltd.	2.14%
Bharti Airtel Ltd.	2.04%
HDFC Bank Ltd.	2.02%
Total	30.51%

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

b) Sector wise holdings as on September 30, 2023

Sector	% to NAV
Financial Services	18.38%
Oil, Gas & Consumable Fuels	10.82%
Automobile And Auto Components	9.59%
Information Technology	7.31%
Cash, Cash Equivalents and Net Current Assets	7.64%
Healthcare	6.49%
Capital Goods	6.21%
Services	5.10%
Power	4.46%
Fast Moving Consumer Goods	4.29%
Consumer Durables	3.98%
Construction	2.69%
Media, Entertainment & Publication	2.66%
Telecommunication	2.37%
Chemicals	2.27%
Consumer Services	2.20%
Construction Materials	1.80%
Government Securities	0.62%
Realty	0.47%
Metals & Mining	0.36%
Utilities	0.29%
Total	100.00%

Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets. Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.

Additional Disclosures under ICICI Prudential Credit Risk Fund:

SCHEME'S PORTFOLIO HOLDINGS:

a) Top 10 Holdings as on September 30, 2023

Company	% to AUM
Government Securities	17.86%
CCIL	4.81%
Avanse Financial Services Ltd	3.33%
SEIL Energy India Ltd	3.33%
EMBASSY OFFICE PARKS REIT	3.29%
Varroc Engineering Ltd.	3.29%
ONGC Petro additions Ltd.	3.10%
Aadhar Housing Finance Ltd.	3.09%
TVS Credit Services Ltd.	3.07%
DME Development Ltd.	2.97%
Total	48.14%

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

b) Sector wise holdings as on September 30, 2023

Sector	% to AUM
Financial Services	30.04%
Government Securities	17.86%
Construction	9.63%
Realty	8.83%
Cash, Cash Equivalents and Net Current Assets	7.16%
Automobile And Auto Components	6.83%
Power	4.98%
Chemicals	3.95%
Services	3.15%
Construction Materials	2.83%
Diversified	2.46%
Telecommunication	0.97%
Oil, Gas & Consumable Fuels	0.66%
Fast Moving Consumer Goods	0.65%
Total	100.00%

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

Note: The aforesaid sector includes investments in Bank CDs, TREPS, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks, as applicable.

Additional Disclosures under ICICI Prudential Medium Term Bond Fund:

SCHEME'S PORTFOLIO HOLDINGS:

a) Top 10 Holdings as on September 30, 2023

Company	% to AUM
Government Securities	35.95%
Godrej Industries Ltd.	3.83%
The Great Eastern Shipping Company Ltd.	3.24%
Oriental Nagpur Betul Highway Ltd.	3.23%
CCIL	3.05%
Small Industries Development Bank Of India	3.02%
IIFL Home Finance Ltd.	2.90%
DME Development Ltd.	2.71%
TVS Credit Services Ltd.	2.50%
JM Financial Credit Solution Ltd.	2.44%
Total	62.87%

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

b) Sector wise holdings as on September 30, 2023

Sector	% to AUM
Government Securities	35.95%
Financial Services	29.03%
Construction	11.14%

Sector	% to AUM
Services	5.05%
Cash,Cash Equivalents and Net Current Assets	4.51%
Realty	4.13%
Diversified	3.83%
Power	3.18%
Chemicals	2.28%
Telecommunication	0.82%
Automobile And Auto Components	0.08%
Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets.	

Note: The aforesaid sector includes investments in Bank CDs, TREPS, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks, as applicable.

Additional Disclosures under ICICI Prudential Floating Interest Fund:

SCHEME'S PORTFOLIO HOLDINGS:

a) Top 10 Holdings as on September 30, 2023

Company	% to AUM
Government Securities	61.30%
Small Industries Development Bank Of India	6.13%
LIC Housing Finance Ltd.	5.43%
DME Development Ltd.	3.57%
CCIL	2.96%
Motilal oswal finvest Ltd	1.98%
Power Finance Corporation Ltd.	1.58%
TMF Holdings Ltd.	1.55%
HDFC Bank Ltd.	1.55%
Axis Bank Ltd.	1.54%
Total	87.59%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on September 30, 2023

Sector	% to AUM
Government Securities	61.30%
Financial Services	30.06%
Construction	4.14%
Diversified	1.18%
Realty	0.98%
Power	0.82%
Telecommunication	0.74%
Cash,Cash Equivalents and Net Current Assets	0.66%
Services	0.12%
Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets.	

Note: The aforesaid sector includes investments in Bank CDs, TREPS, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks, as applicable.

Additional Disclosures under ICICI Prudential Asset Allocator Fund (FOF):

SCHEME'S PORTFOLIO HOLDINGS:

a) Top 10 Holdings as on September 30, 2023

Company	% to NAV
ICICI Prudential Gold ETF	9.71%
ICICI Prudential All Seasons Bond Fund - Direct Plan - Growth	8.82%
ICICI Prudential Savings Fund - Direct - Growth	8.68%
ICICI Prudential Floating Interest Fund - Direct Plan	7.90%
ICICI Prudential Banking and Financial Services Fund - Direct - Growth	6.43%
ICICI Prudential Short Term Fund - Direct Plan - Growth Option	6.33%

Company	% to NAV
ICICI Prudential Business Cycle Fund - Direct - Growth	4.99%
ICICI Prudential Technology Fund - Direct - Growth	4.87%
ICICI Prudential Large & Mid Cap Fund - Direct Plan - Growth	4.64%
ICICI Prudential Value Discovery Fund - Direct Plan - Growth	4.02%
Total	66.39%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on September 30, 2023

Sector	% to NAV
Mutual Fund	97.32%
Cash,Cash Equivalents and Net Current Assets	2.68%
Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets.	

c) EXPENSE RATIO OF UNDERLYING SCHEMES AS ON SEPTEMBER 30, 2023 :

Security Name	Sum of Actual FRE (Fund Recurring Expenses)	Sum of Weightage
ICICI Prudential All Seasons Bond Fund	0.56%	0.05%
ICICI Prudential Large & Mid Cap Fund - Direct - Growth	0.76%	0.04%
ICICI Prudential Floating Interest Fund - Direct Plan - Growth	0.61%	0.05%
ICICI Prudential Bluechip Fund - Direct - Growth	0.82%	0.02%
ICICI Prudential Infrastructure Fund - Direct Plan - Growth	1.21%	0.04%
ICICI Prudential Value Discovery Fund - Direct - Growth	0.90%	0.04%
ICICI Prudential Banking and Financial Services Fund - Direct Plan - Growth	0.83%	0.05%
ICICI Prudential Gilt Fund - Direct - Growth	0.56%	0.01%
ICICI Prudential Savings Fund - Direct - Growth	0.40%	0.03%
ICICI Prudential Short Term - Direct Plan - Growth Option	0.45%	0.03%
ICICI Prudential Banking and PSU Debt Fund - Direct Plan - Growth	0.39%	0.01%
ICICI Prudential Corporate Bond Fund - Direct - Growth	0.32%	0.01%
ICICI Prudential Bond Fund - Direct Plan - Growth	0.60%	0.01%
ICICI Prudential Gold ETF	0.50%	0.05%
ICICI Prudential Exports and Services Fund - Direct - Growth	1.41%	0.02%
ICICI Prudential Commodities Fund Direct Growth	0.85%	0.01%
ICICI Prudential Pharma Healthcare and Diagnostics Fund - DR GR	0.93%	0.03%
ICICI Prudential FMCG Fund - Direct Plan - Growth	1.07%	0.02%
ICICI Prudential Dividend Yield Equity Fund Direct Growth	0.57%	0.01%
ICICI Prudential Technology Fund - Direct - Growth	0.72%	0.04%
ICICI Prudential Business Cycle Fund - Direct Plan - Growth	0.65%	0.03%
ICICI Prudential Ultra Short Term Fund	0.39%	0.00%
ICICI Prudential Credit Risk FUND	0.69%	0.00%
ICICI Prudential Medium Term Bond Fund	0.59%	0.01%
ICICI Prudential Bharat Consumption Fund	0.99%	0.02%
ICICI Prudential Housing Opportunities Fund	0.57%	0.00%
ICICI Prudential Innovation Fund - Direct Plan - Growth	0.68%	0.00%
ICICI Prudential Focused Equity Fund - Direct Plan - Growth	0.52%	0.01%
Total	19.54%	0.63%

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

Additional Disclosures under ICICI Prudential MNC Fund:**SCHEME'S PORTFOLIO HOLDINGS:****a) Top 10 Holdings as on September 30, 2023**

Company	% to NAV
Maruti Suzuki India Ltd.	9.14%
CCIL	8.57%
Sun Pharmaceutical Industries Ltd.	6.22%
Hindustan Unilever Ltd.	4.91%
Infosys Ltd.	4.81%
Bharti Airtel Ltd.	4.17%
Larsen & Toubro Ltd.	4.15%
Siemens Ltd.	3.46%
Procter & Gamble Hygiene and Health Care Ltd.	3.31%
Zee Entertainment Enterprises Ltd.	3.24%
Total	51.98%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on September 30, 2023

Sector	% to NAV
Healthcare	19.69%
Fast Moving Consumer Goods	15.34%
Automobile And Auto Components	12.85%
Capital Goods	12.85%
Cash,Cash Equivalents and Net Current Assets	9.21%
Telecommunication	5.99%
Information Technology	5.91%
Consumer Durables	5.39%
Construction	4.15%
Media, Entertainment & Publication	3.24%
Pharma	1.94%
Services	1.85%
Chemicals	1.59%
Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets. Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.	

Additional Disclosures under ICICI Prudential Business Cycle Fund:**SCHEME'S PORTFOLIO HOLDINGS:****a) Top 10 Holdings as on September 30, 2023**

Company	% to NAV
ICICI Bank Ltd.	8.98%
Larsen & Toubro Ltd.	7.39%
CCIL	5.08%
Reliance Industries Ltd.	4.64%
Axis Bank Ltd.	4.37%
Bharti Airtel Ltd.	4.22%
Tata Motors Ltd.	3.75%
Ultratech Cement Ltd.	3.44%
Hero Motocorp Ltd.	3.40%
Maruti Suzuki India Ltd.	3.16%
Total	48.43%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on September 30, 2023

Sector	% to NAV
Financial Services	29.07%
Automobile And Auto Components	11.88%
Information Technology	9.61%
Oil, Gas & Consumable Fuels	9.42%
Construction	7.39%
Healthcare	5.66%

Sector	% to NAV
Cash,Cash Equivalents and Net Current Assets	5.85%
Construction Materials	4.81%
Telecommunication	4.22%
Capital Goods	3.27%
Power	2.95%
Realty	1.71%
Services	1.36%
Government Securities	1.20%
Consumer Services	0.56%
Media, Entertainment & Publication	0.50%
Telecom	0.39%
Diversified	0.15%
Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets. Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.	

