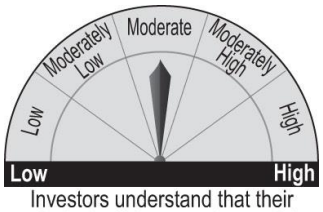
# SCHEME INFORMATION DOCUMENT

**ICICI Prudential Fixed Maturity Plan – Series 82**
**(A Close – Ended Debt Fund)**
**From**
**ICICI PRUDENTIAL MUTUAL FUND**

| ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y is suitable for investors who are seeking*: | **Riskometer** |
|---|---|
| • Long Term Savings Solution<br>• A Debt Scheme that seeks to generate income by investing in a portfolio of fixed income securities/debt instruments maturing on or before the maturity of the Scheme. | <br>Investors understand that their principal will be at moderate risk |
| *Investors should consult their financial advisers if in doubt about whether the product is suitable for them | |

Offer of Units of Rs. 10 each during the New Fund Offer period only.

Being a close-ended scheme, the Scheme will not reopen for subscription.

The Scheme is proposed to be listed on BSE Limited.

| Name of the Scheme | New Fund offer opens | New fund offer closes |
|---|---|---|
| 1141 Days Plan Y | April 14, 2018 | April 16, 2018 |

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

**Name of Asset Management Company:** ICICI Prudential Asset Management Company Limited. Corporate Identity Number: U99999DL1993PLC054135

**Name of Trustee Company:** ICICI Prudential Trust Limited.
Corporate Identity Number: U74899DL1993PLC054134

**INVESTMENT MANAGER**
**ICICI Prudential Asset Management Company Limited**

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

**Name of Trustee Company**
**ICICI Prudential Trust Limited**
Registered Office: 12th Floor, Narain Manzil, 23,
Barakhamba Road, New Delhi – 110 001

**The particulars of ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y (the Scheme) have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.**

The Scheme Information Document (SID) sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this SID after the date of this Document from the Mutual Fund/Investor Service Centres/Website/Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of ICICI Prudential Mutual Fund, Tax and Legal issues and general information on www.icicipruamc.com.

The Mutual Fund or AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the Scheme.

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

**The Scheme Information Document should be read in conjunction with the SAI and not in isolation.**

**This Scheme Information Document is dated April 04, 2018.**

**Disclaimer of BSE Limited:**
"BSE Limited ("the Exchange") has given vide its letter dated December 21, 2017 permission to ICICI Prudential Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund 's Unit are proposed to be listed. The exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to ICICI Prudential Mutual Fund. The exchange does not in any manner:-

i) Warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or

ii) Warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or

iii) take any responsibility for the financial or other soundness of this Mutual fund, its promoters, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires

any unit of ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any reason whatsoever".

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## HIGHLIGHTS/SUMMARY OF THE SCHEME

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to generate income by investing in a portfolio of fixed income securities/debt instruments maturing on or before the maturity of the Scheme.

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

## LIQUIDITY

### Repurchase facility

No redemption/repurchase of units shall be allowed prior to the maturity of this close-ended Scheme. Investors wishing to exit may do so, only in demat mode, by selling the units through BSE Ltd or any of the stock exchange(s) where the Scheme will be listed as the Trustee may decide from time to time.

## BENCHMARK

| Duration of the Scheme | Benchmark |
|---|---|
| 1141 Days | CRISIL Composite Bond Fund Index |

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

## TRANSPARENCY/NAV DISCLOSURE

The AMC will calculate and disclose the first NAV within 5 business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every business day. NAV shall be published in at least two daily newspapers having circulation all over India. The AMC shall disclose portfolio of all the Schemes on the website www.icicipruamc.com along with ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month. As required under SEBI (Mutual Funds) Regulations, 1996, portfolio of the Scheme would be published on a half yearly basis in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head office of the Mutual Fund is situated within one month from the close of each half year (March 31 and September 30). The Mutual Fund shall also disclose the full portfolio of the Scheme at least on a half-yearly basis on the website of AMC and AMFI. Since the Scheme is a new Scheme, Top 10 Holdings and Sector wise holdings are not available.

AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and AMC website (www.icicipruamc.com) by 9:00 p.m. on every 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.

## LOAD STRUCTURE

| | |
|---|---|
| Entry Load | Not Applicable. In terms of circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, SEBI has notified that w.e.f. August 01, 2009 there will be no entry load charged to the Schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor. |
| Exit Load | **Since the Scheme will be listed on the stock exchange, exit load will not be applicable.**<br>Investors shall note that the brokerage on sales of the units of the Schemes on the stock exchanges shall be borne by the investors. |

## MINIMUM APPLICATION AMOUNT

Rs. 5,000 & in multiples of Rs.10 thereafter. The minimum application amount applies to switch in transactions during New Fund Offer period also.

## MATURITY

The tenure of the Scheme will be 1141 days from the date of allotment. The Scheme shall be fully redeemed/switched-out at the end of the maturity period. If the maturity date falls on a non-business day, the immediately following business day will be considered as the maturity date for the Scheme.

On maturity of the Scheme, the outstanding units shall either be redeemed and proceeds will be paid to the unitholder or will be switched-out to any existing open ended scheme or in NFOs of close ended schemes of ICICI Prudential Mutual Fund (the Fund) in the respective options, as opted by the unitholder, as the case may be. If the investor does not select any of the aforesaid options then the units will be redeemed by default.

The switch option/facility as mentioned above shall not be applicable for Units held in Demat form. Maturity proceeds would be payable to investors as per the bank details provided in beneficiary position details received from depositories, in case of units held in Demat form.

The Trustee reserve the right to suspend/deactivate/freeze trading, ISIN of the Scheme. With respect to closure of the Scheme at the time of maturity, trading of units on stock exchange will automatically get suspended from the effective date mentioned in the notice. The proceeds on maturity will be payable to the persons whose names are appearing in beneficiary position details received from depositories after the suspension/deactivation /freezing of ISIN.

### Maturity proceeds to NRI investors:

NRI investors shall submit Foreign Inward Remittance Certificate (FIRC) along with Broker contract note of the respective broker through whom the transaction was effected, for releasing redemption proceeds on maturity. Redemption proceeds shall not be remitted until the aforesaid documents are submitted and the AMC/Mutual Fund/Registrar shall not be liable for any delay in paying redemption proceeds.

In case of non-submission of the aforesaid documents the AMC reserves the right to deduct the tax at the highest applicable rate without any intimation by AMC/Mutual Fund/Registrar.

The Scheme shall be fully redeemed at the end of the maturity period of the Scheme.

## ELIGIBILITY FOR TRUSTS

Religious and Charitable Trusts are eligible to invest in certain securities, under the provisions of Section 11(5) of the Income Tax Act, 1961 read with Rule 17C of the Income-tax Rules, 1962 subject to the provisions of the respective constitutions under which they are established.

## PLANS/ OPTIONS AVAILABLE UNDER THE SCHEME:

Following Plans / Options will be available under the Scheme

| | |
|---|---|
| Plans | ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y - Direct Plan and ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y. |
| Options | Cumulative Option and Dividend Option with only Dividend Payout facility. |
| Default Option | Cumulative Option |

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 Fixed Maturity Plan - Series 82 - 1141 Days Plan Y - Direct Plan |
| 2 | Not mentioned | ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y -Direct Plan | ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y - Direct Plan |
| 3 | Not mentioned | ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y | ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y - Direct Plan |
| 4 | Mentioned | ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y -Direct Plan | ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y - Direct Plan |
| 5 | Direct | Not Mentioned | ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y - Direct Plan |
| 6 | Direct | ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y | ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y - Direct Plan |
| 7 | Mentioned | ICICI Prudential Fixed Maturity Plan - Series 82 - 1141 Days Plan Y | ICICI Prudential Fixed Maturity Plan - Series 82- 1141 Days Plan Y |
| 8 | Mentioned | Not Mentioned | ICICI Prudential Fixed Maturity Plan - Series 82- 1141 Days Plan Y |

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y - Direct Plan from the date of application without any exit load.

The Plans and Options under the Scheme will have common portfolio. ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y - Direct Plan is only for investors who purchase /subscribe units in a Scheme directly with the Fund. (Quarterly and Half yearly dividend frequency is available under the Scheme, subject to availability of distributable surplus).

Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund. Further, the Trustee at its sole discretion may also declare interim dividend. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.

# I. INTRODUCTION

## A. RISK FACTORS

Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 22.2 lacs made by it towards setting up the Fund and such other accretions and additions to the corpus set up by the Sponsors.
- The present Scheme is not a guaranteed or assured return Scheme.
- ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y is the name of the Scheme and do not in any manner indicate either the quality of the Scheme or their future prospects and returns.
- The NAVs of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures.
- The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme.
- Investors in the Scheme are not being offered any guaranteed/indicated returns.
- From time to time and subject to the Regulations, the Sponsors, the Mutual Funds and investment companies managed by them, their affiliates, their associate companies, subsidiaries of the Sponsors, and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these affiliates, associates, the Sponsors, subsidiaries of the Sponsors and /or the AMC may acquire a substantial portion of the Scheme's Units and collectively constitute a major investor in the Scheme. Further, as per SEBI (Mutual Funds) Regulations, 1996, in case the AMC invests in any of the schemes managed by it, it shall not be entitled to charge any fees on such investments.
- 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. As per the Regulations, no investment management fees will be charged for such investments.
- From time to time and subject to the regulations, the AMC may invest in this Scheme. Further, as per the Regulation, in case the AMC invests in the Scheme, it shall not be entitled to charge any fees on such investments.
- Mutual funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Schemes. The various factors which impact the value of the Scheme's investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws in various countries, liquidity of the underlying instruments, settlement periods, trading volumes overseas etc.

- Different types of securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

**Scheme Specific Risk Factors and Risk management strategies**

**Risks associated with Fixed Income Securities:**

- **Interest Rate Risk or Market 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.
- **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 primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income 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). Because of this risk corporate debentures are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.
- **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.
- **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.

- 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's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.

- As zero coupon securities does not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.

- 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.

**Risk associated with close ended Schemes:**

A close ended Scheme endeavors to achieve the desired returns only at the scheduled maturity of the Scheme. Investors who wish to exit/redeem before the scheduled maturity date may do so through the stock exchange mode, if they have opted to hold Units in a demat form, by mentioning their demat details on the NFO application form. 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. Hence, Unit Holders who sell their Units in a Scheme prior to maturity may not get the desired returns.
Although the securities in the portfolio will have high market liquidity, there is a possibility that market liquidity could get impacted on account of company/sector/general market related events and there could be a price impact at maturity while liquidating the portfolio.

**Risk associated with Investing in money market instruments**:

a. **Interest Rate risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
b. **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest.
c. **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.

**Risks associated with investing in CBLOs/ Government Securities:**

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

b. As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members.

c. 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).

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

**Risks associated with Investing in Securitised Debt**

The Scheme will not have any exposure to Securitised Debt.

**Risks associated with 'Short Selling' and 'Securities Lending'**

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

**Risks associated with investment in Foreign securities / ADRs / GDRs**

The Scheme will not have any exposure in Foreign securities / ADRs / GDRs.

**Risks associated with investment in Derivatives**

The Scheme will not have any exposure to derivatives.

**Risk management strategies**: The Scheme by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in 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 debt and have designed risk management strategies, which are embedded in the investment process to manage such risks.

| Risk & Description specific to Debt | Risk mitigants / management strategy |
|---|---|
| **Market Risk**<br>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 invest in a basket of debt and money market securities maturing on or before maturity of the Scheme with a view to hold them till the maturity of the Scheme. While the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme. |
| **Liquidity or Marketability Risk**<br>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.<br><br>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**<br>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. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off-balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower. |
| **Reinvestment Risk**<br>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. | 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. |

## B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme shall be wound up in accordance with Regulation 39(2)(c) of SEBI (Mutual Funds) Regulations, 1996 automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 business days of the date of closure of the New Fund Offer.

## C. SPECIAL CONSIDERATIONS, if any

Investors are urged to study the terms of the SID carefully before investing in this Scheme, and to retain this SID for future reference.

Any tax liability arising post maturity on account of change in the tax treatment with respect to dividend distribution tax, by the tax authorities, shall be solely borne by the investor and not by the AMC, the Trustees or the Mutual Fund.

- Investors in the Scheme are not being offered any guaranteed returns.

- Investors are advised to consult their Legal /Tax and other Professional Advisors in regard to tax/legal implications relating to their investments in the Scheme and before making decision to invest in the Scheme or redeem the Units in the Scheme.

- The AMC is also engaged in portfolio management services (PMS) since October 2000 under SEBI Registration No. INP000000373. The AMC is also rendering Advisory Services to SEBI registered foreign portfolio investors (FPIs), foreign institutional investors (FIIs) and their sub-accounts. The AMC is also providing investment management services to Alternative Investment Funds registered under SEBI (Alternative Investment Funds) Regulations, 2012. The AMC has a common research team. These activities are not in conflict with the activities of the Mutual Fund. In the situations of unavoidable conflicts of interest, the AMC undertakes that it shall satisfy itself that adequate disclosures are made of sources of conflict, potential 'material risk or damage' to investor interest and develop parameters for the same.

- The Mutual Fund may disclose details of the investor's account and transactions thereunder to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor. Further, the Mutual Fund may disclose details of the investor's account and transactions thereunder to any Regulatory/Statutory entities as per the provisions of law.