Additional Disclosures under ICICI Prudential Flexicap Fund:**SCHEME'S PORTFOLIO HOLDINGS:****a) Top 10 Holdings as on September 30, 2023**

Company	% to NAV
TVS Motor Company Ltd.	9.78%
Maruti Suzuki India Ltd.	9.00%
ICICI Bank Ltd.	7.28%
HDFC Bank Ltd.	5.78%
Avenue Supermarts Ltd.	4.75%
Reliance Industries Ltd.	4.21%
Infosys Ltd.	4.17%
Bharti Airtel Ltd.	4.01%
Larsen & Toubro Ltd.	3.38%
CCIL	3.09%
Total	55.45%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on September 30, 2023

Sector	% to NAV
Financial Services	23.67%
Automobile And Auto Components	23.22%
Consumer Services	10.91%
Information Technology	6.22%
Consumer Durables	5.63%
Construction	4.77%
Oil, Gas & Consumable Fuels	4.21%
Telecommunication	4.01%
Cash,Cash Equivalents and Net Current Assets	3.13%
Capital Goods	3.05%
Fast Moving Consumer Goods	2.87%
Healthcare	2.45%
Chemicals	2.31%
Construction Materials	1.02%
Realty	1.01%
Media, Entertainment & Publication	0.82%
Services	0.46%
Government Securities	0.24%
Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets.	

Additional Disclosures under ICICI Prudential Income Optimizer Fund (FOF):**SCHEME'S PORTFOLIO HOLDINGS:****a) Top 10 Holdings as on September 30, 2023**

Company	% to NAV
ICICI Prudential Floating Interest Fund - Direct Plan	57.13%
ICICI Prudential Value Discovery Fund - Direct Plan - Growth	13.68%
ICICI Prudential Equity & Debt Fund - Direct Plan - Growth	10.97%
ICICI Prudential Exports and Services Fund - Direct - Growth	8.21%
ICICI Prudential Bharat Consumption Fund - Direct - Growth	5.66%
ICICI Prudential Technology Fund - Direct - Growth	2.99%
CCIL	1.47%
Total	100.11%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on September 30, 2023

Sector	% to NAV
Mutual Fund	98.64%
Cash,Cash Equivalents and Net Current Assets	1.36%
Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets.	

c) EXPENSE RATIO OF UNDERLYING SCHEMES AS ON SEPTEMBER 30, 2023:

Security Name	Sum of Actual FRE (Fund Recurring Expenses)	Sum of Weightage
ICICI Prudential Technology Fund - Direct - Growth	0.72%	0.02%
ICICI Prudential Floating Interest Fund - Direct Plan - Growth	0.61%	0.35%
ICICI Prudential Value Discovery Fund - Direct - Growth	0.90%	0.12%
ICICI Prudential Equity & Debt Fund - Direct Plan - Growth	0.90%	0.10%
ICICI Prudential Exports And Services Fund - Direct - Growth	1.41%	0.12%
ICICI Prudential Bharat Consumption Fund	0.99%	0.06%
Total FRE	5.53%	0.76%

The above excludes GST on Management fees

Additional Disclosures under ICICI Prudential Housing Opportunities Fund:**a) Top 10 Holdings as on September 30, 2023**

Company	% to NAV
Larsen & Toubro Ltd.	9.97%
NTPC Ltd.	9.04%
ICICI Bank Ltd.	8.50%
HDFC Bank Ltd.	6.65%
CCIL	6.19%
Grasim Industries Ltd.	5.68%
Ultratech Cement Ltd.	5.02%
Tata Steel Ltd.	4.61%
EMBASSY OFFICE PARKS REIT	4.51%
Asian Paints Ltd.	4.50%
Total	64.67%
Term Deposits have been excluded in calculating Top 10 holdings' exposure.	

b) Sector wise holdings as on March 31, 2023

Sector	% to NAV
Financial Services	21.75%
Construction Materials	17.65%
Consumer Durables	14.90%
Construction	11.11%
Power	11.04%

Sector	% to NAV
Realty	8.98%
Cash,Cash Equivalents and Net Current Assets	5.59%
Metals & Mining	4.61%
Government Securities	2.40%
Oil, Gas & Consumable Fuels	1.10%
Forest Materials	0.60%
Capital Goods	0.27%
Total	100.00%
Cash, Cash Equivalents and Net Current Assets includes TREPS, Reverse Repo, Term Deposits and Net Current Assets. Net Current Assets includes the adjustment amount for disclosures of derivatives, wherever applicable.	

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

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 Discovery Fund	March 26, 2004
2	ICICI Prudential Multi-Asset Fund	July 29, 2002
3	ICICI Prudential Bluechip Fund	October 29, 2007
4	ICICI Prudential Long Term Equity Fund (Tax Saving)	May 12, 1999
5	ICICI Prudential Balanced Advantage Fund	July 29, 2002
6	ICICI Prudential Multicap Fund	February 08, 2000
7	ICICI Prudential Credit Risk Fund	April 08, 2010
8	ICICI Prudential Medium Term Bond Fund	July 19, 2004
9	ICICI Prudential Floating Interest Fund	March 04, 2003
10	ICICI Prudential Asset Allocator Fund (FOF)	July 29, 2002
11	ICICI Prudential MNC Fund	October 24, 2018
12	ICICI Prudential Business Cycle Fund	February 25, 2019
13	ICICI Prudential Flexicap Fund	November 12, 2020
14	ICICI Prudential Income Optimizer Fund (FOF)	July 29, 2002
15	ICICI Prudential Housing Opportunities Fund	August 18, 2021

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 : October 30, 2023

Nimesh Shah
Managing Director

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

LEI Number Existing Folio No.

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

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)

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)

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

PAN/PEKRN* KYC Id No.* ☐ KYC Proof Attached (Mandatory) ☐ Date of Birth (Mandatory)

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

PAN/PEKRN* KYC Id No.* ☐ KYC Proof Attached (Mandatory) ☐ Date of Birth (Mandatory)

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)

ACKNOWLEDGEMENT SLIP - ICICI PRUDENTIAL MULTIPLE SCHEMES FOR LUMP SUM/SIP

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

Application No.

Name of the Investor:

EXISTING FOLIO NO.

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)*

Overseas Address (Mandatory for NRI / FI Applicants)

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

HOUSE / FLAT NO.

STREET ADDRESS

CITY / TOWN

STATE

COUNTRY

PIN CODE

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

2nd Unitholder :

Mobile

Email[£]

3rd Unitholder :

Mobile

Email[£]Please ☐ if you wish to receive Annual Report or Abridged Summary via Post - (Applicable only if email is not available) [Refer Instruction No.IX(a)]Please ☐ if you wish to receive Account statement / Other statutory information via Post instead of Email [Refer Instruction No.IX(b)]Please ☒ any of the frequencies to receive Account Statement through e-mail[£] :☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Annually

* Mandatory information – If left blank the application is liable to be rejected.

[£] 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. IX6. 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 (Annexure II). The below information is required for all applicants/guardian

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

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

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

(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			

PAYMENT DETAILS

Amount _____ Cheque No. _____ dated _____

Bank & Branch _____

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

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

Address Type of Sole/1st Holder:

☐ Residential ☐ Registered Office ☐ Business

Address Type of 2nd Holder:

☐ Residential ☐ Registered Office ☐ Business

Address Type of 3rd Holder:

☐ Residential ☐ Registered Office ☐ Business

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

10. KYC DETAILS (Mandatory)

Occupation [Please tick (✓)]							
Sole/First Applicant	<input type="radio"/> Private Sector Service <input type="radio"/> Housewife	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Business <input type="radio"/> Others (Please specify) _____	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired
Second Applicant	<input type="radio"/> Private Sector Service <input type="radio"/> Housewife	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Business <input type="radio"/> Others (Please specify) _____	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired
Third Applicant	<input type="radio"/> Private Sector Service <input type="radio"/> Housewife	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Business <input type="radio"/> Others (Please specify) _____	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired
Gross Annual Income [Please tick (✓)]							
Sole/First Applicant	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> (Not older than 1 year)						
Second Applicant	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth ₹ _____						
Third Applicant	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth ₹ _____						
Others [Please tick (✓)]							
Sole/First Applicant	For Individuals [Please tick (✓)]: <input type="radio"/> I am Politically Exposed Person (PEP)^ <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable For Non-Individuals [Please tick (✓)] (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer instruction no. IV(h)): (i) Foreign Exchange / Money Changer Services – <input type="radio"/> YES <input type="radio"/> NO; (ii) Gaming / Gambling / Lottery / Casino Services – <input type="radio"/> YES <input type="radio"/> NO; (iii) Money Lending / Pawning – <input type="radio"/> YES <input type="radio"/> NO						
Second Applicant	<input type="radio"/> Politically Exposed Person (PEP)^ <input type="radio"/> Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable						
Third Applicant	<input type="radio"/> Politically Exposed Person (PEP)^ <input type="radio"/> Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable						

11. NOMINATION

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

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

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

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

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

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

Signature of First Unit holder

Signature of 2nd Unit holder

Signature of 3rd Unit holder

INVESTOR(S) DECLARATION & SIGNATURE(S): 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 114 H, 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	
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PAN BASED MANDATE CUM SIP REGISTRATION FORM

[For investment through NACH (Not eligible for Minors Bank Account)]



PAN BASED MANDATE

 PRUDENTIAL MUTUAL FUND		UMRN	FOR OFFICE USE ONLY															Date																							
		Sponsor Bank Code	FOR OFFICE USE ONLY										Utility Code	FOR OFFICE USE ONLY																											
Tick (✓) <input checked="" type="checkbox"/> CREATE <input type="checkbox"/> MODIFY <input type="checkbox"/> CANCEL		I/We hereby authorize		ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED															to debit (tick ✓)		<input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Other																				
				Bank a/c number																																					
with Bank		Name of customers bank															IFSC					or MICR																			
		an amount of Rupees		Maximum Amount (Rupees in words)																														₹							
FREQUENCY				<input checked="" type="checkbox"/> Mthly <input checked="" type="checkbox"/> Qtly <input checked="" type="checkbox"/> H-Yrly <input checked="" type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented		DEBIT TYPE		<input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount		PAN No.																	Mobile No.														
		Reference																																							

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD																										
From																										
To																										
Maximum period of validity of this mandate is 40 years only																										
						1	Name as in bank records						2	Name as in bank records						3	Name as in bank records					

Declaration: 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 participants in NACH/Sl/any other mode as may be preferred by the AMC from time to time. I/We hereby confirm adherence to the terms of this facility offered by ICICI Prudential Asset Management Company Limited (the AMC) as specified in Terms & Conditions under Registration of OTM/PAN Based Mandate Facility and amended from time to time and of NACH (Debits). **Authorization to Bank:** 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. I/We have understood that I/we authorized to cancel/amend this mandate by appropriately communicating/amendment to the User entity/corporate or the or the bank where I have authorized the debit. This is to inform that I/we have registered for this facility and that my/our investment in ICICI Prudential Mutual Fund shall be made from my/our above mentioned bank account with your Bank and to debit my/our account for any charges towards mandate verification, registration, transactions, transactions, returns, etc. as applicable.