## D. DEFINITIONS

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

| | |
|---|---|
| **Asset Management Company or** | ICICI Prudential Asset Management Company Limited, the Asset Management Company incorporated under the |

| | |
|---|---|
| **AMC or Investment Manager** | Companies Act, 1956, and registered with SEBI to act as an Investment Manager for the schemes of ICICI Prudential Mutual Fund |
| **Applicable NAV** | Being a Close-ended Scheme, units of the Scheme can be purchased during New Fund Offer period only.<br>The units will be issued in respect of valid applications received up to the closure of business hours of the last day of New Fund Offer Period along with a local cheque or a demand draft payable at par at the place where the application is received. |
| **"Applications Supported by Blocked Amount" or "ASBA"** | An application containing an authorization given by the Investor to block the Amount" or "ASBA" application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. |
| **AMFI Registration Number /ARN Code** | Broker Code/ Distributor Code |
| **Business Day** | A day other than: (i) Saturday and Sunday; (ii) a day on which Banks in Mumbai or RBI are closed (iii) a day on which there is no RBI clearing/ settlement of securities or (iv) a day on which the Sale and Redemption of Units is suspended by the Trustee.<br><br>However, if the AMC's offices in such centers are open on such local holidays, then redemption and switch requests will be accepted at those centers, provided it is a business day for the Scheme on an overall basis.<br><br>The AMC reserves the right to declare any day as a non-business day at any of its locations at its sole discretion. |
| **Custodian** | **HDFC Bank Ltd**, Mumbai, acting as Custodian of the Scheme, or any other custodian who is approved by the Trustee. |
| **Cut Off time** | The units will be issued in respect of valid applications received up to the closure of business hours of the last day of NFO period. The cut-off time for the switches will be as applicable to the Source Scheme. |
| **Foreign Institutional Investor** | Means an institution established or incorporated outside India and registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time. |
| **Foreign Portfolio Investor** | "Foreign portfolio investor" means a person who satisfies the eligibility criteria prescribed under regulation 4 of the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014. Any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995. |

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| **ICICI Bank** | ICICI Bank Limited |
| **Investment Management Agreement** | The Agreement dated September 3, 1993 entered into between ICICI Prudential Trust Limited and ICICI Prudential Asset Management Company Limited as amended from time to time. |
| **Money Market Instruments** | Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India from time to time. |
| **NAV** | Net Asset Value of the Units of the Scheme/Plans and Options therein, calculated on daily basis in the manner provided in this SID or as may be prescribed by Regulations from time to time. If such date happens to be a non-business day, it would be computed on the day following the non-business day. |
| **NRI** | Non-Resident Indian |
| **BSE** | Bombay Stock Exchange (BSE Ltd) |
| **Scheme Information Document** | This document issued by ICICI Prudential Mutual Fund, offering Units of ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y. |
| **Self Certified Syndicate Bank/ SCSB** | Self Certified Syndicate Bank means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBA can be accepted only by SCSB's whose names appear in the list of SCSBs as displayed by SEBI on its website www.sebi.gov.in. |
| **Prudential** | Prudential plc of the U.K. and includes, wherever the context so requires, its wholly owned subsidiary Prudential Corporation Holdings Limited. |
| **RBI** | Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time. |
| **R & T Agent/ Registrar** | Registrar and Transfer Agent:<br>The Registrar is registered with SEBI under registration No: INR000002813. As Registrar to the Scheme, CAMS will handle communications with investors, perform data entry services and dispatch Account Statements. The AMC and the Trustee have satisfied themselves that the Registrar can provide the services required and have adequate facilities and the system capabilities. |
| **SEBI** | Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992, as amended from time to time. |
| **ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y** | ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y & Plans/Options launched there under. |
| **The Fund or Mutual Fund** | ICICI Prudential Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882. The Fund is registered with SEBI vide Registration No.MF/003/93/6 dated October 12, 1993 as ICICI Mutual Fund and has obtained approval from SEBI for change in name to Prudential ICICI Mutual Fund vide SEBI's letter dated April 16, 1998. The change of name of the Mutual Fund to ICICI Prudential Mutual Fund was approved by SEBI vide Letter |

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| | No. IMD/PM/90170/07 dated 2nd April 2007. |
| **The Trustee** | ICICI Prudential Trust Limited, a company set up under the Companies Act, 1956, and approved by SEBI to act as the Trustee for the schemes of ICICI Prudential Mutual Fund. |
| **The Regulations** | Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time. |
| **Trust Deed** | The Trust Deed dated August 25, 1993 establishing ICICI Mutual Fund, as amended from time to time. |
| **Trust Fund** | Amounts settled/contributed by the Sponsors towards the corpus of the ICICI Prudential Mutual Fund and additions/accretions thereto. |
| **Unit** | The interest of an Investor, which consists of, one undivided shares in the Net Assets of the Scheme. |
| **Unitholder** | A holder of Units in any of the Plans of ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y. |
| **Scheme/Plan** | ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y and Plans including the Options (viz. ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y - Direct Plan – Cumulative Option, ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y - Direct Plan – Dividend Option, ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y - Cumulative Option and ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y - Dividend Option) offered under the Scheme. |

## INTERPRETATION

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

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

## E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

(i) the Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

(ii) all legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.

(iv) the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

**Place : Mumbai**
**Date : December 27, 2017**

**sd/-**
**Supriya Sapre**
**Head – Compliance and Legal**

**Note: The Due Diligence Certificate dated December 27, 2017 as stated above, was submitted with SEBI.**

## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

A close-ended Debt Fund

### B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The investment objective of the Scheme is to seek to generate income by investing in a portfolio of fixed income securities/ debt instruments maturing on or before the maturity of the Scheme.

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

### C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation of the Scheme and the credit rating of the instruments would be as follows:

| Instruments | Indicative allocations (% of total assets) | | Risk Profile |
|---|---|---|---|
| | Maximum | Minimum | High/Medium/Low |
| Debt Instruments* including Government Securities | 100 | 80 | Low to medium |
| Money Market Instruments | 20 | 0 | Low to medium |

Note: The Scheme will not have any exposure to derivatives.
*If the Scheme decides to invest in securitized debt (Single loan and / or Pool loan Securitized debt), it could be upto 25% of the corpus of the Scheme.

The Cumulative Gross Exposure in any of the above cases will not exceed 100% of the Net Assets of the Scheme.

The Scheme will have exposure to following instruments:

| Credit Rating / Instruments | AAA | Sovereign (Not Applicable) |
|---|---|---|
| NCDs | 60 - 65% | - |
| Government Securities | - | 35 – 40% |

The Scheme will not have any exposure to securitized debt.

The tenure of the Scheme will be 1141 Days from the date of allotment.

1. In case instruments/ securities as indicated above are not available or taking into account risk – reward analysis of instruments/ securities, the Scheme may invest in Certificate of Deposits (CDs) having highest ratings/ CBLOs/ T-bills/ Reverse Repo and Repo in Government securities. Such deviations may exist till the time suitable NCDs/CPs of desired credit quality are not available.
2. All investment shall be made based on the rating prevalent at the time of investment. In case instruments/ securities are rated by more than one rating agency, the most

conservative rating would be considered. In case of downgrades of a particular instrument, the Fund Manager shall rebalance the portfolio on a best effort basis within 30 days, provided such a rebalancing is possible on risk reward analysis.

3. The Scheme would not invest in unrated securities (except CBLOs/Government Securities / T-Bills / Repo and Reverse Repo in Government Securities) and derivatives.
4. Post New Fund Offer period and towards the maturity of the Scheme, there may be higher allocation to cash and cash equivalent.
5. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of said deviation.
6. Further, the allocation may vary during the tenure of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event. Such deviations may exist till the time suitable NCDs/CPs of desired credit quality are not available and in case of such deviations, the Scheme may invest in CDs having highest rating/ CBLOs/ T-Bills/ Reverse Repo and Repo in Government securities.

There would not be any variation from the intended portfolio allocation as stated in the Scheme Information Document / Key Information Memorandum on the final allocation, except as specified in point nos. 1, 2, 4, 5 and 6.

In the event of any deviation from the asset allocation stated above, the Fund Manager shall rebalance the portfolio within 30 days from the date of said deviation except in case where the deviation is on account of the conditions stated in point 1, 2 and 6 above.

If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period, the same shall be reported to the Internal Investment Committee. The internal investment committee shall then decide on the future course of action.

Credit Evaluation Policy for investment in debt securities

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks so the investment process is firmly research oriented. It comprises qualitative as well as quantitative measures. Qualitative factors like management track record, group companies, resource-raising ability, extent of availability of banking lines, internal control systems, etc are evaluated in addition to the business model and industry within which the issuer operates as regards industry/model-specific risks working capital requirements, cash generation, seasonality, regulatory environment, competition, bargaining power, etc. Quantitative factors like debt to equity ratio, profit and loss statement analysis, balance sheet analysis are taken into further consideration.

Macroeconomic call is taken on interest rate direction by careful analysis of various influencing factors like Inflation, Money supply, Private sector borrowing, Government borrowing, currency market movement, Central Bank policy, local fiscal and monetary policy, global interest rate scenario and Market sentiment. Interest rate direction call is supplemented by technical analysis of market and short term influencing factors like trader position, auction/issuance of securities, release of economic numbers, offshore market position, etc. Interest rate direction call and anticipation of yield curve movement forms the basis of portfolio positioning in duration and spread terms. Credit research is done on a regular basis for corporate having high investment grade rating. Credit research includes internal analysis of rating rationale, and financial statements (annual reports and quarterly earnings statements) of the issuer, for the last 1-3 years evaluating amongst other metrics,

relevant ratios of profitability, capital adequacy, gearing, turnover and other inputs from external agencies. On an ongoing basis, the credit analyst keeps track of credit profile of the issuer, possible credit risks reflected in change in outlook of rating agencies, external developments affecting the issuer etc. Internal credit call is a pre-requisite for all investments since the investment universe is primarily high-grade credit instruments. Credit research is also used to minimize credit migration risk and for generating relative value trade ideas. Stable to higher rating on maturity vis-à-vis issuance is the guiding factor for investment decisions from credit point of view.

## D.WHERE WILL THE SCHEME INVEST?

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

1. Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills);

2. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills);

3. Fixed Income Securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee;

4. Corporate debt (of both public and private sector undertakings);

5. Securities issued by both public and private sector banks and development financial institutions;

6. Money market instruments permitted by SEBI/RBI;

7. The non-convertible part of convertible securities;

8. Any other domestic fixed income securities as permitted by SEBI / RBI from time to time.

9. Bank Fixed Deposits and any such instruments as permitted by SEBI and in accordance with the final allocation;

10. Units of Mutual Fund Schemes subject to applicable regulations.

The securities/debt instruments mentioned above could be listed or unlisted, secured or unsecured of varying maturity.

**Negative list of sectors:** The Scheme will not invest in Companies falling within Gems and Jewellery and Leather & Leather Products Sector.

The Scheme will not invest/ have exposure in the following:
1. Foreign securities
2. Derivatives
3. Companies falling within Gems and Jewellery and Leather and Leather Products Sectors.

4. Repos in corporate debt securities
5. Credit Default Swaps transactions
6. Short Selling
7. Securities Lending
8. Securitised Debt
9. Unrated Securities (except CBLOs/ Government Securities / T-Bills / Repo and Reverse Repo in Government Securities)

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.

## POSITION OF DEBT MARKET IN INDIA

Indian debt markets, in the early nineties, were characterised by controls on pricing of assets, segmentation of markets and barriers to entry, low levels of liquidity, limited number of players, near lack of transparency, and high transactions cost. Financial reforms have significantly changed the Indian debt markets for the better. Most debt instruments are now priced freely on the markets; trading mechanisms have been altered to provide for higher levels of transparency, higher liquidity, and lower transactions costs; new participants have entered the markets, broad basing the types of players in the markets; methods of security issuance, and innovation in the structure of instruments have taken place; and there has been a significant improvement in the dissemination of market information. There are three main segments in the debt markets in India, viz., Government Securities, Public Sector Units (PSU) bonds, and corporate securities. A bulk of the debt market consists of Government Securities. Other instruments available currently include Corporate Debentures, Bonds issued by Financial Institutions, Commercial Paper, Certificates of Deposits and Securitized Debt. Securities in the Debt market typically vary based on their tenure and rating. Government Securities have tenures from one year to thirty years whereas the maturity period of the Corporate Debt now goes upto sixty years and more (perpetual). Perpetual bonds are now issued by banks as well. Securities may be both listed and unlisted and there is increasing trend of securities of maturities of over one year being listed by issuers. While in the corporate bond market, deals are conducted over telephone and are entered on principal-to-principal basis, due to the introduction of the Reserve Bank of India's NDS- Order Matching system a significant proportion of the government securities market is trading on the new system.