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/PMRN CODE#	SUB-BROKER ARN CODE	SUB-BROKER CODE (As allotted by ARN holder)	Employee Unique Identification No. (EUIN)
---	---------------------	--	--

#By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of ICICI Prudential Mutual Fund.

Declaration for "execution-only" transaction (only where EUN box is left blank) - I/We hereby confirm that the EUN box has been intentionally left blank by me/ us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

Sr. No.	Scheme Name/Plan/Option/Sub-option ⁴⁵	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 <input type="text"/>	Monthly & Quarterly <div> <div><div>D</div><div>D</div></div> <div>Weekly**</div> </div>	<input type="radio"/> Daily <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly <input type="radio"/> Quarterly	<div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div> <div>to</div> <div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div>	₹ OR TOP UP CAP Amount ₹ OR Month-Year:	% <input type="radio"/> Yearly <input type="radio"/> Half Yearly	<div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div>
2	ICICI Prudential	₹ No. of Installment <input type="text"/>	Monthly & Quarterly <div> <div><div>D</div><div>D</div></div> <div>Weekly**</div> </div>	<input type="radio"/> Daily <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly <input type="radio"/> Quarterly	<div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div> <div>to</div> <div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div>	₹ OR TOP UP CAP Amount ₹ OR Month-Year:	% <input type="radio"/> Yearly <input type="radio"/> Half Yearly	<div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div>
3	ICICI Prudential	₹ No. of Installment <input type="text"/>	Monthly & Quarterly <div> <div><div>D</div><div>D</div></div> <div>Weekly**</div> </div>	<input type="radio"/> Daily <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly <input type="radio"/> Quarterly	<div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div> <div>to</div> <div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div>	₹ OR TOP UP CAP Amount ₹ OR Month-Year:	% <input type="radio"/> Yearly <input type="radio"/> Half Yearly	<div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div>
4	ICICI Prudential	₹ No. of Installment <input type="text"/>	Monthly & Quarterly <div> <div><div>D</div><div>D</div></div> <div>Weekly**</div> </div>	<input type="radio"/> Daily <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly <input type="radio"/> Quarterly	<div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div> <div>to</div> <div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div>	₹ OR TOP UP CAP Amount ₹ OR Month-Year:	% <input type="radio"/> Yearly <input type="radio"/> Half Yearly	<div> <div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div>

In case of multiple schemes, Cheque should be drawn in favour of "ICICI Prudential Mutual Fund Collection A/c."

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

(Please sign overleaf)



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

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

EXISTING OTM / FIRST INSTALLMENT BANK DETAILS:

Cheque No. _____ Cheque Amount Rs. _____ A/c No. _____
Bank Name: _____

DEMAT ACCOUNT STATEMENT DETAILS (OPTIONAL – PLEASE REFER INSTRUCTION NO. 19)

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	
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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

- The bank account provided for NACH should be participating in NACH clearing respectively.
 - 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.
 - Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. In case the Debit does not take effect for five consecutive times then the SIP would be liable for cancellation.
 - In case of multiple schemes application, if different plans are mentioned, then all the three schemes will be under the direct plan.
 - 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.
 - The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI).
 - Investor will not hold ICICI Prudential Mutual Fund, ICICI Prudential Asset Management Company Limited (the AMC), ICICI Prudential Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable for any damages/compensation for any loss or if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to ICICI Prudential Mutual Fund/the AMC/ the Trustee.
 - ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
 - In case of "At Par" Cheques, investors need to mention the MICR No. of his/her actual Bank branch.
 - SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
 - New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
 - Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
 - In case SIP date is not mentioned/not legible, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
 - In daily SIP frequency transaction will be processed on Business days only. In case any scheduled Business day is declared as Non business day by AMC, Regulators, Government etc for any reason the said transaction will be processed with the next available NAV. The investor will not hold AMC/Bank liable for processing such transactions the next day.
 - Investors can choose any day of the week from Monday to Friday to register under weekly frequency. In case Day is not specified by the investor transaction will be processed on Wednesday.
 - For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable.
 - For Monthly and Quarterly frequencies, the transaction will be processed on any day basis.
 - In case the SIP Date selected is a non-business day the transaction will be processed on the next business day.
 - In case both SIP end date and number of installments are mentioned in the SIP application for Daily, weekly and fortnightly frequency then SIP shall get registered as per the number of installments provided.
- Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6.
- The minimum installment amount under Daily, Weekly and Fortnightly frequencies shall be the same as minimum amount prescribed for SIP under monthly frequencies in the respective schemes.
- The minimum installment amount prescribed for SIP (under the respective frequencies) in the respective scheme.
 - If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.

- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- In case End date mentioned on SIP form, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate. In case SIP "end Month/Year" is incorrect or not mentioned by the investor in the SIP form then AMC reserves the right to consider the SIP end date as five years from the start date as default.
- Existing investors have to provide their folio numbers.
- For minimum application amount to be invested in SIP, risk factors, features, load structures, etc. please refer to the scheme related documents available on www.icicipruamc.com or with any of the customer service centres of ICICI Prudential Mutual Fund.
- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- The minimum installment amount prescribed for SIP (under respective frequencies) in the respective scheme.
- SIP TOP UP Facility:**
With this facility, investor can opt to increase the SIP amount at regular fixed intervals.

There are two type of SIP TOP-UP:

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

Fixed TOP-UP: With this option, investor can increase SIP amount at regular interval with fixed amount. Minimum TOP-UP amount has to be Rs.100 and in multiples of Rs.100 thereof. 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: 07-Jan-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: 07-Jan-2015 to 07-Dec-2020 • Monthly SIP Installment: Rs. 2000/-						
• TopUp percentage: 10% • TopUp Frequency: Yearly						
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (10%) (₹)	SIP Top-Up round off Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	200	200	2200
25 to 36	7-Jan-18	7-Dec-18	2200	220	220	2420
37 to 48	7-Jan-19	7-Dec-19	2420	242	240	2660
49 to 60	7-Jan-20	7-Dec-20	2660	266	270	2930

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

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

Other Information:

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

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

SIP TOP-UP CAP:

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

the end of SIP tenure.

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

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

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

24. 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.

25. FOR EXISTING OTM AND PAN BASED MANDATE FACILITY

- a) Investor can transact through OTM facility registered for the PAN in the respective folio(s).
- b) 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.
- c) 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.
- d) 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.
- e) AMC reserves right to reject or process the application subject to internal verification.
- f) PAN based mandate will be mapped to all the folios wherever investor is the Sole/ First holder subject to completion of mandate registration with the banker.
- g) In case the applicant is minor, the PAN based mandate will not be applicable.
- h) Investor can transact using this mandate, within the limit of maximum amount and tenure specified.

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) • valid PAN • 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.

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

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

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

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

EXISTING OTM / FIRST INSTALLMENT BANK DETAILS:

Cheque No. _____ Cheque Amount Rs. _____ A/c No. _____
Bank Name: _____

DEMAT ACCOUNT STATEMENT DETAILS (OPTIONAL – PLEASE REFER INSTRUCTION NO. 19)

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

Beneficiary Account Number (NSDL only)

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

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

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

Sole/First Holder		2nd Holder		3rd Holder	
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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

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

Minimum number of installments for daily, weekly, fortnightly and monthly frequencies will be 6.

The minimum installment amount under Daily, Weekly and Fortnightly frequencies shall be the same as minimum amount prescribed for SIP under monthly frequencies in the respective schemes.

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

20. 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: 07-Jan-2015 to 07-Dec-2020 • Monthly SIP Installment: Rs. 2000/-
• TopUp Amount: Rs.100/- • TopUp Frequency: Yearly

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

Variable TOP-UP: With this option, investor can increase SIP amount at regular interval, TOP-UP amount will be based on the percentage (%) opted by investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also the TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10. Please 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: 07-Jan-2015 to 07-Dec-2020 • Monthly SIP Installment: Rs. 2000/-						
• TopUp percentage: 10% • TopUp Frequency: Yearly						
Installment No(s)	From Date	To Date	Monthly SIP Installment Amount (₹)	SIP Top-Up Amount (10%) (₹)	SIP Top-Up round off Amount (₹)	SIP Amount with TOP-UP (₹)
1 to 12	7-Jan-16	7-Dec-16	2000	N.A	N.A	2000
13 to 24	7-Jan-17	7-Dec-17	2000	200	200	2200
25 to 36	7-Jan-18	7-Dec-18	2200	220	220	2420
37 to 48	7-Jan-19	7-Dec-19	2420	242	240	2660
49 to 60	7-Jan-20	7-Dec-20	2660	266	270	2930

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

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

Other Information:

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

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

SIP TOP-UP CAP:

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

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

21. DEMAT/NON-DEMAT MODE:

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

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

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

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

Reinvestment of IDCW Payout (Payout of Income Distribution cum Capital Withdrawal option) : In case Unitholder has opted for IDCW payout option under weekly, fortnightly, monthly, quarterly, half yearly and annual frequencies, as applicable in the respective schemes, there will be minimum amount for IDCW payout, as per the provisions of the respective scheme (net of IDCW distribution tax and other statutory levy, if any), else the IDCW would be mandatorily reinvested. The IDCW would be reinvested in the same Scheme/ Plan by issuing additional Units of the Scheme at the prevailing ex-ICDW 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 - LUMP SUM / 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

- 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.
- Investors are requested to fill both the forms i.e. Common Application Form and the SIP Registration Mandate Form.
- 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.
- 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.
- 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.
- 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.
- 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.
- Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- 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.
- 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.
- 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

- 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

- Name and address must be given in full (P.O. Box Address is not sufficient).
- Name and Date of Birth as per PAN card should be made mandatory.
- 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/OCI Card 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.
- Name of the guardian alongwith relationship must be mentioned, if the investments are being made on behalf of a minor. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Joint holding is not allowed, if the first applicant is minor. In case of investment in the name of Minor, payment for investment must be from the bank account of the minor or from a joint account of the minor with the guardian only or else the transaction is liable to be rejected.

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

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

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

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

5. Minor Attaining Majority - Status Change:

On minor attaining majority, the unit holder shall submit a letter along with the documents as mentioned below:

- A signed request form to change account status from minor to major duly filled containing details like name of the major, folio no. etc.
- New Bank Mandate.
- Signature of the minor who has turned major, duly attested by -
 - 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
 - the manager of a scheduled bank (signature attestation by way of Banker's Certificate or letter)
- KYC and PAN of the major.
- 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.

- 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.

- 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.
- 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.
- 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.
- 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.
- 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. In case of investment in the name of Minor, payment for investment must be from the bank account of the minor or from a joint account of the minor with the guardian only or else the transaction is liable to be rejected. Applications without this information will be deemed to be incomplete. An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption / 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 along with 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.icicpruamc.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 in case 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 along with the investment application form.
- Eligible Investors must have only one PEKRN.
- In case KYC status is failed for a particular PEKRN further SIP transaction/ investments will not be allowed in such folios having such PEKRN.

- e) For minimum application amount etc., please refer to Key Scheme Features Tables.

- f) **Please submit the following documents along with your application (where applicable). All documents should be original/true copies by director/trustee/ company secretary/authorised signatory:**

Documents	Comp-nies	Societies	Partnership Firms	Investments through POA	Trusts	NRIs	Fills*
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 Fills 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.icicpruamc.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 investor.

VI. MODE OF PAYMENT

- a) The cheque should be drawn in favour of ICICI Prudential "Scheme Name" for example ICICI Prudential Liquid Fund, 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 Stock-invests, cash, postal orders, money orders and outstation cheques 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.

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

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

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

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

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

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

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

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

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

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

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

f) NRI/FII/PIO Investors

1. **Repatriation basis:** Payments by NRIs / FIIs / Persons of Indian Origin (PIOs) residing abroad, may be made either by way of 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 separately available in our website www.icicipruamc.com
- c. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. All joint holders need to sign the nomination form. Nomination is not allowed in case the first applicant is a minor. Nomination form cannot be signed by Power of Attorney (PoA) holders.
- d. Nomination will be registered where nomination is made by a sole proprietorship as the proprietor is providing his/ her personal pan card for KYC and all the details are of the individual itself.
- e. All payments and settlements made to such nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.
- f. A minor can be nominated and in that event, the name, relationship and address of the guardian of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- g. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- h. Nomination in respect of the units stands withdrawn upon the transfer of units.
 - i. Every new nomination for a folio/account will overwrite the existing nomination.
 - j. Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.
 - k. The cancellation of nomination can be made only by those individuals who hold units on their own behalf, singly or jointly and who made the original nomination and the request has to 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.icicpruamc.com and submit it to the AMC.

- n. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- o. In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).

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

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

X. KNOW YOUR CUSTOMER (KYC) NORMS: With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment. Further, to bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries. With effect from 1st January 2012, all the new investors are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo In Person Verification (IPV) requirements with SEBI registered intermediaries. Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. For Common KYC Application Form please visit our website www.icicpruamc.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 (EUIIN) : Investors procuring advisory services from non Individual distributors are requested to note that EUIIN would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

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

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

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 exercised, "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).

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)



PAN/PEKRN	<div></div>	FOLIO	<div></div>
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Name of the entity			
Type of Address given at KRA	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Residential/Business <input type="checkbox"/> Registered Office	Date of Incorporation	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>
City of Incorporation			
Country of Incorporation			

ADDITIONAL KYC INFORMATION	
Gross Annual Income (Rs.) [Please tick (✓)]	<input type="radio"/> Below 1 lac <input type="radio"/> 1 - 5 lacs <input type="radio"/> 5 - 10 lacs <input type="radio"/> 10 - 25 lacs <input type="radio"/> >25 lacs - 1 crore <input type="radio"/> > 1 crore
OR	
Net Worth	Rs. <div></div> as on <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> (Not older than 1 year)
Entity Constitution Type [Please tick (✓)]	<input type="checkbox"/> Partnership Firm <input type="checkbox"/> HUF <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Trust <input type="checkbox"/> Liquidator <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Artificial Juridical Person <input type="checkbox"/> Others specify: <div></div>
Politically Exposed Person (PEP) Status* (Also applicable for the authorised signatories/Promoters/Karta/Trustee/Whole time Directors)	<input type="radio"/> I am PEP <input type="radio"/> I am Related to PEP <input type="radio"/> Not applicable
<small>*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.</small>	
Non-individual investors involved/providing any of the mentioned services	<input type="checkbox"/> Foreign Exchange / Money Changer Services <input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Money Lending / Pawning <input type="checkbox"/> 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? <input type="radio"/> Yes <input type="radio"/> 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 functional 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: <div></div>			

PART A (To be filled by Financial Institutions or Direct Reporting NFEs)	
We are a Financial Institution (Refer 1 of Part C) <input type="checkbox"/> or Direct Reporting NFE (Refer 3(vii) of Part C) <input type="checkbox"/>	Please tick (✓) <input type="checkbox"/> GIIN <div></div> 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 <div></div>
GIIN not available (Please tick as applicable) If the entity is a financial institution	<input type="checkbox"/> Applied for <input type="checkbox"/> Not obtained - Non-participating FI <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <div></div> (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 <input type="checkbox"/> (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 <input type="checkbox"/> (If yes, please specify the below details) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> 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 <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE <div></div> (Mention code - Refer 2c of Part C)
4. Is the Entity a passive NFE (Refer 3(ii) of Part C)	Yes <input type="checkbox"/> 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):

- ☐ Unincorporated association / body of individuals
 ☐ Unlisted Company
 ☐ Partnership Firm
 ☐ Limited Liability Partnership Company
- ☐ Others (please specify _____)
 ☐ Public Charitable Trust
 ☐ Religious Trust
 ☐ Private Trust

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.

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#. [For Foreign National, TIN to be provided]			
% of beneficial interest#.	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>
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 _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy]#			
UBO / SMO PEP#	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>
UBO / SMO Address [include City, Pincode, State, Country]	Address: _____ _____ _____ City: _____ Pincode: _____ State: _____ Country: _____	Address: _____ _____ _____ City: _____ Pincode: _____ State: _____ Country: _____	Address: _____ _____ _____ City: _____ Pincode: _____ State: _____ Country: _____
UBO / SMO Address Type	Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/>	Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/>	Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/>
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>

Details	UBO-1 / Senior Managing Official	UBO2	UBO3
SMO Designation#			
UBO / SMO KYC Complied?	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.

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
<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

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)'.

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:

<p>Authorized Signatory</p> <p>Name:</p> <p>Designation:</p>	<p>Authorized Signatory</p> <p>Name:</p> <p>Designation:</p>	<p>Authorized Signatory</p> <p>Name:</p> <p>Designation:</p>
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Place: _____

Date: ____ / ____ / ____

PART C - FATCA Instructions & Definitions

1. Financial Institution (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 its income attributable 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

(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

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 year is passive income and less than 50 percent of the assets held by the NFE 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 NFE consist 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	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> 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; It is exempt from income tax in India; It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>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.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC),</p> <p>of section 10 of the Act;</p>

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
- 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
 - an investment entity defined in clause (b) of these instructions
 - 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 :
- Dividends,
 - Interest
 - Income equivalent to interest,
 - 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
 - Annuities
 - The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
 - The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
 - 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 institutions shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor 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.

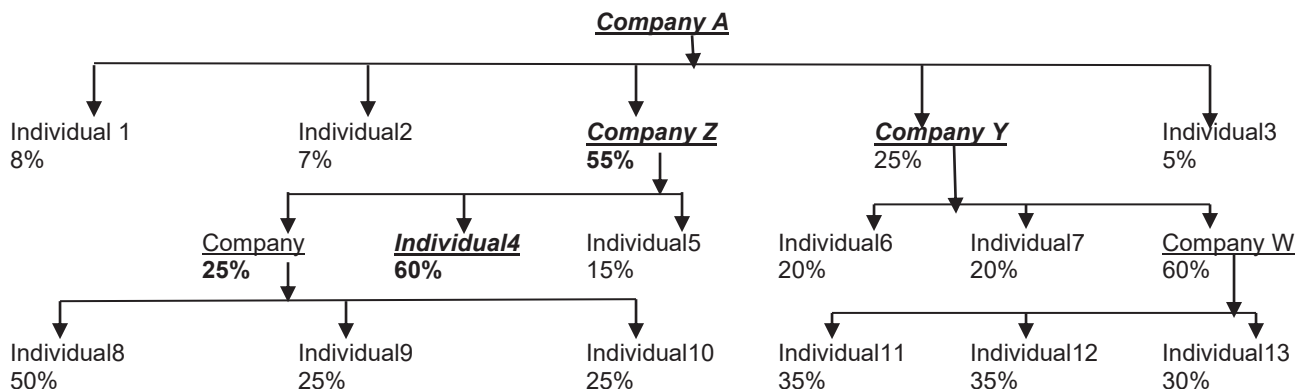
(viii) Exemption code for U.S. persons

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

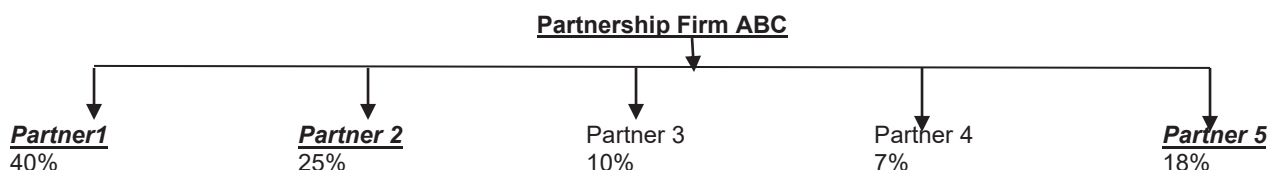
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



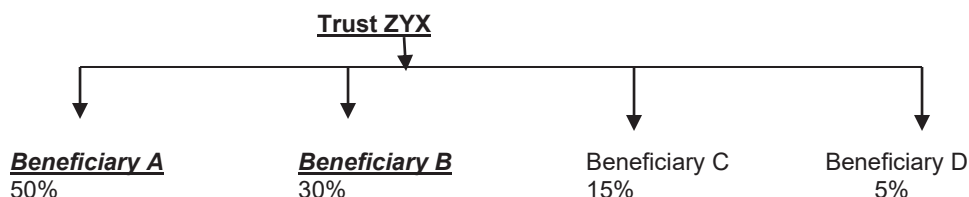
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and 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 $\geq 10\%$ 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 $\geq 10\%$ 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.