The yields and liquidity on various securities as on March 31, 2018 are as under:

| Issuer | Instrument | Maturity | Yields (%) | Liquidity |
|---|---|---|---|---|
| GOI | Treasury Bill | 91 days | 6.12% | High |
| GOI | Treasury Bill | 364 days | 6.42% | High |
| GOI | Short Dated | 1-3 Yrs | 6.45%-7.09% | High |
| GOI | Medium Dated | 3-5 Yrs | 7.09%-7.39% | High |
| GOI | Long Dated | 5-10 Yrs | 7.39%-7.40% | High |
| Corporates | Taxable Bonds (AAA) | 1-3 Yrs | 7.75%-7.76% | Medium |
| Corporates | Taxable Bonds (AAA) | 3-5 Yrs | 7.76%- 7.96% | Low to medium |
| Corporates | CDs (A1+) | 3 months | 7.08% | Medium to High |
| Corporates | CPs (A1+) | 3 months | 7.44% | Medium to High |

## E.WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme will invest in a basket of permissible securities maturing on or before maturity of the Scheme. The Scheme will invest in securities with a view to hold them till the

maturity. To that effect the Scheme will follow a buy and hold strategy to investment. The scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. Money Market securities include cash and cash equivalents.

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 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.

**Procedure followed for Investment decisions**

a) The Fund Manager of the Scheme is responsible for making buy/sell decisions in respect of the securities in the Scheme's portfolio, subject to final approval by the Chief Investment Officer – Equity/ Head – Fixed Income. The investment decisions are made and approved on daily basis keeping in view the market conditions and all relevant aspects.

b) The AMC has an Internal Investment Committee comprising the Managing Director and Chief Executive Officer, the Chief Investment Officer (CIO) - Fixed Income, CIO Equity and Fixed Income (CIO), Fund Managers, Portfolio Managers, Credit Analysts and Head – Research who meet at periodic intervals. The Investment Committee, at its meetings, reviews the performance of the Scheme and general market outlook and formulates broad investment strategy. The Managing Director and Chief Executive Officer attend the meeting at his discretion.

c) The CIO who chairs the Investment Committee Meetings guides the deliberations at Investment Committee. He, on an ongoing basis, reviews the portfolio of the Scheme and gives directions to the fund managers, where considered necessary. It is the ultimate responsibility of the CIO to ensure that the investments are made as per the internal/Regulatory guidelines, Scheme investment objectives and in the best interest of the unitholders of the Scheme.

d) Periodic presentations will be made to the Board of the AMC to review the performance of the schemes.

e) The Scheme will be benchmarked against the prices of CRISIL Composite Bond Fund Index. The Trustee reserve right to change the benchmark for performance of any of the Scheme by suitable notification to the investors to this effect.

f) The Board is notified of any specific factors affecting the performance of the scheme. The Board on consideration of all relevant factors may, if necessary, give directions to AMC. Similarly, the performance of the Scheme is submitted to the Trustees. The details on scheme's performance vis-à-vis the benchmark returns is also explained to the Trustees.

g) The AMC has been recording investment decisions since the receipt of instructions from SEBI, in terms of SEBI's circular no. MFD/CIR/6/73/2000 dated July 27, 2000.

h) The AMC shall ensure that the Scheme complies with all the provisions of SEBI (Mutual Funds) Regulations, 1996, as amended from time to time, including all guidelines, circulars issued in relation thereto from time to time and that the investments made by the fund managers are in the interest of the unit holders and shall also be responsible for the overall risk management function of the Fund.

i) The Fund managers shall ensure that the funds of the Scheme are invested to achieve the investment objectives of the Scheme and in the interest of the unit holders.

## F: FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations, 1996:

"Fundamental Attributes" in the context of the scheme will be:

**(i) Type of Scheme:** a close-ended Debt Fund

**(ii) A) Investment objective:** Please refer to section "Investment objective" in this document.

**B) Investment Pattern:** Please refer to section "How will the scheme allocate its assets?" in this document.

**(iii) Terms of Issue:**

A] Liquidity provisions such as listing, repurchase, redemption: The units of the Scheme are proposed to be listed on the BSE. However the Trustee reserves the right to list the units of the Scheme on any other Stock Exchange without any change in the Fundamental Attribute.

B] Aggregate fees and expenses charged to the Scheme: The provisions in respect of fees and expenses are as indicated in this SID. Please refer to section "Fees and Expenses" in this document.

C] Any safety net or guarantee provided: The present scheme is not a guaranteed or assured return scheme

**Changes in Fundamental Attribute:**

In accordance with Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s)/Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s)/Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated; and

- The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

## G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

| Duration of the Scheme | Benchmark |
|---|---|
| 1141 Days | CRISIL Composite Bond Fund Index |

CRISIL Composite Bond Fund Index has been arrived by CRISIL in consultation with AMFI (Association of Mutual Funds of India) for benchmarking the performance of the debt funds in the Indian Financial Market place against an Index that is representative of the universe of Debt funds. CRISIL Composite Bond Fund Index is a composition of CRISIL Gilt Index, CRISIL AAA/AA Long Term Bond Index and CRISIL AAA/AA Short Term Bond Index. CRISIL Composite Bond Fund Index is marked-to-market on a daily basis using CRISIL Gilt and Bond valuations.

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

## H. WHO MANAGES THE SCHEME?

The investments under the Scheme will be managed by Mr. Rahul Goswami and Mr. Rohan Maru. Since the Scheme is a new Scheme, tenure of Fund Managers is not available. Their qualifications and experience are as under:

| Name & Age of the Fund Manager | Qualification | Experience (last 10 years) | Name of the Schemes Managed |
|---|---|---|---|
| Mr. Rahul Goswami<br>45 Years | BSC (Mathematics)<br>MBA (Finance) | He has overall 17 years of experience in Debt Markets, including Fund Management. In his previous role with Standard Chartered Bank, he was a Senior Rates Trader & Head of Primary Dealership Desk.<br><br>**Past Experience:**<br>~ Standard | • ICICI Prudential Money Market Fund<br>• ICICI Prudential Short term Gilt Fund<br>• ICICI Prudential Long term Gilt Fund<br>• ICICI Prudential Gilt Fund Treasury Plan PF Option<br>• ICICI Prudential Fixed Maturity Plans<br>• ICICI Prudential Capital Protection Oriented Funds<br>• ICICI Prudential Multiple |

| | | | |
|---|---|---|---|
| | | Chartered Bank - Head – Primary Dealer – November 2009 to September 2012<br>~ ICICI Prudential Asset Management Co. Ltd - Senior Fund Manager – July 2004 to November 2009<br>~ Franklin Templeton Asset Management Co. (I) Pvt. Ltd - Asst. Vice President – Fixed Income - October 2002 to July 2004<br>~ UTI Bank Ltd - Manager - Merchant Banking – January 2000 to October 2002 | Yield Funds<br>• ICICI Prudential Flexible Income Plan<br>• ICICI Prudential Savings Fund<br>• ICICI Prudential Liquid Plan<br>• ICICI Prudential Banking & PSU Debt Fund<br>• ICICI Prudential Dynamic Bond Fund<br>• ICICI Prudential Constant Maturity Gilt Fund<br>• ICICI Prudential Ultra Short Term Plan |
| Mr. Rohan Maru<br><br>33 Years | MBA (Finance), M. Com | He is associated with ICICI Prudential Asset Management Company Limited from November 2012.<br><br>**Past Experience**<br>~ Kotak Mahindra AMC - Fixed Income Dealer - May 2008 to November 2012<br>~ Integreon Managed Solutions - Research Associate - May 2005 to June 2006 | • ICICI Prudential Fixed Maturity Plans<br>• ICICI Prudential US Bluechip Equity Fund – India Debt portion<br>• ICICI Prudential Global Stable Equity Fund – Debt portion<br>• ICICI Prudential Flexible Income Plan<br>• ICICI Prudential Liquid Plan<br>• ICICI Prudential Ultra Short Term Plan<br>• ICICI Prudential Interval Funds |

## I. WHAT ARE THE INVESTMENT RESTRICTIONS?

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

1. Mutual Funds/AMCs shall ensure that total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the scheme;

   Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed only

by way of increase in exposure to Housing Finance Companies (HFCs);

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme.

2. A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company:

   Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations

3. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:

   i. Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
   ii. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

4. The Scheme may invest in any other scheme 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 Mutual Fund.

5. The Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature.

6. The Fund may buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities.

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

7. No loans for any purpose can be advanced by any of the Scheme.

8. The Scheme shall not make any investments in;
   a. any unlisted security of an associate or group company of the sponsor; or
   b. any security issued by way of private placement by an associate or group company of the Sponsor; or
   c. the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets
   d. Fund of Funds scheme

9. The Scheme shall invest only in such securities which mature on or before the date of the maturity of the Scheme.

10. The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in CBLO before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in CBLOs during the NFO period. The appreciation received from investment in CBLO shall be passed on to investors.

    Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in CBLO shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

11. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest and dividend to the Unitholders. Such borrowings shall not exceed 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.

12. In accordance with SEBI Circular no SEBI/IMD/CIR No. 1/91171/07 dated 16th April 2007 and SEBI/IMD/CIR No. 7 / 129592 dated June 23, 2008, following guidelines shall be followed for parking of funds in short term deposits of Scheduled commercial Banks pending deployment
    a. "Short Term" for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days.
    b. Such short-term deposits shall be held in the name of the Scheme.
    c. The Scheme shall not park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
    d. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
    e. The Schemes shall not park funds in short-term deposit of a bank, which has invested in that scheme.
    f. The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

13. All transactions in government securities shall be in dematerialised form.

14. Group exposure –
    a) The Fund shall ensure that total exposure of the debt scheme in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.
    b) For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

All investment restrictions shall be applicable at the time of making investment.

## J. HOW HAS THE SCHEME PERFORMED?

The Scheme is a new Scheme and does not have any performance track record.

## K. ADDITIONAL DISCLOSURES

### i. SCHEME PORTFOLIO HOLDINGS

a) **Top 10 holdings:** Not Available
b) **Sector wise holdings:** Not Available

The Scheme is a new Scheme and does not have any Portfolio Holdings and Sector wise holdings.

ii. **INVESTMENT DETAILS:** The aggregate investment in the Scheme under the following categories:
i. AMC's Board of Directors
ii. Scheme's Fund Manager(s) and
iii. Other key managerial personnel

The Scheme is a new Scheme and does not have Investment Details as above.

## III. UNITS AND OFFER

This section provides details you need to know for investing in the Scheme.

### A. NEW FUND OFFER (NFO)

| Name of the Scheme | New Fund Offer opens | New Fund Offer closes |
|---|---|---|
| 1141 Days Plan Y | April 14, 2018 | April 16, 2018 |

The AMC reserves the right to extend or pre close the New Fund Offer (NFO) period, subject to the condition that the NFO Period including the extension, if any, shall not be more than 15 days or such period as allowed by SEBI.

MICR cheques will not be accepted. Transfer cheques and Real Time Gross Settlement (RTGS) requests will be accepted till the end of business hours up to April 16, 2018. Switch-in requests from equity schemes will not be accepted. Switch-in requests from non-equity schemes will be accepted up to April 16, 2018, till the cutoff time applicable for switches.

Switch-in request from ICICI Prudential US Bluechip Equity Fund and ICICI Prudential Global Stable Equity Fund will not be accepted.

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| New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO. | The corpus of the Scheme will be divided into units having an initial value of Rs. 10/- each. Units can be purchased during the NFO period only. |
| Minimum Amount for Application in the NFO | Rs. 5,000/- and in multiples of Rs. 10 thereafter. The minimum application amount applies to switch also. |
| Minimum Target amount<br>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 working days from the closure of NFO period, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 working days from the date of closure of the subscription period. | As per SEBI circular dated June 20, 2014, the minimum subscription amount raised by the Scheme at the time of new fund offer shall be at least Rs. 20 crore.<br><br>Pursuant to the aforesaid circular, during the New Fund Offer period of the Scheme, the Scheme shall raise a minimum subscription of Rs. 20 crores. |
| Maximum Amount to be raised (if any) | There is no Maximum Amount. |

<table>
<tr><td>This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</td><td></td></tr>
<tr><td>Plans / Options offered</td><td>Following Plans / Options will be available under the Scheme:
<table>
<tr><td>Plans</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y - Direct Plan and ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y.</td></tr>
<tr><td>Options</td><td>Cumulative Option and Dividend Option with only Dividend Payout facility.</td></tr>
<tr><td>Default Option</td><td>Cumulative Option</td></tr>
</table>
Default Plan would be as follows in below mentioned scenarios:
<table>
<tr><th>Scenario</th><th>ARN Code mentioned / not mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan</th></tr>
<tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y – Direct Plan</td></tr>
<tr><td>2</td><td>Not mentioned</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y – Direct Plan</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y – Direct Plan</td></tr>
<tr><td>3</td><td>Not mentioned</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y – Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y – Direct Plan</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y – Direct Plan</td></tr>
<tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y – Direct Plan</td></tr>
<tr><td>6</td><td>Direct</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y</td><td>ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y – Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>ICICI Prudential</td><td>ICICI Prudential</td></tr>
</table></td></tr>
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| | | | | |
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| | | | Fixed Maturity Plan - Series 82 – 1141 Days Plan Y | Fixed Maturity Plan - Series 82 – 1141 Days Plan Y |
| | 8 | Mentioned | Not Mentioned | ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y |
| | In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y **-** Direct Plan from the date of application without any exit load.<br><br>The Plans and Options under the Scheme will have common portfolio. ICICI Prudential Fixed Maturity Plan - Series 82 – 1141 Days Plan Y - Direct Plan is only for investors who purchase /subscribe units in a Scheme directly with the Fund. (Quarterly and Half yearly dividend frequency is available under the Scheme, subject to availability of distributable surplus). | | | |
| Dividend Policy | Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund. Further, the Trustee at its sole discretion may also declare interim dividend. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.<br><br>The treatment of unclaimed redemption and dividend amounts will be as per SEBI circular dated February 25, 2016. | | | |
| Dividend | The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. | | | |
| Dividend Transfer Plan (DTP) | DTP will be available under the Scheme whereby if the investor opts for this facility, the dividend declared will be automatically invested into any open-ended scheme (Target Scheme) of the Fund. The amount to the extent of distribution will be automatically invested on the ex-dividend date into the Target Scheme selected by the investor, at the applicable NAV of that scheme. | | | |