ICICI Prudential Mutual Fund Official Points of Acceptance

• **Agra** : Shop No. 2 & 9 , Block No. 54/4, Ground Floor, Prateek Tower, Sanjay Palace, Agra, PIN-282 010, Uttar Pradesh • **Ahmedabad** : Shop No 2 & 3, Ground Floor, 323 Corporate Park, Umashankar Joshi Marg, Near Girish Khudiram, C.G Road Ahmedabad, PIN-380009, Gujarat • **Allahabad** : 1st floor, FF-1, FC2, Vashistha Vinayak Tower, 38/1, Tashkent Marg, Civil Lines, Prayagraj, PIN-211 001, Uttar Pradesh • **Ambala** : Plot no.5318/2 and 5314/1, Ground floor, Near B.D. High School, 3 Cross Road, Ambala Cantt, Ambala, PIN-133001, Haryana • **Amritsar** : SCO-30, Ground Floor, Ranjit Avenue, B-Block, Amritsar, PIN-143008, Punjab • **Anand** : Shop No 129, First Floor, Narayan Empire, Opp Mazdha Bakery Anand Vidhyanagar Road, Anand PIN-388001, Gujarat • **Asansol** : Shop A & B, Block - A, Apurba Complex, Senraleigh Road, Aparc Garden, Near AXIS Bank, Asansol, PIN-713304, West Bengal • **Aurangabad** : Ground Floor, Unit No. 137-B, Samarth Nagar, Aurangabad, PIN-431001, Maharashtra • **Bangalore** : Unit # 101-104, First Floor, Phoenix Pinnacle, # Ulsoor Road, Bangalore, PIN-560042, Karnataka • **Bangalore (Jayangar)** : 311/7, Ground Floor 9th Main, 5th Block, Jayanagar, Bangalore, PIN-560041, Karnataka • **Bangalore (Malleshwaram)** : Ground Floor, Lakshmi Arcade, no. 298/1, 17th Cross 2nd Main Road, Sampige Road, Malleshwaram, Bengaluru, PIN-560003, Karnataka • **Bangalore (Koramangala)** : Ground Floor, No 644, 6th Block, Koramangala, Bangalore, PIN-560095, Karnataka • **Bankura** : Ground Floor, Vani Vihar, 74/A, Natunchati, PO & District Bankura PIN-722101, West Bengal • **Bharuch** : 108 & 107-Nexus Business Hub, City Serve Ward no.1, City Serve No. 2513, Paiki, beside Rajeshwar Petrol Pump, opp Pritam Society -2, Mojampur, Bharuch, PIN-392001, Gujarat • **Bhavnagar** : Shop No. 1, Ground Floor, Victoria Prime, Block D5/5-A, Kaliyabid Water Tank, Near Dilbahar, Lakhubha Hall Road, Bhavnagar, PIN-364002, Gujarat • **Bhopal** : Ground Floor, Kay Kai Business Center, Ram Gopal Maheshwari, Zone 1, Maharana Pratap Nagar, Bhopal, PIN-462011, Madhya Pradesh • **Bhubaneswar** : Plot No – 381, Khata – 84, MZ Kharvel Nagar, (Near Ram Mandir) Dist – Khurda, Bhubaneswar, PIN-751001, Odisha • **Bhuj** : Ground Floor - 43, Jubilee Colony, Jubilee Circle, Near Phone Wale, Bhuj - Kutch, Bhuj, PIN-370001, Gujarat • **Chandigarh** : SCO- 463-464, First and Second Floor, Sector-35C, Chandigarh, Union Territory, PIN-160022, Punjab • **Chennai (Lloyds Road)** : Abithil Square, No. 189, Lloyds Road, Royapettah, Chennai, PIN-600014, Tamilnadu • **Chennai (Tambaram)** : Door No 24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai, PIN-600047, Tamilnadu • **Chennai (Ashok Nagar)** : Unit 2E, at New Door Nos43 & 44/ Old Nos 96&97, 11th Avenue, Ashok Nagar, Chennai, PIN-600083, Tamilnadu • **Chennai (Anna Nagar)** : First Floor, A wing, Kimbarley Tower, Y222, 2nd Avenue, Anna Nagar, Chennai, PIN-600040, Tamilnadu • **Cochin** : Parambil Plaza, Ground & First Floor, Kaloer Kadavanthra Road, Kathrikadavu, Ernakulam, Cochin, PIN-682017, Kerala • **Coimbatore** : Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram, Coimbatore, PIN-641 002, Tamilnadu • **Dehradun** : Aarna Tower, Shop No C, Ground Floor, 1- Mahant Laxman Dass Road, Dehradun, PIN-248001, Uttarakhand • **Delhi (Connaught Place)** : 1201-1212, 12th Floor, Narion Manzil, 23, Barakamba Road, Connaught Place, New Delhi, PIN-110001, Delhi • **Delhi (Pitampura)** : Shop No.112, First Floor, Plot No. C 123, PP Tower, Netaji Subhash Palace, Pitampura, New Delhi, PIN-110034, Delhi • **Delhi (Nehru Place)** : Unit no. 17-24, S-1 Level, Ground Floor, Block F, American Plaza, International Trade Tower, Nehru Place, New Delhi, PIN-110019, Delhi • **Delhi (Barakhamba Road)** : Unit No. 6 & 7, Ground Floor, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi, PIN-110001, Delhi • **Delhi (Dwarka)** : Unit No. G-95, Ground Floor, Vegas Mall, Next to Axis Bank, Sector-14, Dwarka, New Delhi, PIN-110075, Delhi • **Delhi** : Unit no 3504 to 3509, 2nd Floor, Chawri Bazar, Delhi, PIN-110006, Delhi •

Delhi (Janakpuri) : B-23, Ground Floor, Community Center, Janakpuri, New Delhi, PIN-110058, Delhi • **Durgapur** : Lokenath Mansion, Mezzanine Floor, Shahid Khudiram Sarani, City Centre, Durgapur, PIN-713216, West Bengal • **Faridabad** : SCF-38, Ground Floor, Sector-19, Market-2, Faridabad, PIN-121002, Haryana • **Ghaziabad** : Unit No. C-65, Ground Floor, Raj Nagar District Center, Ghaziabad, PIN-201002, Uttar Pradesh • **Gurugram** : Unit No. 125, First Floor, Vipul Agora, M.G Road, Gurugram, PIN-122002, Haryana • **Guwahati** : Ground Floor, Jadav Bora Complex, G. S. Road, M Dewan Path, Ulubari, Guwahati, PIN-781007, Assam • **Gwalior** : The Empire, 1st Floor, Unit No. F-04, 33, Commercial Scheme, City Center, Gwalior, PIN-474009, Madhya Pradesh • **Hyderabad** : Ground & First Floor, No.1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet, Hyderabad, PIN-500016, Telangana • **Indore** : Unit no G3 Ground Floor, and unit no 104, 1st Floor, Panama Tower, Manorama Ganj Extn, Near Crown Palace Hotel, Indore, PIN-452001, Madhya Pradesh • **Jabalpur** : Ground Floor, Unit no.112/113, Plot no. 42/B3, Napier Town, Opp Bhawartall garden, Jabalpur, PIN-482001, Madhya Pradesh • **Jaipur** : D34, Ground Floor, G-Business park, Subhash Marg, C-Scheme, Jaipur, PIN-302001, Rajasthan • **Jalandhar** : Unit no.22, Ground Floor, City Square Building, EH 197, Civil Lines, Jalandhar, PIN-144001, Punjab • **Jamnagar** : Ground Floor, Unit no 2&3, Bhayani Mansion, Gurudwara Road, Jamnagar, PIN-361001, Gujarat • **Jamshedpur** : Padmalaya, 18 Ram Mandir Area, Ground Floor, Bistupur, Jamshedpur, PIN-831001, Jharkhand • **Jodhpur** : Plot No.3, First Floor, Shindhi Colony Near Jodhpur Hospital Shastri Nagar, Jodhpur, PIN-342003, Rajasthan • **Kalyani** : B- 9 / 14 (C.A), 1st Floor, Central Park, P.O. Kalyani, Dist Nadia, PIN-741235, West Bengal • **Kanpur (Sai Square)** : Unit No. G-5, Sai Square, 16/116, (45), Bhargava Estate, Civil Lines, Kanpur, PIN-208001, Uttar Pradesh • **Kanpur** : Unit No. 1, Ground Floor, 14/113, Civil Line, Kan Chamber, Kanpur, PIN-208001, Uttar Pradesh • **Kolhapur** : First Floor, Anand Plaza, 1089, E ward, Rajaram Road, Near ICICI Bank, Kolhapur, PIN-416008, Maharashtra • **Kolkata (Church Lane)** : Room No. 208, 2th Floor, Oswal Chambers, 2, Church Lane, Kolkata, PIN-700001, West Bengal • **Kolkata (Dum Dum Road)** : 1st Flr, Siddheshwari Garden, 181-Dum Dum Road, Kolkata, PIN-700074, West Bengal • **Kolkata (Lake)** : Flat no. 1A, 1st floor, 1/393, Gariahat Road, (South), P.S. - Lake, Kolkata, PIN-700068, West Bengal • **Kolkata** : Ground & 3rd Floor , Block A, Apeejay House, 15 Park Street, Kolkata, PIN-700016, West Bengal • **Lucknow** : Regency Plaza, Ground and First Floor, 5 Park Road, Lucknow. PIN-226001, Uttar Pradesh • **Ludhiana** : SCO-121, Ground Floor, Feroze Gandhi Market, Ludhiana, PIN-141 001, Punjab • **Mangalore** : Maximus Commercial Complex, Upper Ground Floor II 3 & 4, Light House Hill Road, Mangalore, PIN-575001, Karnataka • **Margao** : Upper Ground Floor, Vasant Arcade, Unit No. US20, Near Popular High-School, Comba, Madgaon, PIN-403601, Goa • **Moradabad** : Plot No.-409, 1st floor, Gram Chawani, near Mahila Thana, Civil Lines, Moradabad, PIN-244 001, Uttar Pradesh • **Mumbai (Borivali)** : Shop No. 4,5,6,7, Ground Floor, Suchitra Enclave, Maharashtra Lane, Borivali, Mumbai, PIN-400092, Maharashtra • **Mumbai (Fort)** : 2nd Floor, Brady House, 12/14, Veer Nariman Road, Fort, Mumbai, PIN-400001, Maharashtra • **Mumbai (Thane)** : Ground Floor, Mahavir Arcade, Shop No 4&5, Ghantali Devi Mandir Road, Naupada, Thane West, PIN-400 602, Maharashtra • **Mumbai (Kalyan)** : Unit no.7, Vikas Heights, Santoshi Mata Road, Kalyan West, PIN-421301, Maharashtra • **Mumbai (Andheri)** : Shop No.1, Vivekanand Villa Co-Op Housing Society Ltd, 139, Opp. HDFC bank, Swami Vivekanand Rd, Andheri West, Mumbai, PIN-400058, Maharashtra • **Mumbai (Bandra)** : Ground and First Floor, Unit no 3 and 13, Esperanza, Linking Road, Bandra West, Mumbai, PIN-400050,

Maharashtra • **Mumbai (Virar)** : Shop no A1, Ground Floor, Dhaiwat Viva Swargar, Aghashi Road, Virar West, Dist Palghar, PIN-401303, Maharashtra • **Mumbai (Goregaon)** : Block B-2, 2nd Floor, Nirfon Knowledge Park, Western Express Highway, Goregaon East, Mumbai, PIN-400063, Maharashtra • **Mumbai (Ghatkopar)** : Unit No. 1, Ground Floor, RNJ Corporate, Plot no 9, Jawahar Road, Opp Ghatkopar Rly Station, Ghatkopar East, Mumbai, PIN-400077, Maharashtra • **Mumbai (Malad)** : Ground Floor, 301, Pai Mansion, 5, Padma Nagar, Ramachandra Lane, Evershine Nagar, Malad West, PIN-400064, Maharashtra • **Mumbai (Chembur)** : First Floor, office no 102, A wing, Sai-Kiran Apartment, plot no 217, Central Avenue, 11th Road junction, Chembur, Mumbai, PIN-400071, Maharashtra • **Mysore** : Ground Floor, 17 / A, 8th Cross Road, 5th Main Road, Kamakshi Hospital Road, Saraswathipuram, Mysore, PIN-570009, Karnataka • **Nagpur** : Shop No 1,2,3, Ground Floor of Cross wind, City Survey no 597, Mauza- Ambazari, North Ambazari Road, Gandhi Nagar, Nagpur, PIN-440010, Maharashtra • **Nashik** : Shop No.3&4, Ground Flr, Plot No.57, Karamakala, New Pandit Colony, Opp. Old Municipal Corporation (N.M.C.), Off. Sharanpur Road, Nashik, PIN-422002, Maharashtra • **Navi Mumbai** : Vardhaman Chambers, Shop No 15 B & C, Plot no 84, Sector 17, Vashi, Navi Mumbai, PIN-400705, Maharashtra • **Navsari** : 1st Floor, Unit no 106 Prabhakunj Heights, Sayaji, Station Road, Opp ICICI Bank, Navsari, PIN-396445, Gujarat • **Noida** : Unit No. K-20, First Floor, Sector-18, (NEXT TO AXIS BANK), Noida, PIN-201301, Uttar Pradesh • **Panipat** : 510-513, Portion of First Floor, Ward -8, Opp. Bhatak Chowk, G.T. Road, Panipat, PIN-132103, Haryana • **Panjim** : Office no.3, 1st Floor, Landmark, Lawande-Sarmalkar Bhavan, Panaji-Goa Street, Opp. Mahalaxmi Temple, Panaji, PIN-403001, Goa • **Panvel** : Shop no 5 & 6, Ground Floor, Neel Empress, Plot no 92 93, Sector No.1, New Panvel, PIN-410206, Maharashtra • **Patiala** : SCO No.64, Ground Floor, leela Bhawan, Commercial Complex, Supplementary Town Planning Scheme, Patiala, PIN-147001, Punjab • **Patna** : 1st Flr, Kashi Palace, Harinivas, Dak Bungalow Road, Patna, PIN-800001, Bihar • **Pune** : Ground Floor, Chimbalkar House, 1205/4/6, Opp Sambhaji Road, Jungli Maharaj Road, Pune PIN-411004, Maharashtra • **Pune (Camp)** : Shop No.6, Ground Floor, Chetna Co-operative Housing Society Ltd, 2423, general Thimayya marg, Camp, Pune, PIN-411001, Maharashtra • **Pune (Premier City)** : Unit No.A 19, No.4510- Ground Floor, Empire Estate Bldg, Premier City, Pune, PIN-411019, Maharashtra • **Pune (Baner)** : Ground Floor, Pride Coronet, Beside BATA Showroom, Baner, Pune, PIN-411045, Maharashtra • **Raipur** : Shop No. 10,11 & 12, Ground Flr, Raheja Towers, jail Road, Raipur, PIN-492001, Chattisgarh • **Rajkot** : Shop No 2 3 4 & 5 Madhav Arcade, opp Garden, Nr RMC Commissioner Bungalow, Ram Krishna Nagar Main Road, Rajkot, PIN-360001, Gujarat • **Shimla** : Unit No.21, First Floor, The Mall, Shimla, PIN-171001, Himachal Pradesh • **Siliguri** : Ground Floor, Shanti Square, 2nd Mile, Sevok Road, Siliguri, PIN-734001, West Bengal • **Surat** : Shop no 2, Ground Floor, Solaris Royce, Opp Old RTO, Besides AGS Eye Hospital, Athwagate, Surat, PIN-395007, Gujarat • **Trivandrum** : Ground Floor No 44/856 MM towers Vazhuthacaud Road Cotton Hill Edapazhanji Thriuvananthapuram Kerala, PIN-695014, Kerala • **Udaipur** : Shop no.2, Ratnam, Plot No-14, Bhatt Ji Ki Badi, Udaipur, PIN-313001, Rajasthan • **Vadodra** : Unit No. 108/109/110, 1st Floor, Midtown Heights, Opp BOB, Jetalpur Road, Vadodra, PIN-390007, Gujarat • **Valsad** : Unit no.A1 & A2, Ground Floor, Zenith Doctor Hosue, Halar Cross Road, Valsad, PIN-396001, Gujarat • **Vapi** : Third Floor, Unit no 301, Bhula Laxmi Business Center, Vapi Silvasa Road, Opp DCB Bank, Vapi PIN-396191, Gujarat • **Varanasi** : D-58/12A-7, Ground & 1st Floor, Sibra, Varanasi, PIN-221010, Uttar Pradesh

Toll Free Numbers: (MTNL/BSNL) 1800222999 ; (Others) 18002006666 • Website: www.icicpruamc.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, Tripura • **Ahmedabad** : Shop No 2, First Floor, Devang Society, Opposite Rajkamal Bakery, Above Axis Bank Bhairavnath Road, Jawahar chowk, Maninagar Ahmedabad, PIN-380008, Gujarat • **Ahmednagar** : Unit no. 11-12, Govardhan Apartment, Near Market Yard, Maliwada, Ahmednagar, PIN-414001, Maharashtra • **Ajmer** : Unit No. 2&3 , KC Complex, 711/4, Opposite Daulat Bagh, Ajmer, PIN-305 001, Rajasthan • **Akola** : Shikambari Square, Shop No 18, First Floor, Durga Chowk, Akola, PIN-444001, Maharashtra • **Alappuzha** : Ground Floor, Indira Building, Church Road, Mullakkal, Alappuzha, PIN-688011, Kerala • **Aligarh** : Shop No. 2, Ground Floor, Regency Complex, Shyam Nagar, Center Point, Railway Station Road, Aligarh, PIN-202001,

Uttar Pradesh • **Alwar** : No. 2, Opposite UIT Building, Near Bhagat Singh Circle, HDFC Bank Lane, Alwar, PIN-301001, Rajasthan • **Amravati** : Ground Floor, Karwa Commercial, Beside Dr. Panjabrao Deshmukh Urban Bank , New Irwin Square, Amravati, PIN-444602, Maharashtra • **Amreli** : Shop No 2 & 3, Jay Sardar Complex, Manekpura Opp HDFC Bank, Amreli, PIN-365601, Gujarat • **Ankleshwar** : Shop no G-6, Shree Narmada Arcade, Old N.H.8 Road, Nr Kotak Mahindra Bank, Ankleshwar. PIN-393002, Gujarat • **Azamgarh** : Aniruddha Tower, Ground Floor, Mohalla Ailwal, Tappa-Attishee, Pergana-Nizamabad, Tehsil-Sadar, District- Azamgarh, PIN-276001, Uttar Pradesh • **Balasoer** : OT Road, Police Line chowk, plot no.52 (khata no. 299/604), PO Padhuapada, Baleshwar, PIN-756001, Odisha • **Bangalore (Kalyan Nagar)** : "Ground Floor, AVYA ARC at

No.3 PID No.88-308-3, 2nd Cross, 2nd Block BDA Layout, Subbainnapalya, Kalyan Nagar, Bangalore, PIN-560033, Karnataka • **Bangalore** : Ground Floor, Saroj Studio Building, No 208, Thubarahalli, Varthur Road, Bengaluru, PIN-560066, Karnataka • **Bardoli** : Shop no 4, Laxmi House, M G Road, Bardoli, PIN-394601, Gujarat • **Bareilly** : Unit No.: 116, Floor No. 1st , Location: Civil Line, Bareilly, PIN-243001, Uttar Pradesh • **Behrampur** : Ground Floor, Dharma Nagar, Lane 5, Behrampur, District - Ganjam, PIN-760002, Odisha • **Belgaum** : Shop No.2 of Ravishree Building, No. 79-B, Ground Floor, Somwarpeth Tilakwadi, Belgaum, PIN-590006 Karnataka • **Bellary** : Gnananandam No.2 02, 1st Cross, Gandhi Nagar, Opp ASM Women's College, Ballari, PIN-581303, Karnataka • **Bhagalpur** : Hakim Devi Prasad Bhawan, Holding No. 65A and 65B, ward no.38, Dr Rajendra