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| | The provision of "Minimum Application Amount" specified in the SID of respective Target Scheme will not be applicable for DTP facility. |
| Allotment | All Applicants whose cheques towards purchase of Units have realised will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order.<br>For applicants applying through 'APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)', on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form.<br><br>The AMC shall allot units within 5 Business Days from the date of closure of the NFO period.<br><br>The Trustee retains the sole and absolute discretion to reject any application.<br><br>Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form.<br><br>Dematerialization<br><br>The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the Scheme. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.<br><br>It may be noted that trading and settlement in the Units of the Scheme over the stock exchange(s) (where the Units are listed) will be permitted only in electronic form.<br>If the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted along with a Demat/Remat Request Form to their Depository Participants.<br><br>However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996. |

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| | Normally no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered along with the request for Redemption / Switch or any other transaction of Units covered therein.<br><br>All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee. |
| Refund | If application is rejected, full amount will be refunded within five business days of the closure of New Fund Offer Period or within such period as allowed by SEBI. If refunded after the time period stipulated under the Regulations, interest @ 15% p.a. for delay period will be paid and charged to the AMC. |
| Who can invest<br><br>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile. | The following persons are eligible and may apply for subscription to the units of the Scheme (subject, wherever relevant, to purchase of units of Mutual Funds being permitted under respective constitutions and relevant statutory regulations):<br>• Resident adult individuals either singly or jointly (not exceeding four) or on an Anyone or survivor basis<br>• Minor through parent/lawful guardian<br>• Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions)<br>• Religious and Charitable Trusts are eligible to invest in the Scheme, if the provisions of the respective constitution under which they are established permits to invest under the provisions of 11(5)(xii) of Income-tax Act, 1961 read with Rule 17C of Income-Tax Rules, 1962.<br>• Partnership Firms<br>• Karta of Hindu Undivided Family (HUF)<br>• Banks & Financial Institutions<br>• Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non repatriation basis<br>• Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis<br>• Army, Air Force, Navy and other para-military funds<br>• Scientific and Industrial Research Organizations<br>• Mutual Fund Schemes<br>• Foreign Portfolio Investor (FPI) subject to the applicable regulations<br>• Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI (Mutual Funds) Regulations, 1996.<br><br>Every investor, depending on any of the above category |

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| | under which he/she/ it falls, is required to provide the relevant documents along with the application form as may be prescribed by AMC.<br>The following persons are not eligible to invest in the Scheme and apply for subscription to the units of the Scheme:<br>• A person who falls within the definition of the term "U.S. Person" under 'Regulation S' promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by ICICI Prudential Asset Management Company Limited (the AMC)/ICICI Prudential Trust Limited (the Trustee) from time to time.<br><br>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments.<br><br>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.<br><br>• A person who is resident of Canada<br>• OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.<br>• Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time. |

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| Where can you submit the filled up applications. | Computer Age Management Services Private Limited (CAMS), New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road) Chennai - 600 034 (www.camsonline.com) (Ph- 1800-200-2267, 044 3061 2900) (email - enq_P@camsonline.com) has been appointed as Registrar for the Scheme. The Registrar is registered with SEBI under registration No: INR000002813. As Registrar to the Scheme, CAMS will handle communications with investors, perform data entry services and dispatch account statements. The AMC and the Trustee have satisfied themselves that the Registrar can provide the services required and have adequate facilities and the system capabilities.<br><br>Investors can submit the application forms at the official points of acceptance of CAMS and Branches of AMC which are provided on back cover page.<br><br>Investors can also subscribe units from the official website of AMC i.e. www.icicipruamc.com. Pursuant to SEBI Circular dated SEBI/IMD/CIR No 18/198647/2010 March 15, 2010, an investor can also subscribe to the New Fund Offer (NFO) through ASBA facility.<br><br>ASBAs can be accepted only by SCSB's whose names appear in the list of SCSBs as displayed by SEBI on its website www.sebi.gov.in. |
| How to Apply | Please refer to the SAI and Application form for the instructions. |
| Listing | Presently it is proposed to list the scheme on the BSE. However the Trustee reserves the right to list the units of the Scheme on any other Stock Exchange. |
| Special Products / facilities available during the NFO | Investors can subscribe to the units of the Scheme using the Invest Now facility available on the website of the AMC, submitting applications on fax number or the email id(s) of the AMC provided on the back cover page under the section „ICICI Prudential Mutual Fund Official Points of Acceptance or using ASBA facility only during NFO period.<br><br>Invest Now facility is available only to the existing investors.<br><br>Investor applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on the aforesaid facilities, investors are requested to refer to Statement of Additional Information (SAI). |
| The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) | Not applicable |

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| involved in the same | |
| Restrictions, if any, on the right to freely retain or dispose of units being offered. | The Units of the Scheme are available for trading and transfer only in demat mode via the stock exchanges. |
| Switch into the scheme | Switch transactions during NFO:<br>Investors are requested to note that they can submit a switch in request into this scheme only during the NFO period by switching out from any of the existing Fixed Maturity Plans or any other Close Ended Scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity of such Fixed Maturity Plan or any other Close ended Scheme. The maturity date of such Fixed Maturity Plan or close ended schemes should fall during the New Fund Offer period of the scheme.<br><br>For switch-in requests received from the open ended scheme during the New Fund Offer Period (NFO) under the Scheme, the switch-out requests from such Scheme will be effected based on the applicable NAV of such Scheme, as on the day of receipt of the switch request, subject to applicable cut-off timing provisions. However, the switch-in requests under the Scheme will be processed on the date of the allotment of the Units. |
| Switch out from the Scheme | Investors are requested to note that a facility has been enabled for submitting switch out request, in the specified format, 30 calendar days prior to the maturity of the Scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity.<br><br>This facility is enabled for switch to any open-ended scheme (except Exchange Traded Funds) or in NFOs of closed ended schemes of ICICI Prudential Mutual Fund (the Fund). The switch-in requests in these schemes will be effected based on the applicable NAV of these schemes. Subject to applicable cut-off timing provisions. This facility is not available for units held in demat form. Also, conversion of physical unit to demat mode will nullify any existing/ future switch request. Investors are requested to note that switch out requests once submitted may be cancelled at later date when submitted in the specified format. |
| Consolidated Account Statement (CAS) | 1. The Consolidated Account Statement (CAS) for each calendar month will be issued on or before tenth 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.<br><br>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 tenth day of succeeding month. In case of a New Fund Offer |

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| | Period (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical account statement or an email and/or SMS's to the investor's registered address and/or mobile number not later than five business days from the date of closure of the NFO.<br><br>3. 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.<br><br>4. 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.<br><br>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 tenth day of succeeding month, unless a specific request is made to receive the same in physical form<br><br>Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.<br><br>Further, CAS issued for the half-year(September/ March) shall also provide:<br>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.<br><br>b. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan, where the concerned investor has actually invested in.<br><br>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. |

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| | 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.<br><br>**CAS for investors having Demat account:**<br><br>• Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.<br>• 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.<br>• 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.<br>• 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.<br><br>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.<br><br>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). |
| Transaction Charges | Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 the transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner:<br><br>a. The existing investors may be charged Rs.100/- as transaction charge per subscription of Rs.10,000/- and above;<br>b. A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.<br><br>There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows.<br><br>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. |

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| | 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**").<br><br>The aforesaid transaction charge shall be deducted by the Asset Management Company from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested in the relevant scheme opted by the investor.<br><br>However, upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by such distributor.<br><br>Transaction Charges shall not be deducted if:<br>• Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).<br>• Purchase/ subscription made in demat mode through stock Exchange, irrespective of investment amount.<br><br>CAS/ Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment. |
| Bank Account Details | As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units. If the Unit-holder fails to provide the Bank mandate, the request for redemption would be considered as not valid and the Scheme retains the right to withhold the redemption until a proper bank mandate is furnished by the Unit-holder and the provision with respect of penal interest in such cases will not be applicable/ entertained.<br><br><u>Bank Mandate Requirement</u><br><br>For all fresh purchase transactions made by means of a cheque, if cheque provided alongwith fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.<br><br>1. Original cancelled cheque having the First Holder Name printed on the cheque.<br>2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application.<br>3. Photocopy of the bank statement duly attested by the bank |

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| | manager with designation, employee number and bank seal.<br>4. Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal.<br>5. Photocopy of the bank statement/passbook/cheque duly attested by ICICI Prudential Asset Management Company Limited (the AMC) branch officials after verification of original bank statement/passbook shown by the investor or their representative.<br>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.<br><br>This condition is also applicable to all purchase transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/dividend proceeds are credited to wrong account in absence of above original documents. |
| Pledge/Lien | In case of pledged units, the parties to the pledge shall report the details to the Registrar after the suspension of trading but prior to maturity. |
| Other requirements/processes | **Transactions without Scheme/Option Name**<br>In case of fresh/additional purchases, if the name of the Scheme/Plan on the application form/transaction slip differs from the name on the Cheque/Demand Draft, then ICICI Prudential Asset Management Company Limited (the AMC) will process the application and allot units at the applicable Net Asset Value, under the Scheme/Plan which is mentioned on the application form/transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.<br><br>The AMC thereafter shall not be responsible for any loss suffered by the investor due to the discrepancy of a Scheme/Plan name mentioned in the application form/transaction slip and Cheque/Demand Draft.<br><br>In case of purchases, if the Scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the Scheme mentioned on the Cheque/Demand Draft. The Scheme/Plan that will be considered in such cases if not specified by the customer will be the default Plan of the Scheme as per the SID. |
| | **Multiple Requests**<br>In case an investor makes multiple requests in a transaction slip i.e. switch and change of address or switch and change of bank mandate or any combination thereof, but the signature is appended only under one such request, then the AMC reserves the right to process the request under which signature is appended and reject the rest where signature is not appended. |

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| | **Folio(s) under Lien**<br>For all closed-ended schemes, if the units are under lien at the time of maturity of the Scheme, then the AMC reserves the right to pay the maturity amount to the person/entity/bank/financial institution in whose favour the lien has been marked. An intimation of such payment will be sent to the investor. The AMC thereafter shall not be responsible for any claims made by the investor/third party on account of such payments. |
| | **Overwriting on application forms/transaction slips**<br>In case of corrections/overwriting on key fields (as may be determined at the sole discretion of the AMC) of the application forms/transaction slips, the AMC reserves the right to reject the application forms/transaction slips in case the investor(s) has(ve) not countersigned in each place(s) where such corrections/overwriting has(ve) been made. |
| | **Consolidation of Folios**<br>In case an investor has multiple folios, the AMC reserves the right to consolidate all the folios into one folio, based on such criteria as may be determined by the AMC from time to time. |
| | **Seeding of Aadhaar number**<br>Investors are requested to note that the Ministry of Finance (Department of Revenue) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017. These Rules have come into force with effect from June 1, 2017. These Rules, inter alia, make it mandatory for investors to submit Aadhaar number issued by the Unique Identification Authority of India (UIDAI) in respect of their investments. For more details, refer SAI. |
| | **Communication via Electronic Mail (e-mail)**<br>It is hereby notified that wherever the investor(s) has/have provided his/their e-mail address in the application form or any subsequent communication in any of the folio belonging to the investor(s), the Fund/AMC reserves the right to use e-mail as a default mode to send various communication which include account statements for transactions done by the investor(s).<br>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 business days from the receipt of such request. |
| Non Acceptance/Processing of Purchase request(s) due to repeated Cheque Bounce | With respect to purchase request submitted by any investor, if it is noticed that there are repeated instances of two or more cheque bounces, the AMC reserves the right to not accept/allot units for all future purchase of such investor(s). |
| Restriction on fresh purchases/additional purchases/switches in | As per requirements of the U.S. Securities and Exchange Commission (SEC), persons falling within the definition of the term " U.S. Person" under 'Regulation S' promulgated under |

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| any Schemes of ICICI Prudential Mutual Fund | the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by ICICI Prudential Asset Management Company Limited (the AMC)/ICICI Prudential Trust Limited (the Trustee) from time to time.<br><br>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments.<br><br>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.<br>However, existing investments will be allowed to be redeemed. |
| Reversal of cheque(s) | Where the units under any scheme are allotted to investors and cheque(s) given by the said investors towards subscription of units are not realised thereafter or where the confirmation from the bankers is delayed or not received for non-realisation of cheque(s), the Fund reserves the right to reverse such units. |
| Third party Cheques | Investment/subscription made through third party cheque(s) will not be accepted for investments in the units of ICICI Prudential Mutual Fund. Please visit www.icicipruamc.com for further details. |
| Multiple Bank accounts | The unit holder/ investor can register multiple bank account details under its existing folio by submitting separate form available on the website of the AMC at www.icicipruamc.com. Individuals/HuF can register upto 5 different bank accounts for a folio, whereas non-individuals can register upto 10 different bank accounts for a folio. |
| Know Your Client (KYC) Norms | KYC (Know Your Customer) norms are mandatory for all investors for making investments in Mutual Funds, for more information refer SAI. |
| Cash Investments in the Scheme | Pursuant to SEBI circulars dated September 13, 2012 and SEBI circular dated May 22, 2014, it is permitted to accept cash transactions to the extent of Rs. 50,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines. Provided that the limit shall be applicable per investor for investments done in a financial year across all schemes of the Mutual Fund, subject to |

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| | sufficient systems and procedures in place for such acceptance. However any form of repayment either by way of redemption, dividend, etc. with respect to such cash investment shall be paid only through banking channel.<br><br>The Asset Management Company is in process of implementing adequate systems and controls to accept Cash Investment in the Scheme. Information in this regard will be provided to Investors as and when the facility is made available. |

## B. ONGOING OFFER DETAILS

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| Ongoing Offer Period<br>This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period. | Being a close-ended Scheme, investors can subscribe to the units of the Scheme during the NFO Period only and the Scheme will not reopen for subscriptions after the closure of NFO.<br>To provide liquidity to the investors, the Fund proposes to list the units on one or more of the recognized stock exchange. |
| Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors.<br><br>This is the price you need to pay for purchase.<br><br>Example: If the applicable NAV is Rs. 10, then sales price will be: Rs. 10 | Units cannot be subscribed after the closure of NFO. After the NFO, the persons can invest in the Scheme only through demat mode by purchasing the units on BSE or any other Stock Exchange where the Scheme will list its units. |
| Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors. | Units cannot be redeemed before the maturity period. Investors can sell units of the scheme on BSE or any other Stock Exchange where the units of the scheme are listed. |
| Cut off timing for subscriptions/ redemptions/ switches<br>This is the time before which your application (complete in all respects) should reach the official points of acceptance. | Since the Scheme is a close-ended scheme, subscriptions including switch in available only during the NFO period.<br><br>Thus, the provision of cut-off timings is not applicable post closure of NFO. |
| Where can the applications for purchase/redemption switches be submitted? | Since the Scheme is a close-ended scheme, subscriptions including switch in available only during the NFO period.<br>Investors can sell units of the scheme on BSE or any other Stock Exchange where the units of the scheme are listed. |
| Redemption of Units | No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days, subject to availability of all relevant documents and details. |
| Minimum amount for purchase/redemption/switches | Being a close-ended Scheme, investors can subscribe to the units of the Scheme during the NFO Period only.<br><br>No interim exit/redemption will be allowed under the scheme, as the same is proposed to be listed. |
| Special Products / facilities available | Since this is a close ended scheme, special features such as Systematic Investment Plan; Systematic Transfer Plan & Systematic Withdrawal Plan shall not be available. |
| Consolidated Account Statement (CAS) | Please refer NFO section for provision on consolidated account statement. |

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| Dividend | The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend.<br><br>In the event of failure to dispatch dividend within 30 days, the AMC shall be liable to pay interest at 15% per annum to the unit holders.<br><br>Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund. Further, the Trustee at its sole discretion may also declare interim dividend. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.<br><br>The treatment of unclaimed redemption and dividend amounts will be as per SEBI circular dated February 25, 2016. |
| Redemption of Units/ Payment of Maturity Proceeds | No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days, subject to availability of all relevant documents and details.<br>The redemption proceeds on maturity, subject to availability of all relevant documents/details, shall be dispatched to the unitholders within 10 working days from the date of maturity of the Scheme.<br>If the maturity date falls on a non business day, the immediately following business day will be considered as the maturity date for the Scheme. |
| Delay in payment of redemption/ maturity proceeds | The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). The AMC shall not be liable to pay such interest if the delay is attributable to any act or omission on the part of unitholders, its agents, assigns or successors. |
| Transfer | 1. Units of the Scheme held in demat form are transferable<br>2. Transfer would be only in favor of transferees who are capable of holding units. The Fund shall not be |

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| | bound to recognize any other transfer.<br>3. The Fund will affect transfer only in electronic form provided the intended transferee is otherwise eligible to hold the units under the Scheme.<br>4. The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode. |
| Transaction Charges | Not applicable on an ongoing basis being a close ended scheme |

## C. PERIODIC DISCLOSURES

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| Net Asset Value<br><br>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance. | The AMC will calculate and disclose the first NAV within Five business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day. NAV shall be published in at least two daily newspapers having circulation all over India. The AMC shall disclose portfolio of all Schemes on the website www.icicipruamc.com along with ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month. In addition, the AMC will disclose details of the portfolio at least on a half-yearly basis on the website of AMC and AMFI. Since the Scheme is a new Scheme, Top 10 holdings and sector wise holdings are not available.<br><br>AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on the mutual fund website – (www.icicipruamc.com) by 9:00 p.m. every 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. |
| Monthly and Half yearly Portfolio / Disclosures | The AMC shall disclose portfolio of all the Schemes on the website www.icicipruamc.com alongwith ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month.<br><br>The Fund shall before the expiry of one month from the close of each half year, that is as on March 31 and September 30, publish its scheme portfolios in one English daily newspaper having all India circulation and in a newspaper published in the language of the region where the Head Office of the AMC is situated in the prescribed format and update the same on AMC's website at www.icicipruamc.com and AMFI's website www.amfiindia.com. |
| 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 |

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| | 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. |
| Annual Report | Pursuant to Securities and Exchange Board of India (Mutual Funds) (Amendments) Regulations, 2011 dated August 30, 2011 read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the unit holders are requested to note that scheme wise annual report and/or abridged summary of annual reports of the Schemes of the Fund shall be sent to the unit holders only by email at their email address registered with the Fund.<br><br>Physical copies of the annual report or abridged summary of annual reports will be sent to those Unit holders whose email address is not available with the Fund and/or who have specifically requested or opted for the same.<br><br>The unit holders are requested to update/ provide their email address to the Fund for updating the database.<br><br>Physical copy of the scheme wise annual report or abridged summary will be available to the unit holders at the registered office of the Fund/AMC. A separate link to scheme annual report or abridged summary is available on the website of the Fund.<br><br>As per regulation 56(3) of the Regulations, copy of Schemewise Annual Report shall be also made available to unitholder on payment of nominal fees. Further as per Securities and Exchange Board of India (Mutual Funds) (Third Amendment) Regulation 2008 Notification dated September 29, 2008 & SEBI Circular No. SEBI/IMD/CIR No. 10/141712/08 October 20, 2008, the Schemewise Annual Report of a Mutual Fund or an abridged summary shall be mailed to all unitholders as soon as may be possible but not later than four months from the date of closure of the relevant accounts year. |
| Associate Transactions | Please refer to Statement of Additional Information (SAI) |

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| Taxation<br><br>The information is provided for general information only. This information does not purport to be a complete analysis of all relevant tax considerations; nor does it purport to be a complete description of all potential tax costs, tax incidence and risks for the investors. In view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes. | As per the provisions of the Income-tax Act, 1961 ("the Act"), as amended by the Finance Act, 2017 |

| | **Resident Investors** | **Mutual Fund** |
|---|---|---|
| Tax on Dividend | NIL | a) For Dividend income from investments: NIL<br>b) Additional income-tax on income distributed to investors: Individual/HUF -25%*<br>Others -30%*<br>(Refer Note 1,2 & 4 below) |
| Capital Gains: Long Term | 20% with Indexation* | NIL |
| Short Term | Income tax rate applicable to the Unit holders as per their income slabs. | NIL |

Note:

1. Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23D) of the Income-tax Act, 1961 (the Act).
2. Under the terms of the Scheme Information Document, this Scheme is classified as "other than money market mutual fund or a liquid fund".
3. Capital gains arising on transfer or redemption of units other than units of equity oriented funds (as defined under section 115T of the Act), after 10 July 2014, would be regarded as long term capital gains only if the units are held for a period of more than 36 months.
4. For the purposes of determining the additional income-tax payable in accordance with section 115R, the amount of distributed income referred therein shall be increased to such amount as would, after reduction of the additional income-tax on such increased amount at the rate specified in section 115R, be equal to the amount of income distributed by the mutual fund

* excluding applicable surcharge and cess.

For further details on taxation please refer to the Section on 'Tax Benefits of investing in the Mutual Fund' provided in 'Statement of Additional Information ('SAI')'.

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| Investor services | The Fund will follow-up with customer service centres and Registrar on complaints and enquiries received from investors for resolving them promptly.<br>For this purpose, Mr. Yatin Suvarna has been appointed as the Investor Relations Officer. He can be contacted at the Central Service Office of the AMC. The address and phone numbers are:<br><br>2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400 063<br>Tel No.: 022 26852000, Fax No.: 022-2686 8313<br>e-mail - enquiry@icicipruamc.com |

## D. COMPUTATION OF NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time and as stipulated in the valuation policy and procedures of the Fund, provided in Statement of Additional Information (SAI). The NAVs of the fund shall be rounded off up to four decimals.

NAV of units under the Scheme shall be calculated as shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision}}{\text{No. of Units outstanding under the Scheme}}$$

The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

## IV. FEES AND EXPENSES

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

### A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. Entire NFO expenses will be borne by the AMC. In terms of SEBI circular no. SEBI/IMD/CIR No. 11/115723 /08 dated January 31, 2008, close ended schemes are not permitted to charge initial issue expenses to the scheme. Hence, NFO Expenses will not be charged to the Scheme.

### B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:
The AMC has estimated the following percentage of the daily net assets of the Scheme which will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. The mutual fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Investors can refer https://www.icicipruamc.com/Downloads/total-expense-ratio.aspx for Total Expense Ratio (TER) details.

**Annual Scheme Recurring Expenses:**

| **Particulars** | **ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y (% per annum of daily net assets)** |
|---|---|
| Investment Management & Advisory Fee | Up to 2.25 |
| Trustee Fees | |
| Audit Fees | |
| Custodian Fees | |
| Registrar & Transfer Agent Fees | |
| Marketing & Selling Expenses including Agents Commission | |
| Cost related to investor communications | |
| Cost of fund transfer from location to location | |
| Cost of providing account statements and dividend redemption cheques and warrants | |
| Costs of statutory Advertisements | |
| Cost towards investor education & awareness (at least 2 bps) | |
| Brokerage & transaction cost over and above 12 bps for cash market trades. | |
| Goods and Services Tax on expenses other than investment and advisory fees | |
| Goods and Services Tax on brokerage and transaction cost | |
| Other Expenses$* | |
| **Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)** | **Up to 2.25** |

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|---|---|
| Additional expenses for gross new inflows from specified cities*(more specifically elaborated below) | Up to 0.30 |
| The aforesaid does not include Goods and Services Tax on investment management and advisory fees. The same is more specifically elaborated below. | |

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

$ Listing expenses are part of other expenses.

At least 10% of the TER is charged towards distribution expenses/ commission in the ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y. The TER of the ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y - Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at least 10%) which is charged in the ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y.

The aforesaid expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations. This means that mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head.

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear. The above expenses may increase/decrease as per actual and/or any change in the Regulations.

These estimates have been made in good faith as per information available to the Investment Manager based on past experience.

Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulations, 1996.

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. 100 crore | Next Rs. 300 crore | Next Rs. 300 crore | Over Rs. 700 crore |
|---|---|---|---|
| 2.25% | 2.00% | 1.75% | 1.50% |

The above table excludes additional expenses that can be charged towards: i) 30 bps for gross new inflows from specified cities and ii) Goods and Services Tax on investment management and advisory fees. The same is more specifically elaborated below.

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

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

(i) 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.

(ii) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such 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 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 such 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 such cities;

Provided further that amount incurred as expense on account of inflows from such 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.

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

Subject to Regulations, expenses over and above the prescribed limit shall be borne by the Asset Management Company.

The following is an illustration of the impact of expense ratio on the scheme's returns:

| | **Particulars** | **Year 1** | **Year 2** |
|---|---|---|---|
| (A) | Net Assets Before expenses | 50,00,00,000.00 | 58,92,00,000.00 |
| | NAV per Unit Before Expense | 10.00 | 11.78 |
| | Return Before Expense | - | 20.00% |
| (B) | **Total Expenses (1.8% of Net Assets before Expenses)** | **-90,00,000** | **-1,06,05,600** |
| (A-B) | **Net Assets After expenses** | **49,10,00,000.00** | **57,85,94,400.00** |
| | Units | 5,00,00,000.00 | 5,00,00,000.00 |
| | NAV per Unit | 9.820 | 11.5719 |
| | Return After Expense | - | 17.84% |

For calculating expense of ICICI Prudential Fixed Maturity Plan – Series 82 – 1141 Days Plan Y – Direct Plan, brokerage component will not be considered.

## C. LOAD STRUCTURE

Load is an amount, which is paid by the investor to redeem the units from the Scheme. This amount is used by the AMC to pay trail commissions to the distributor and to take

care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.icicipruamc.com) or may call your distributor.

i) Entry Load: Not Applicable.
In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

ii) Exit Load: Being a listed Scheme, no exit load will be applicable.

Investors shall note that the brokerage on sales of the units of the Schemes on the stock exchanges shall be borne by the investors.