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

Prasad road Khalifabag, Bhagalpur, PIN-812001, Bihar • **Bhatinda** : Unit no.9959, Main G.T. Road, adjoining ICICI Bank Ltd, Bhatinda PIN-151001, Punjab • **Bhillai** : Shop no.107, A&B, Buniyad Complex, Nehru Nagar east, (Near Agrasen Chowk), Bhilai, Dist - Durg, PIN-490020, Chattisgarh • **Bhilwara** : Kashtra No. 2742/4 Me, Ground Floor, Shop No.5, Shree Mahalaxmi Chamber, Near Sandeep Bajaj Showroom, Pur Road, Gandhi Nagar, Bhilwara, PIN-311001, Rajasthan • **Biharsharif (Rohtas)** : Mohalla, Bhaishasaur, Ranchi Road, Bihar Shariff, Nalanda, PIN-803101, Bihar • **Bikaner** : Unit no. 5,6 &7, Ground Floor, Silver Square Building, in front of Income Tax office, Rani Bazar, Bikaner, PIN-334001, Rajasthan • **Bilaspur** : 1st Floor, Shriji Plaza, Beside Kotak Mahindra Bank, Near Shiv Takiyas Square, Bilaspur, PIN-495001, Chattisgarh • **Bokaro** : Office No-GA7, City Centre, Sector - 4, Bokaro Steel City, Bokaro, PIN-827 004, Jharkhand • **Burdwan** : Ground Floor, G.T. Road East end Muchipara, Burdwan Sadar, Purba Burdwan, PIN-713103, West Bengal • **Calicut** : 6/842, "Charismaa Building" Opp. ICICI Bank, YMCA Road Calicut, PIN-673 001, Kerala • **Chandrapur** : Shop no 1 Ground Floor, Tumkum Grounding, Ghanshyam Bhavan, Chandrapur, PIN-442401, Maharashtra • **Chennai** : Kailash OMR, Door #292, Old Mahabalipuram Road, Sholinganallur, Chennai, PIN-600119, Tamilnadu • **Chennai (Alwarpet)** : 4A 1st Flr, Urmilla House, No.15 ARK Colony, Eldams Road, Alwarpet, Chennai, PIN-600018, Tamilnadu • **Cochin** : Veekay Tower, 1st Floor, NGO Quarters, Mavelipuram -Road, Thrikkakara, Kakkanaad, Kochi, PIN-682030, Kerala • **Cuddapah** : Ground Floor, No 41/1548 Sankarapuram, Kadapa Town, YSR District, PIN-516002, Andhra • **Cuttack** : Room 2A 2nd Floor, City Mart, Above Vishal Garments Bajrakabati Road, Cuttack, PIN-753001, Odisha • **Darbhanga** : Gr Flr, Raj complex, Near Poor Home, Station Road, Behind Sahil Hyundai showroom, Mirzapur, Dt. Darbhanga, PIN-846004, Bihar • **Davangere** : Ground Floor, Door no. 172 & 172/1, P.J.Extension, 2nd Main, Chetna Hotel Road, Davangere, PIN-577002, Karnataka • **Delhi (Shankar Vihar)** : Unit no.6, 1st Floor, Opposite Metro Pillar No.75, Shankar Vihar, Main Vikas Marg, Delhi, PIN-110092, Delhi • **New Delhi** : Crescent Commercial Complex, Plot no.5, 3rd Floor, DDA East of Kailash Community center, New Delhi, PIN-110065 Delhi • **Deoria** : Unit No. 781(Old No. 437), Kotwali Road, First Floor, (Above SBI Bank), Deoria, PIN-274001, Uttar Pradesh • **Dhanbad** : Upper Ground Floor, Shop No-8,9,10 &10A, Sri Ram Mall, Shastri Nagar, Dhanbad, PIN-826001, Jharkhand • **Dhule** : Unit no.2, 1st Floor, Bafna House, Parola Road, Above PNG Jewellers, Dhule, PIN-424001, Maharashtra • **Erode** : Shivang Plaza, Mousavana street, oppsite to E.B. office, Erode, PIN-638001, Tamilnadu • **Faizabad** : Unit no. 2/4/30, Plot No. 141, Ground Floor, Rekab Ganj, Faizabad, PIN-224001, Uttar Pradesh • **Firozabad** : 20, S N Marg, Novelty Glass Works, Firozabad, PIN-283203, Uttar Pradesh • **Gandhidham** : Shop no 6, Ground Floor, Aum Corner, Plot no. 336 / 337/343, ward 12/B, Gandhidham, PIN-370201, Gujarat • **Gandhinagar** : Ground Floor Plot no 281, Sector 16, Near Swagat Hotel, GH Road, GH Bus Depot, Gandhinagar, PIN-382016 Gujarat • **Gaya** : Vijaya Complex, Ground Floor, Gewalbigha, Gaya, Bihar, PIN-823001, Bihar • **Gorakhpur** : Shop No. UGF 1-4, Ground Floor, Cross Road, Bank Road, Situated at A.D. College Chowk, Gorakhpur, PIN-273001, Uttar Pradesh • **Guntur** : Door No 6/11/14, Ground Floor, 11th Lane, 2nd Cross Road, Arundelpet, Guntur, PIN-522002, Andhra • **Haldwani** : Shop No 4, First Floor, Durga City Center, Bhotia Parao, Haldwani, Nainital, PIN-263139, Uttarakhand • **Haridwar** : Khasra No.656M 657M, Ground Floor, Ashirwad Tower, Model Town Colony, Opp Prem nagar Ashram, Pargana-Jwalapur, Haridwar, PIN-249407, Uttarakhand • **Himmatnagar** : Shop no. 7, 8 & 9, Rajendra Sinh Maharaj Rajput Samaj Bhavan, Panchbatti Station Road, Himmatnagar, PIN-383001, Gujarat • **Hisar** : House/DSB no 112, Sector C.U.E.-I, Hisar, PIN-125001, Haryana • **Hooghly** : 37, Mukherjee Para Lane, Serampore, PIN-712201, West Bengal • **Hoshiarpur** : Dhami Comercial Complex, 1st Floor, Sutheri Road, Hoshiarpur, PIN-146001, Punjab • **Hosur** : VG Towers, Ground Floor, No: 40/5, Royakotta Road, 1st Cross, Hosur, PIN-635109, Tamilnadu • **Hubli** : Shop no.1 & 2, South wing, Ground Floor, Sona Chambers, Club Road, Hubli, PIN-580020, Karnataka • **Hyderabad (Madhapur)** : Srishiti Towers, Door No.1-98/21/13, 1st Floor, Shop No.3, Arunodaya Colony, Hi-tech city, Madhapur, Hyderabad, Ranga Reddy District, PIN-500 081, Telangana • **Hyderabad** : 1st Floor, No: 12-6-11/4, Kukatpally, Hyderabad, PIN-500072, Telangana • **Jalgaon** : Ground Floor,Trade Center, Plot no 243/1,Near Jalgaon People's Bank, Jalgaon, PIN-425001 Maharashtra • **Jammu** : Unit no. 101, First Floor, South Block A2, Bahu Plaza Shopping Center, Jammu, PIN-180020 Jammu and Kashmir • **Jaunpur** : Unit No. 88 (Old No. 62), Ground Floor, Mohalla Jahangeeraabad, Parg Haveli, Tehsil & District Jaunpur, PIN-222002 Uttar Pradesh • **Jhansi** : Unit No. 372/A, Janaki Complex, Portion of First Floor, Civil Lines, Gwalior Road, Jhansi, PIN-284001, Uttar Pradesh • **Junagadh** : Unit no 3, Ground Floor, Platinum 2, Moti Baug, Collage Road, Junagadh, PIN-362001, Gujarat • **Kangra** : Ground Floor, S S Tower, Village Birta, Khata No.23, Khasra No. 1069/1,