## D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

N.A.

## V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

## VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1) **All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.**

- In March 2013, Prudential plc and its wholly-owned subsidiary The Prudential Assurance Company Limited settled with the UK's former financial services regulator, the Financial Services Authority (FSA) over issues relating to Prudential's unsuccessful bid to acquire AIA, the Asian subsidiary of AIG, in early 2010.

  These Prudential companies agreed to pay fines totalling £30 million, in respect of a decision by the FSA that it and the United Kingdom Listing Authority (UKLA) should have been informed earlier about Prudential's contemplation of the potential transaction. The Group Chief Executive, Tidjane Thiam, also agreed to be censured in respect of a decision by the FSA that it should have been informed earlier. The Final Notices published by the FSA on 27 March 2013 concerning these decisions accordingly represent the final resolution of the matter.

  In a public statement accompanying the Final Notices dated 27 March 2013, the FSA stated that the investigation was into past events and did not concern the current conduct of the management of the Prudential Group. The FSA accepted that Prudential did consider their obligations in forming their assessment in respect of informing the regulator. Therefore, although the FSA considered that the circumstances of the breaches were serious, the FSA did not consider the breaches were reckless or intentional.

In a public statement regarding the FSA's findings dated 27 March 2013, the Board of Prudential confirmed that the Group Chief Executive acted at all times in the interests of the Company and with the full knowledge and authority of the Board. Prudential works diligently to maintain close and positive relationships with its regulators, and the Group's relationship with its UK regulators continues to be good.

Note:

1. Prudential plc was found to have breached Listing Principle 6 of the UKLA, requiring that "A listed company must deal with the FSA in an open and co-operative manner";
2. The Prudential Assurance Company Limited was found to have breached Principle 11 of the FSA's Principles for Businesses, requiring that "A firm must deal with its regulators in an open and cooperative way, and must disclose to the FSA appropriately anything relating to the firm of which the FSA would reasonably expect notice"; and
3. Tidjane Thiam was found to have been "knowingly concerned" in The Prudential Assurance Company Limited's breach of Principle 11. The FSA accepted that the breach by Mr Thiam (and Prudential) was neither reckless nor intentional

- A Group holding by MAGIM in Storebrand ASA was not reported by the Disclosures team before the deadline as required under the Norwegian Securities Trading Act Rules. The disclosure, which related to an "above 5% holding", was made to the company and regulator on Friday 30th January 2015 at 17.31. As this was post close of business in Norway it was deemed to be received on Monday 2nd February, resulting in a breach of two days. The Norwegian regulator has now issued a "violation charge" of 100,000 Norwegian Kroner (approximately £8,400) against Prudential plc.

2) **In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.**

Cases pertaining to ICICI Bank Ltd. (the Bank):

- Reserve Bank of India (RBI) has imposed penalty on the Bank in respect of the following:
    - On July 25, 2014, RBI imposed a penalty of Rs. 4.0 million on the Bank, in exercise of powers vested with it under the provisions of Section 47A(1) of the Banking Regulation Act, 1949 with respect to facilities extended to a corporate borrower by the Bank. The Bank vide letter dated August 7, 2014 has paid the penalty to RBI.
    - On December 17, 2014, RBI imposed a penalty of Rs. 5.0 million on the Bank in exercise of powers vested with it under the provisions Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949 for charges of non-compliance with the directions/guidelines issued by Reserve Bank of India in connection with Know Your Customer (KYC)/Anti Money Laundering (AML). The Bank has paid the penalty to RBI on December 30, 2014.

- A penalty of Rs. 1.4 million was imposed on the Bank in February 2015 by the Financial Intelligence Unit, India (FIU-IND). The Bank has filed an appeal against the penalty, which was imposed for failure in reporting of the attempted suspicious transactions pertaining to media sting incidents.
- ICICI Bank received a show cause notice from RBI dated September 06, 2017 under sections 35, 35A, 46 and 47A of the Banking Regulation Act, 1949 for non-compliance of Risk Assessment Report (RAR) and Risk Mitigation Plan (RMP).

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

   Nil.

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

   Nil.

5) **Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed:**

   Nil

## GENERAL INFORMATION

- **Power to make Rules**
  Subject to the Regulations, the Trustee may, from time to time, prescribe such terms and make such rules for the purpose of giving effect to the Scheme with power to the AMC to add to, alter or amend all or any of the terms and rules that may be framed from time to time.

- **Power to remove Difficulties**
  If any difficulties arise in giving effect to the provisions of the Scheme, the Trustee may, subject to the Regulations, do anything not inconsistent with such provisions, which appears to it to be necessary, desirable or expedient, for the purpose of removing such difficulty.

- **Scheme to be binding on the Unitholders:**
  Subject to the Regulations, the Trustee may, from time to time, add or otherwise vary or alter all or any of the features of investment plans and terms of the Scheme after obtaining the prior permission of SEBI and Unitholders (where necessary), and the same shall be binding on all the Unitholders of the Scheme and any person or persons

claiming through or under them as if each Unitholder or such person expressly had agreed that such features and terms shall be so binding.

**Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

Note: The Scheme under this Scheme Information Document was approved by the Directors of ICICI Prudential Trust Limited vide resolution dated December 19, 2017.

For and on behalf of the Board of Directors of
**ICICI Prudential Asset Management Company Limited**
**Sd/-**
**Nimesh Shah**
**Managing Director**

Place: Mumbai
Date: April 04, 2018

## ICICI Prudential Mutual Fund Official Points of Acceptance

•Ahmedabad: 307, 3rd Floor, Zodiac Plaza, Beside Nabard Vihar, Near St. Xavier's College Corner, H.L. Collage Road, Off C. G. Road, Ahmedabad 380009, Gujarat • Amritsar: Eminent Mall, 2nd amar Floor, Kennedy Avenue, 10 The Mall, Amritsar - 143001, Punjab • Anand: 109-110, Maruti Sharnam Complex, Opp. Nandbhumi Party Plot, Anand Vallabh Vidyanagar Road, Anand - 388001, Gujarat • Aurangabad: Unit B-5, 1st Floor, Aurangabad Business Centre, Adalat Road, Aurangabad - 431001, Maharashtra • Allahabad – Shop No. FF-1, FF-2, Vashishtha Vinayak Tower, 38/1, Tashkant Marg, Civil Lines, Allahabad 211 001 • Bangalore (M G Road): Phoenix Pinnacle, First Floor, Unit 101 -104, No 46, Ulsoor Road, Bangalore 560042, Karnataka • Bangalore: Yoshitha Hitech International, No. 120B, EPIP Industrial area, Opp Mariott Hotel, Whitefield, Bangalore – 560066• New Delhi: Unit No. 6, First Floor, Shankar Vihar, Vikas Marg,Opposite Metro Pillar No. 75, Delhi-110092 • Bangalore: No. 311/7, Ground Floor 9th Main, 5th Block, Jayanagar, Bangalore – 560 041 • Baroda: 2nd Floor, Offc No 202, Goldcroft, Jetalpur Road, Alkapuri, Vadodara 390007, Gujarat •Bharuch: 129/130, First Floor, Aditya Complex, B/H railway station, Near Kasak Fountain, Gujarat, Bharuch, 392002 • Bhavnagar: 1st Floor, Unit No F1, Gangotri Plaza, Opp. Daxinamurti School, Waghawadi Road, Bhavnagar, Gujarat 364002 • Bhopal: MF-26/27 Block-C, Mezzanine Floor, Mansarovar Complex, Hoshangabad Road, Bhopal-462016, Madhya Pradesh • Bhubhaneshwar: Plot No. 381, Khata 84, MZ Kharvel Nagar, (Near Ram Mandir), Dist –Khurda, Bhbaneshwar, 751001 Orissa • Pune: Ground Floor, Office no. 6, Chetna CHS Ltd, General Thimayya Marg, Camp Pune, 411 011 • Chandigarh: SCO 137-138, F.F, Sec-9C, Chandigarh 160017, Chandigarh •105, Amar Chamber, Opp. Lal School, Near HDFC Bank, Station Road, Gujarat, Valsad, 396001 • Third Floor, Unit no. 301, Bhula Laxmi Business Centre, Vapi – Silvassa Road, Opp. DCB Bank, Vapi – 396191, Gujarat • Shop A & B, Block A, Apurba Complex, Senraleigh Road, Upcar Garden, Ground Floor, Near AXIS Bank, Asansol, West Bengal 713 304• Chennai- Lloyds Road: Abithil Square,189, Lloyds Road,Royapettah, Chennai 600014, Tamil Nadu • Chennai- N R Dave Complex, 1st Floor, No: 201/C34, 2nd Avenue Anna Nagar west, Chennai - 600 040 • Chennai-Door No 24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai 600 047 • Chennai Unit No.2E, New Door Nos. 43 & 44 / Old Nos. 96 & 97, 11th Avenue, Ashok Nagar, Chennai – 600083. • Chennai :Kailash OMR, Ground Floor, Door No. 292, Old Mahabalipuram Road, Sholinganallur, Chennai - 600 119,• Cochin: #956/3 & 956/4 2nd Floor, Teepeyam Towers, Kurushupally Road, Off MG Road, Ravipuram , Kochi 682015, Kerala • Cochin: Ground and First Floor, Parambil Plaza, Kaloor Kadavanthara Road, Kathrikadavu, Ernakulam, Cochin – 682017, Kerala • Coimbatore: No. 1334, Thirumoorthy Layout, Thadagam Road, R.S. Puram, Behind Venkateswara Bakery, Coimbatore – 641002 • Dehradun: 1st Floor, Opp. St. Joseph school back gate, 33, Subhash road, Dehradun 248001, Uttaranchal • Durgapur : Mezzanine Floor, Lokenath Mansion, Sahid Khudiram Sarani, CityCentre, Durgapur 713216, West Bengal • Gujarat 1st Floor, Madhav Plaza No. 138-139, Opp. SBI Lal Bunglow Road, Jamnagar 361001, Gujarat • Gujarat Office No. 23-24 , Pooja-B, Near ICICI Bank, Station Road,Bhuj-Kutch 370001, Gujarat• Patiala: SCO-64, Opp. Federal Bank, New Leela Bhawan, Patiala 147001, Punjab • Gujarat: Ground Floor, Unit no. A6, Goyal Palladium, Prahladnagar Corporate Road, Ahmedabad, Gujarat – 380015 •Gurgaon: M.G. Road, Vipul Agora Bulding, Unit no 109, 1st Floor, Opp. JMD Regedt Sq, Gurgaon - 122001 • Guwahati : Jadavbora Complex, M.Dewanpath, Ullubari, Guwahati 781007, Assam • Gwalior : First Floor, Unit no. F04, THE EMPIRE, 33 Commercial Scheme, City Centre, Gwalior – 474009, Madhya Pradesh • Haryana Shop No. S.C.O No. 8, Sector 16, Basement, HUDA Shopping Centre,(Below Axis Bank). Faridabad 121002, Haryana •,Hyderabad-Begumpet: Gowra Plaza, 1st Floor, No: 1-8-304-307/381/444,S.P. Road, Begumpet, Secunderabad, Hyderabad 500003, Andhra Pradesh • Shimla: Attic, Bell Villa, Above IndusInd Bank, The Mall Shimla,, Shimla 171001, Himachal Pradesh • Hyderabad: Door No. 1-98/2/11/3, Shrishti Tower, 1st floor, Shop no. 3, Arunodaya Colony, Hi Tech City Road, Madhapur, Ranga Reddy District, Hyderabad - 500081 • Indore: 310-311 Starlit Tower,29/1 Y N Road, Indore 452001, Madhya Pradesh • Jabalpur : Shop no. 8 & 9,

Khanuja Complex, Jabalpur Hospital Road, Napier Town, Jabalpur – 482001, Madhya Pradesh • Jaipur: Building No 1, Opp Amrapura Sthaan, M.I. Road, Jaipur 302001, Rajasthan • Jalandhar: 102, 1st Floor, Arora Prime Tower, G T Road, Jalandhar - 144001, Punjab • Jamshedpur : Padmalaya, 18 Ram Mandir Area, Ground Floor, Bistapur, Jamshedpur – 831001, Jharkhand., Jamshedpur 831001, Jharkhand • Jodhpur: 1st Floor, Plot No 3, Sindhi Colony, Shastri Nagar Jodhpur Rajasthan •Kalyan: Ground Floor, Unit No. 7, Vikas Heights, Ram Baugh, Santoshi Mata Road, Kalyan – 421301 •Kanpur: Unit no. 317, Kan Chamber, 14/113, Civil Lines, Kanpur 208001• Kalyani: B- 9/14 (C.A), 1st Floor, Central Park, Dist- Nadia, Kalyani 741235, West Bengal • Kanpur: Unit No. G-5, Sai Square 16-116, (45), Bhargava Estate Civil Lines, Kanpur 208 001, Uttar Pradesh• Ambala : 6274/15, 1st Floor, Nicholson Road, Adjoining Nigar Cinema, Ambala Cantt - 133001, Haryana • Kolhapur: 1089, E Ward, Anand Plaza, Rajaram Road, Kolhapur 416001, Maharashtra • Kolkata :1st Floor, 1/393 Garihat Road (South) Opp. Jadavpur Police station Prince Anwar Shah Road Kolkata - 700068 • Kolkata - Dalhousie: Room No. 409, 4th Floor, Oswal Chambers, 2, Church Lane Kolkata - 700001, West Bengal • Kolkata - Lords : 227, AJC Bose Road, Anandalok, 1st Floor, Room No. 103/103 A, Block - B, Kolkata 700020, West Bengal • Lucknow: 1st Floor Modern Business Center,19 Vidhan Sabha Marg, Lucknow 226001, Uttar Pradesh • Lucknow: Unit no. 8 & 9, Saran Chambers II, 5 Park Road (Opposite Civil Hospital), Lucknow – 226001, Uttar Pradesh • Ludhiana: SCO 121, Ground Floor, Feroze Gandhi Market, Ludhiana 141001, Punjab • Margao: UG-20, Vasant Arcade, Behind Police Station, Comba, Margao, Goa - 403601 • Mumbai – Andheri: Vivekanand Villa, Opp. HDFC Bank, Swami Vivekanand Road, Andheri (West), Mumbai – 400058 • Mumbai-Borivli: ICICI Prudential Mutual Fund, Ground Floor, Suchitra Enclave Maharashtra Lane, Borivali (West), Mumbai 400092, Maharashtra • Mumbai - Fort: ICICI Prudential Asset Management Co Ltd, 2nd Floor, Brady House,12/14 Veer Nariman Road Fort, Mumbai 400001, Maharashtra • Mumbai - Ghatkopar: Ground Floor, Unit No 4 & 5, Platinum Mall, Opposite Ghatkopar Railway Station, Jawahar Road, Ghatkopar East, Mumbai 400077 • Mumbai - Ghatkopar: Office No. 307, 3rd Floor, Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai - 400077• Mumbai - Goregaon: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon, Mumbai 400013, Maharashtra • Mumbai: ICICI Prudential Mutual Fund, Ground Unit No. 3, First Floor, Unit No – 13 Esperanza, Linking Road, Bandra (West), Mumbai - 400050, Maharashtra • Mumbai – Powai : ICICI Prudential Mutual Fund, Ground Floor, Unit no. 16-17, Heera Panna Center, Powai, Mumbai – 400076 • Mumbai-Thane: ICICI Prudential Mutual Fund, Dev Corpora, 1st Floor, Office no. 102, Cadbury Junction, Eastern Express Highway, Thane (West) - 400 601, Maharashtra • Sri Kamakshi Sadan No. 44/1, 1st Floor, 4th cross, Malleswaram, Bangalore 560 003 • Mumbai-Vashi: ICICI Prudential AMC Ltd, Devavrata Co-op Premises, Plot No 83, Office No 26, Gr Floor, Sector 17, Vashi, Navi Mumbai 400703, Maharashtra • Nagpur: 1st Floor, Mona Enclave, WHC Road, Near Coffee House Square, Above Titan Eye Showroom, Dharampeth, Nagpur 440010, • New Delhi: 12th Floor Narain Manzil,23 Barakhamba Road, New Delhi 110501, New Delhi • Navsari: 1st Floor, Unit No. 106, Prabhakunj Heights,Sayaji Station Road,Opposite ICICI Bank,, Gujarat, Navsari 396445 • Noida: K-20, First Floor, Sector 18, Noida, Uttar Pradesh, Pincode 201301 • New Delhi: Plot No. C-1, 2, 3 Shop No. 112, Above ICICI Bank, First Floor, P.P Towers, Netaji Subhash Place, Pitampura, New Delhi – 110034 • New Delhi: 108, Mahatta Tower, B Block, Janak Puri, New Delhi 110558 • Panaji: 1st Floor, Unit no. F3, Lawande Sarmalkar Bhavan, Goa Street, Opp Mahalakshmi Temple, Panaji – 403001, Goa • Patna : 1st Floor, Kashi Place, Dak Bungalow Road, Patna 800001, Bihar • Pune: Ground Floor, Empire Estate – 4510, Premiser City Building, Unit A-20, Pimpri, Pune – 411019 • Pune: 1101 /4/6 Shivaji Nagar, Chimbalkar House, Opp Sambhaji Park, J M Road, Pune 411054, Maharashtra • Raipur: Shop No. 10, 11 & 12, Ground Floor, Raheja Towers, Jail Road, Raipur, PIN 492001, Chattisgarh • Siliguri : Ganapati Plaza, 2nd Floor, Sevoke Road, Siliguri 734001, West Bengal • Prantik Para, Near Hotel Samrat, P. O Chilita, P. S. Bohorompur, Bohorompur, West Bengal 742 165 • Surat: HG 30, B Block, International Trade Center, Majura Gate, Surat 395002, Gujarat • Udaipur:

Shukrana, 6 Durga Nursery Road, Near Sukhadia Memorial, Udaipur 313001, Rajasthan •Uttar Pradesh: Shop No. 2, Plot No. C-74, Ground Floor, Raj Nagar, District Centre, Ghaziabad 201002, Uttar Pradesh • Vadodara: First Floor, Unit no. 108, 109 & 110, Midtown Heights, Opp. Bank of Baroda, Jetalpur, Vadodara – 390007 • Varanasi: D-58/2, Unit No.52 & 53,lst Floor, Kuber Complex,Rath Yatra Crossing, Varanasi 221010, Uttar Pradesh • Jaipur: Shop No. NFS/3&4, Nehru Place, Tonk Road, Jaipur, Rajasthan 302018

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

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

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

• Agartala: Advisor Chowmuhani (Ground Floor) Krishnanagar, Agartala 799001, Tripura • Agra: No. 8, II Floor Maruti Tower Sanjay Place, Agra 282002, Uttar Pradesh • Ahmedabad: 111-113,1st Floor, Devpath Building, off : C G Road, Behind lal Bungalow, Ellis Bridge , Ahmedabad, Ahmedabad 380006, Gujarat • Nadiad: F -134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad – 387001, Gujarat •Bijapur: Shop No - 06, 2nd Floor, Shree Krishna Complex, Near Kanhayya Sweets, M G Road Vijayapur (Bijapur) - 586101 • Ajmer: Shop No.S-5, Second Floor Swami Complex, Ajmer 305001, Rajasthan • Akola : Opp. RLT Science College Civil Lines, Akola 444001, Maharashtra • Aligarh: City Enclave, Opp. Kumar Nursing Home Ramghat Road, Aligarh 202001, Uttar Pradesh • Allahabad: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211051, Uttar Pradesh •Assam: Kanak Tower 1st Floor, Opp. IDBI Bank/ICICI Bank, C.K.Das Road, Tezpur Sonitpur, Assam - 784 001• Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of lorn Bridge, Near Hotel Arcadia Regency, Alleppey 688011, Kerala • Alwar: 256A, Scheme No:1, Arya Nagar, Alwar 301001, Rajasthan • • Sikar: Pawan Travels Street, Opposite City Centre Mall, Sikar 332001, Rajasthan • Amaravati : 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies, Amaravati 444601, Maharashtra • Ambala : Opposite PEER, Bal Bhawan Road, Ambala 134003, Haryana • Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist Jalpaiguri, Pincode: 735101, West Bengal • Amritsar: SCO - 18J, 'C' Block, Ranjit Avenue, Amritsar 140001, Punjab • Anand: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers , Anand 388001, Gujarat • Anantapur: 15-570-33, I Floor Pallavi Towers, Anantapur 515001, Andhra Pradesh • Andheri (parent: Mumbai ISC): CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri 400069, Maharashtra • Angul : Near Siddhi Binayak +2 Science College, Similipada, Angul – 759122, Orissa • Ankleshwar: Shop # F -56,1st Floor, Omkar Complex,Opp Old Colony, Near Valia Char Rasta, G.I.D.C., Ankleshwar 393002, Gujarat • Asansol: Block – G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram, Asansol 713303, West Bengal • N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal • Shop No. 6, Sriram Commercial Complex, In front of Hotel Blue Diamon, Ground Floor, T. P. Nagar, Korba 495677 • Ward No. 5, Basantapur More, PO Arambag, Hoogly, Aramnbagh 712 601, West Bengal • Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar - 788005 • Aurangabad:2nd Floor, Block D-21-D-22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC

Bank, Aurangabad 431001, Maharashtra • Balasore: B C Sen Road, Balasore 756001, Orissa • Bangalore: Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre), Bangalore 560042, Karnataka • Karnataka :Shop No. 2, 1st Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot - 587 101, Karnataka • Bankura: CAMS Service Center, Cinema Road, Nutunganj, Beside Mondal Bakery, P. 0. & Dist. Bankura 722101 • Bareilly: D-61, Butler Plaza Civil Lines, Bareilly 243001, Uttar Pradesh • Belgaum: Classic Complex, Block no. 104,
1st Floor, Saraf Colony Khanapur Road, Tilakwadi, Belgaum - 590 006, Karnataka • Bellary: CAMS Service centre,# 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary 583103, Karnataka • Berhampur: First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road, Berhampur 760001, Orissa • Bhagalpur: Dr R P Road Khalifabag Chowk, Bhagalpur 812002, Bihar • Bharuch (parent: Ankleshwar TP): F-108, Rangoli Complex Station Road , Bharuch 392001, Gujarat • Bhatinda: 2907 GH,GT Road Near Zila Parishad, Bhatinda 151001, Punjab • Bhavnagar: 305-306, Sterling Point Waghawadi Road Opp. HDFC Bank, Bhavnagar 364002, Gujarat • Bhilai: Shop No. 117,Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai 490020, Chattisgarh • Bhilwara: Indraparstha tower Shop Nos 209-213, Second floor, Shyam ki sabji mandi Near Mukharji garden, Bhilwara 311051, Rajasthan • Bhojpur: Ground Floor, Old NCC Office, Club Road, Arrah – 802301, Bhojpur, Bihar • Bhopal: Plot No . 10, 2nd floor, Alankar Complex, Near ICICI Bank, M P Nagar, Zone II, Bhopal 462011, Madhya Pradesh • Bhubaneswar: 101/ 7, Janpath, Unit-III, Bhubaneswar 751001, Orissa • Bhuj: Data Solution, Office No:17 I st Floor Municipal Building Opp Hotel Prince Station Road, Bhuj - Kutch 370001, Gujarat • Bolpur: Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204 • Nalanda: R-C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalanda) Bihar 803 101. • Bhusawal (Parent: Jalgaon TP): 3, Adelade Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal, Bhusawal 425201, Maharashtra • Bikaner: Behind Rajasthan patrika, in front of Vijaya Bank, 1404 Amar Singh Pura, Bikaner 334 001, Rajasthan • Bilaspur: Shop No. B-104, First Floor, Narayan Plaza, Link Road, Bilaspur, (C.G), 495 001 Contact:9203900626 • Bokaro: Mazzanine Floor, F-4, City Centre Sector 4, Bokaro Steel City 827004, Bokaro 827004, Jharkhand • Bongaigaon: G.N.B Road, Bye Lane, Prakash Cinema, Bongaigaon – 783380, Assam • Burdwan: 1st floor, Above Exide Showroom, 399 G T Road, Burdwan, 713101• Calicut: 29/97G 2nd Floor Gulf Air Building Mavoor Road Arayidathupalam, Calicut 673016, Kerala • Chandigarh: Deepak Towers, SCO 154-155, 1st Floor, Sector17-C, Chandigarh 160017, Punjab •Haryana : Sco-11-12,1st Floor, Pawan Plaza, Model Town, Atlas Road, Subhash Chowk, Sonepat-131001• Maharashtra: 1st Floor, Shraddha Niketan,Tilakwadi, Opp. Hotel City Pride, Sharanpur Road Nasik - 422 002 • Maharashtra: Dev Corpora, 1st Floor, Office no. 102, Cadbury Junction, Eastern Express Highway, Thane (West) - 400 601 1 • Maharashtra: st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road Nasik - 422 002• Chandrapur: Opp. Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra 442 402. Tel. No. 07172 – 253108 Chennai: Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam, Chennai 600034, Tamil Nadu • Chennai: 7th floor, Rayala Tower - III,158, Annasalai,Chennai, Chennai 600002, Tamil Nadu • Chennai: Ground floor, Rayala Tower-I,158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • Cochin: 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682 018. Tel.: (0484) 6060188/6400210 • Coimbatore: Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S. Puram, Coimbatore 641002, Tamil Nadu • Cuttack: Near Indian Overseas Bank Cantonment Road Mata Math, Cuttack 753001, Orissa • Davenegere: 13, Ist Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension, Devengere 577002, Karnataka • Dehradun: 204/121 Nari Shilp Mandir Marg Old Connaught Place, Dehradun 248001, Uttaranchal • Delhi: CAMS Collection Centre, Flat no.512, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi 110501, New Delhi • Deoghar: S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town, Deoghar 814112,