1701/1 & 1070/1, Near Petrol Pump, Kangra, PIN-176001, Himachal Pradesh • **Kannur** : Ground Floor, No. 47/2535-1, Jayaram's Arcade, AKG - Stadium Road, Next to MAK'S Hospital, Talap, Kannur, PIN-670002, Kerala • **Karnal** : DSS Shop No.211, Sector-12, Urban Estate Karnal, Tehsil and District Karnal, PIN-132001, Haryana • **Kharagpur** : Ground Floor, Sai Complex, O.T. Road, Inda, Kharagpur, Dist West Medinipur, PIN-721305, West Bengal • **Kolkata** : 1st Floor at Premises No. BD-15, Sector-1, Saltlake, Kolkata, PIN-700064, West Bengal • **Kolkata (Anandalok)** : 103 & 103A, 1st Floor, Block -B, Anandalok, 227 AJC Bose Road, Kolkata, PIN-700020, West Bengal • **Kollam** : Door No. 16,Ground Floor, Aravind Chamber, Near DCC office MUNDACKAL West, Kollam, PIN-691001, Kerala • **Korba** : Indira Commercial & Residential Centre, Plot No 86, Satyam Arcade, Ward No. 13, T.P. Nagar, Korba, PIN-495677, Chattisgarh • **Kota** : Unit No.381-382, Shopping Center, Rawat Bhatta Road, (Near IDBI Bank), Kota, PIN-324006 Rajasthan • **Kottayam** : Pulimootil Arcade" Ground Floor, K.K.Road, KANJIKUZH, Kottayam, PIN-686001, Kerala • **Kumbakonam** : 137, Gandhiadigal Salai, 1st Floor, Kumbakonam, PIN-612001, Tamilnadu • **Kurnool** : Ground Floor, Shop No: 1, 2, 3, Door No: 40/39 & 40/39-3-1A, Bangurpet, Bellary Road, Kurnool, PIN-518003, Andhra • **Latur** : Ground floor, Madhu Mira Complex, Desi Kendra School Road, Opp. Dolphin Hotel, Shivajinagar, Latur, PIN-413512, Maharashtra • **Madurai** : No.1 First Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai, PIN-625001, Tamilnadu • **Maheana** : Unit no F-28/29, First Floor, Orbit Complex, Randhanpur Road, Mahesana, PIN-384002, Gujarat • **Malappuram** : UMK Tower, Building no: 110(Q), 110Q (32), No: 10/77, Jubilee Road, Uphill Malappuram, PIN-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, PIN-175001, Himachal Pradesh • **Mathura** : Shop Left Lower Ground, Atul Tower, Near tera Tower, Bhuteshwar Road, Mathura, PIN-281001, Uttar Pradesh • **Meerut** : 1st Floor, Shree Ram Plaza Mangal Pandey Nagar, Garh Road, Meerut, PIN-250001, Uttar Pradesh • **Mirzapur** : Unit no 7/337, Ground Floor, Swami Dayanand Marg, Girdhar Ka Chauraha, Mahuaria, Near Arya Kanya Inter College, Mirzapur, PIN-231001, Uttar Pradesh • **Mumbai (BKC)** : One BKC, A-Wing, 13th Floor, Bandra Kurla Complex, Mumbai, PIN-400051, Maharashtra • **Mumbai (Thane)** : 2nd Floor, Unit no. 207, Excellencia Lodha Supremus, Plot no. F4/1, Road No.22, Wagle Industrial Area, Thane West, PIN-400604, Maharashtra • **Mumbai (Andheri)** : Office no 313 Third Floor, Midas, Sahar Plaza, Andheri Kurla Road, Andheri East, Mumbai, PIN-400059, Maharashtra • **Mumbai (Goregaon)** : Block B6, 2nd Floor, Nirfon Knowledge Park, Western Express Highway, Goregaon East, Mumbai, PIN-400063, Maharashtra • **Muzaffarnagar** : Unit No 414, Ground Floor, Jansoth Road, Kambal Wala Bagh, New Mandi Near ICICI Bank Ltd, Muzaffarnagar, PIN-251001, Uttar Pradesh • **Muzaffarpur** : Ground floor, pani Tanki chowk, Club Road, Ramna, Muzaffarpur, PIN-842002, Bihar • **Nadiad** : Unit No. 103, 1st floor, City Centre, Beside City Point, Opp Ipcowala Hall, Nadiad, PIN-387001, Gujarat • **Nagercoil** : Ashrama Towers 285/14/3 Police Station Road, Near Nagaraja Temple, Nagercoil, PIN-629001, Tamilnadu • **Nanded** : 1st Floor, Shop No -19, Sanman Prestige, Station Road, Nanded, PIN-431601, Maharashtra • **Nellore** : DN 16/3/235 First Floor Sunshine Plaza Ramalinga Puram Nellore, PIN-524003, Andhra Pradesh • **Palakkad** : "KHOLE COMPLEX" Ground Floor, Chandra Nagar Post, Palakkad, PIN-678007, Kerala • **Palanpur** : Shop No 6 & 7,First Floor, New Bus Post, Nr Sarkari Vasahat, Opp Tirupati Plaza, Palanpur, PIN-385001, Gujarat • **Pathankot** : Revenue Estate, SCF-12, First Floor, patel Chowk, Pathankot, tehsil & Distt, Pathankot, Punjab, PIN-145001, Punjab • **Patna** : 1st Floor, Rajabazar, Bailey Road, Prabhat Market Building, (Opposite Pillar No. 56) Patna, PIN-800014, Bihar • **Porbander** : Shop no.2, Ground Floor, Gitanjali Complex, Opp Pujara Telecom, M.G. Road, Porbander, PIN-360575, Gujarat • **Puducherry** : Ground Floor, No.172/2, Oulgalet Commune, Natesan Nagar, Pondicherry, PIN-605005, Puducherry • **Rajahmundry** : Door No. 6-7-7, Vadrevuvari Street, T Nagar, Rajahmundry, PIN-533101, Andhra • **Ranchi** : Shop no. 204, 2nd Floor, Shrilok Complex, 4HB Road, Ranchi, PIN-834001, Jharkhand • **Rotlam** : Unit no.18, Dotki Puliya, Do Batti, Rotlam, PIN-457001, Madhya Pradesh • **Ratnagiri** : Ground floor, Shop no 1, Arihant Space center, Near Lotlikar Hospital, Maruti Mandir, Ratnagiri, PIN-415612, Maharashtra • **Rewari** : SCO No 118A, First Floor, Brass Market, Rewari, PIN-123401, Haryana • **Rohtak** : Unit No. : 31, Ground Floor, Ashoka Plaza, Rohtak, PIN-124001, Haryana • **Roorkee** : Shop No.10, Ground Floor, City Pride, Civil Line, Roorkee, PIN-247667, Uttarakhand • **Rourkela** : Holding no-74 (old no-72), Uditnagar Main Road, Plot no. 304, (beside meher eye hospital), Rourkela, PIN-769012, Odisha • **Sagar** : Ground Floor, Poddar House, Plot no 7, Ward 6, 2- Civil Lines, Sagar, PIN-470001 Madhya Pradesh • **Saharanpur** : Plot No. 144, Ground Floor, Dara Pathanpura, Mission

Compound, (Near Parasnath Plaza), Saharanpur, PIN-247001, Uttar Pradesh • **Salem** : ICICI Prudential AMC Ltd. Ground Floor, D.No.259-B, Shiva Towers, Advaida Ashram Rd, Fairlands, Salem, PIN-636 004, Tamilnadu • **Sambalpur** : Samal Complex, Ground Floor, Shop no. 1,2 & 3, main Road, Budharaja, PS-AINTHAPALLI, Sambalpur, PIN-768004, Odisha • **Sangli** : Shop no 6 and 7, Ground floor, Aditya Sai Landmark, Civil Hospital Road, Near Ram Mandir, Sangli, PIN-416416 Maharashtra • **Satara** : Ground Floor, Plot no.221, Pawar Pride, Pratap Ganj Peth, Opp SBI, Satara, PIN-415002, Maharashtra • **Satna** : Ground Floor, Shop no.1, Ward no 21, Jeevan Jyoti Colony, Rewa Road, Satna, PIN-485001, Madhya Pradesh • **Shillong** : Main Road Laitumkrah, 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), PIN-793 003, Meghalaya • **Shimoga** : Ground Floor, no.321, P Square, 5th Parallel Road, Durgigudi, Shimoga, PIN-577201, Karnataka • **Sikar** : 1st Floor, Singodiya Plaza, Kalyan Circle, Silver Jubli Road, Opp Sihotiya Petrol Pump, Sikar, PIN-332001 Rajasthan • **Sirsa** : Garg Tower, First Floor, Opposite AROMA HOTEL, Dabwoli Road, Sirsa, Haryana, PIN-125055 Haryana • **Solan** : Kapoor Complex, Lower Ground Floor, Mall Road, Solan, PIN-173212, Himachal Pradesh • **Solapur** : Ground Floor, Shop No 2, Rajgir Building, 96 Railway Lines, Opposite St Joseph High School, Solapur, PIN-413001, Maharashtra • **Sonipat** : Unit No. 23L, First Floor, Above Kivam Motors, Atlas Road, Model Town, Sonipat, PIN-131001, Haryana • **Sri Ganganagar** : Shop no 96 & 97, Ground Floor, new cloth Market, Suratgarh road, National Highway No.15, Sri Ganganagar, PIN-335001, Rajasthan • **Srinagar** : 1st floor above ICICI Bank, Karan Nagar, Near Gole Market, Srinagar, PIN-190010, Jammu and Kashmir • **Surendranagar** : Mega Mall, 102 FF, Bus Stand Road, Surendranagar, PIN-363001, Gujarat • **Thiruvalla** : Roy Building, Ground Floor, No. 24/420, Valayil, Court Junction, Thiruvalla, PIN-689101, Kerala • **Thrissur** : Sree Lakshmi Building (K.A. kumaran Memorial Building) Shornur Road, P.O. Thiruvambady PIN-680022, Kerala • **Tinsukia** : Albee's Commercial Complex, Ground Floor, S R Lohia Road, Tinsukia, -PIN-786125, Assam • **Tirunelveli** : Door No.256G, First Floor, Tiruchendur Road, murugankurichi, Palayamkottai, Tirunelveli, PIN-627002 Tamilnadu • **Tirupati** : Manoj Complex Door No. 20-1-207/1, Tirumala bypass Rd, maruti Nagar, Tirupati, PIN-517501 Andhra • **Tirupur** : Ground Floor, Door no.23, Block no24, Balaji Layout, Tirupur, PIN-641601, Tamilnadu • **Trichy** : D-27, 7th Cross Road, Thillai Nagar, Trichy, PIN-620018, Tamilnadu • **Tuticorin** : Ground Floor, No. 332, WGC Road (VOC Road), Melur Post, Thoothukudi, PIN-628002, Tamilnadu • **Udupi** : Ground Floor, Door no 4.5.10, Ballal Towers, Court Road, Near Jodukatte, Udupi, PIN-576101, Karnataka • **Ujjain** : Unit no 59, Ground Floor, Plot no 90, Ward no. 38, Tatyta Tope Marg, Free Ganj, Ujjain, PIN-456001, Madhya Pradesh • **Vadodara** : 101 & 102 (N) 1st Floor, Sneh Signature, Tulsidham Makarpura Road,Nr Tulsidham Cross Road, Manjalpur Vadodara, PIN-390011, Gujarat • **Vasco** : Unit no 105 and 106, First Floor, Anand Chambers, Opp SBI Bank Vasco Da Gama, Vasco, GOA, PIN-403802, Goa • **Vellore** : Lingam Plaza, Door No. 104, Ground Flr, Arani Road, Sankarampalayam, Vellore, PIN-632001, Tamilnadu • **Vijaywada** : 40-1-129, 2nd Floor, Centurion Plaza, Beside ICICI Bank, Near Benz Circle, M G Road, Vijaywada, PIN-520010, Andhra • **Vishakhapatnam** : 2nd Floor, no. 47-3-25, Dwarka Nagar 5th Lane, Seethammappeta main Road, Vishakhapatnam, PIN-530016, Andhra • **Warrangal** : 2-4-646, ABK Mall, First Floor, Ramnagar, Hanumakonda, Warangal, PIN-506001, Telangana • **Yamunanagar** : Model Town, First Floor, Near Nehru Park, Yamunanagar Jagadhri, PIN-135003, Haryana • **Yavatmal** : Shri ram tower, Beside Shree Ram Mandir,Tiwari chowk, Opposite Buldhana bank, Yavatmal, PIN-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.mfuiindia.com. The online transaction portal of MFUI is www.mfunonline.com.



April 2024

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