Jharkhand • Dhanbad: Urmila Towers Room No: 111(1st Floor) Bank More, Dhanbad 826001, Jharkhand • Dhule: House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule 424001 • Durgapur: City Plaza Building, 3rd floor, City Centre, Durgapur 713216, West Bengal • Erode: 197, Seshaiyer Complex Agraharam Street, Erode 638001, Tamil Nadu • Faridhabad: B-49, Ist Floor Nehru Ground Behind Anupam Sweet House NIT, Faridhabad 121001, Haryana • Gaya: C/o Mangalam Press, Near R/O Dr. Binay Kumar Sinha, Bangla Asthan, Ramdhanpur, Bihar. Gaya – 823001 • Ghaziabad: 113/6 I Floor Navyug Market, Gazhiabad 201001, Uttar Pradesh •First Floor, Canara Bank Building, Dhundhi Katra Mirzapur, Uttar Pradesh 231 001, Contact no: 05442 – 220282, Email ID: camsmpr@camsonline.com• F-10, First Wings, Desai Market, Gandhi Road, Bardoli, 394 601, Contact No: 8000791814, Email ID: camsbrd@camsonline.com •Hyderabad: No. 15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad 500072• Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2, Next to Mahalaxmi temple, Panaji Goa, 403 001 • Gondal: Parent CSC - Rajkot,A/177, Kailash Complex, Khedut Decor, Gondal 360311, Gujarat • Gandhinagar : 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar – 382421 • Gorakhpur: Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road, Gorakhpur 273001, Uttar Pradesh • Gobindgarh: Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab – 147 301 • Guntur: Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel, Guntur 522002, Andhra Pradesh • Gurgaon: SCO - 17, 3rd Floor, Sector-14, Gurgaon 122001, Haryana • Guwahati: Piyali Phukan Road, K.C Path, House No.-1 Rehabari, Guwahati 781008, Assam •H. No 1-3-110, Rajendra Nagar, Mahabubnagar, Telangana, 509001 •B8, 1st floor, Mira Arcade, Library Road, Amreli, 365601• Gwalior: G-6, Global Apartment Phase-II,Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior 474001, Madhya Pradesh •Haridwar – F-3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand, 249408 • Hassan: 2nd Floor, Pankaja Building, Near Hotel Palika, Race Course Road, Hassan – 573201, Karnataka • Hazaribag: Municipal Market Annanda Chowk, Hazaribagh 825301, Jharkhand • Hisar: 12, Opp. Bank of Baroda Red Square Market, Hisar 125001, Haryana • Hubli: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029, Karnataka • Hyderabad: 208, II Floor, Jade Arcade Paradise Circle, Secunderabad 500003, Andhra Pradesh • Indore: 101, Shalimar Corporate Centre 8-B, South Tukogunj, Opp.Greenpark, Indore 452001, Madhya Pradesh • Jabalpur: 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001, Madhya Pradesh • Jaipur: R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station, Jaipur 302001, Rajasthan • Jalandhar: 367/8, Central Town Opp. Gurudwara Diwan Asthan, Jalandhar 144001, Punjab • Jalgaon: Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon 425001, Maharashtra • Jalna C.C. (Parent: Aurangabad): Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna 431203, Maharashtra • Jammu: JRDS Heights, Lane Opp. S&S Computers,Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004, Jammu & Kashmir • Jamnagar: 207, Manek Centre, P N Marg, Jamnagar 361001, Gujarat. Tel.: (0288) 6540116 • Jamshedpur: Millennium Tower, "R" Road Room No:15 First Floor, Bistupur, Jamshedpur 831001, Jharkhand • Jhansi: 372/18 D, 1st floor, Above IDBI Bank, Beside V-Mart, Near RASKHAN, Gwalior Road, Jhansi 284001 • Jodhpur: 1/5, Nirmal Tower Ist Chopasani Road, Jodhpur 342003, Rajasthan • Jorhat: Jail Road Dholasatra, Near Jonaki Shangha Vidyalaya Post Office – Dholasatra, Jorhat - 785001 • Junagadh: Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Gujarat • Kadapa: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa 516001, Andhra Pradesh, West Bengal • R. N. Tagore Road, Kotwali P. S.,Krishnanagar, Nadia, West Bengal. Pin code - 741101 •Kangra: C/O Dogra Naresh and Associates, College Road, Kangra, Himachal Pradesh, 176001• D No – 25-4-29, 1st floor, Kommireddy vari street, Beside Warf Road, Opp Swathi Medicals, Kakinada 533001, Andhra Pradesh • Kalyani: A - 1/50, Block - A, Dist Nadia, Kalyani 741235, West Bengal • Kannur: Room No.14/435 Casa Marina Shopping Centre Talap, Kannur 670004,

Kerala • Kanpur: I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, The Mall, Kanpur 208001, Uttar Pradesh • Karimnagar: HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar 505001, Andhra Pradesh • Karnal (Parent: Panipat TP): 29 Avtar Colony, Behind Vishal Mega Mart, Karnal 132001• Karur: # 904, 1st Floor Jawahar Bazaar, Karur 639001, Tamil Nadu • Kasaragod: KMC XXV/88, 1st and 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671121, Kerala • Kharagpur: 623/1 Malancha Main Road, PO Nimpura, Ward No - 19, Kharagpur 721304, West Bengal • Kharagpur: "Silver Palace", OT Road, Inda – Kharagpur, G.P Barakola, P.S – Kharagpur local, West Midnapore – 721305 • Kolhapur: 2 B, 3rd Floor, Ayodhya Towers,Station Road, Kolhapur 416001, Maharashtra •Kolkata: RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat - 700124, Kolkota, West Bengal •Kolkata – 2A, Ganesh Chandra Avenue, Room No. 3A "Commerce House" (4th floor), Kolkata 700013 • Kolkata: Saket Building, 44 Park Street, 2nd Floor, Kolkata 700071, West Bengal •Kadakkan Complex, Opp Central School, Malappuram 670 504• 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad 283 203• Kollam: Kochupilamoodu Junction Near VLC, Beach Road, Kollam 691001, Kerala • Kota: B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar, Kota 324007, Rajasthan • Kottayam: Door No - XIII/658, Thamarapallil Building, M L Road, Near KSRTC Bus Stand Road, Kottayam - 686001• Kumbakonam: Jailani Complex 47, Mutt Street, Kumbakonam 612001, Tamil Nadu • Kurnool: H.No.43/8, Upstairs Uppini Arcade, N R Peta, Kurnool 518004, Andhra Pradesh • Lucknow: Off # 4,1st Floor,Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow 226001, Uttar Pradesh • Ludhiana: U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana 141002, Punjab • Madurai: Cams Service Centre, # Ist Floor,278, North Perumal, Maistry Street (Nadar Lane), Madurai 625001, Tamil Nadu • Mangalore: No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore 575003, Karnataka • Mapusa: Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-Op Bank Ltd, Angod, Mapusa 403507, Goa • Margao: F4 – Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa 403601• Meerut: 108 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road, Meerut 250002, Uttar Pradesh • Mehsana: 1st Floor, Subhadra Complex Urban Bank Road, Mehsana 384002, Gujarat • Moradabad: H 21-22, 1st Floor,Ram Ganga Vihar Shopping Complex, Opposite Sales Tax Office,, Uttar Pradesh • Hirji Heritage, 4th floor, Office No. 402, AboveTribhovandas Bhimji Zaveri (TBZ), L.T. Road, Borivali West, Mumbai 400 092. • Mumbai - Ghatkopar: Office no. 307, 3rd Floor, Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai – 400077 • Mumbai: Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai 400023, Maharashtra • Navi Mumbai:CAMS Service Centre BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705• Muzaffarnagar: F26/27-Kamadhenu Market, Opp. LIC Building, Ansari Road, Muzaffarnagar - 251001 • Muzzafarpur: Brahman toli, Durgasthan Gola Road, Muzaffarpur 842001, Bihar • Mysore: No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore 570009, Karnataka • Nadiad: F 142, First Floor, Gantakaran Complex, Gunj Bazar, Nadiad 387001, Gujarat • Nagpur: 145 Lendra Park, Behind Indus Ind Bank New Ramdaspeth, Nagpur 440010, Maharashtra • Nagercoil IV Floor, Kalluveettil Shyras Center 47, Court Road, Nagercoil - 629 001 • Nanded: Shop No.8 and 9 Cellar, Raj Mohd. complex, Main Road Sree nagar, Nanded – 431 605. Tel. No. 9579444034 Nasik: 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride,Sharanpur Road, Nasik 422005, Maharashtra • Navsari: CAMS Service Center,16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Navasari 396445, Gujarat • Nellore: 97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001, Andhra Pradesh • New Delhi: Aggarwal Cyber Plaza-II, Commercial Unit no. 371, 3rd Floor, Plot No. C-7, Netaji Subhash Place, Pitampura – 110034 • New Delhi : 304-305 III Floor Kanchenjunga Building 18, Barakhamba Road Cannaugt Place, New Delhi 110501, New Delhi •Nizamabad: CAMS Service Centre, 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana • Noida: CAMS Service

centre C-81,1st floor, Sector - 2, Noida, Noida 201301, Uttar Pradesh • Palakkad: 10 / 688, Sreedevi Residency Mettupalayam Street, Palakkad 678001, Kerala • Panipat: 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road, Panipat 132103, Haryana • Patiala: SCO-17, Opposite Amar Ashram, Near Hotel Polo Club, Lower Mall Road, Patiala 147001, Punjab • Patna: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800001, Bihar • Pathankot: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot 145001, Punjab •Port Blair CAMS Service Centre 1st Floor, Above Mahesh Graphics, Nandanam Complex, Beside Old CCS Building, Junglighat Port Blair - 744 103 • Phagwara : Shop no. 2, Model Town, Near Joshi Driving School, Phagwara – 144401, Punjab • Pondicherry: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry 605001, Pondichery • Pune: Nirmiti Eminence, Off No. 6, I Floor Opp Abhishek Hotel Mehandale Garage Road Erandawane, Pune 411054, Maharashtra •Raipur: HIG,C-23, Sector - 1, Devendra Nagar, Raipur 492004, Chattisgarh • Rajahmundry: Cabin 101 D.no 7-27-4 1st Floor Krishna Complex Baruvari Street T Nagar, Rajahmundry 533101, Andhra Pradesh • Rajkot: Office 207 - 210, Everest Building Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot 360001, Gujarat • Ranchi: 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, Ranchi 834001, Jharkhand • Rohtak: 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001, Haryana • Rourkela: 1st Floor Mangal Bhawan Phase II Power House Road, Rourkela 769001, Orissa • Saharanpur: I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur 247001, Uttar Pradesh • Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem 636016, Tamil Nadu • Sambalpur: C/o Raj Tibrewal & Associates Opp.Town High School, Sansarak, Sambalpur 768001, Orissa • Sangli: Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli 416416, Contact No.: 0233-6600510 •Satna: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna 485001, Madhya Pradesh •Satara: 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment, Satara 415002, Maharashtra • Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong 793001, Meghalaya, Tel: (0364) 2502511 • Shimla: I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla 171001, Himachal Pradesh • Shimoga: Nethravathi Near Gutti Nursing Home Kuvempu Road, Shimoga 577201, Karnataka • Sikar: Pawan Travels Street, Opposite City Center Mall, Sikar – 332001, Rajasthan • Siliguri: 78, First Floor, Haren Mukherjee Road, Beside SBI Hakimpara, Siliguri - 734001, West Bengal • Solapur: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001, Maharashtra • Sriganganagar: 18 L Block, Sri Ganganagar 335001, Rajasthan • Srinagar: Near New Era Public School, Rajbagh, Srinagar 190008. Contact no. 0194-2311428. • 47/5/1, Raja Rammohan Roy Sarani, PO Mallickpara, Dist Hoogly, Sreerampur 712203 • Surat: Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura, Surat 395001, Gujarat •Thane – 3rd floor, Nalanda Chambers, B Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) 400 062 • Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu • Thiruvalla: Central Tower,Above Indian Bank Cross Junction, Tiruvalla 689101, Kerala • Tirunelveli: III Floor, Nellai Plaza 64-D, Madurai Road, Tirunelveli 627001, Tamil Nadu • Tirupathi: Shop No: 6, Door No: 19-10-8 (Opp to Passport Office), AIR Bypass Road Tirupati - 517501, Andhra Pradesh, Tel: (0877) 6561003 • Trichur: Room No. 26 & 27,DEE PEE PLAZA,Kokkalai, Trichur 680001, Kerala • Trichy: No 8, I Floor, 8th Cross West Extn Thillainagar, Trichy 620018, Tamil Nadu • Trivandrum: R S Complex Opposite of LIC Building Pattom PO, Trivandrum 695004, Kerala • Udaipur: Shree Kalyanam 50, Tagore Nagar Sector 4, Hiranmagri, Udaipur – 313001, Email Id - camsudp@camsonline.com, Rajasthan • Udhampur: Guru Nank Institute, NH-1A, Udhampur, Jammu & Kashmir – 182101 • Unjha (Parent: Mehsana): 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha 384170, Gujarat • Vadodara: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390007, Gujarat • Valsad: Ground Floor Yash Kamal -"B" Near Dreamland Theater Tithal Road, Valsad 396001, Gujarat • VAPI: 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasata, Vapi 396195, Gujarat • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside

Kuber Complex Varanasi - 221010, Uttar Pradesh • Vellore: No.1, Officers Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore 632001, Tamil Nadu • Vijayawada: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet, Vijayawada 520010, Andhra Pradesh • Villupuram : 595-597, 2nd Floor, Sri Suswani Towers, Nehruji Road, Villupuram – 605602 • Visakhapatnam: Door No. 48-3-2, Flat No. 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam – 530 016., Andhra Pradesh • Warangal: A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal 506001, Andhra Pradesh • Yamuna Nagar: 124-B/R Model Town Yamunanagar, Yamuna Nagar 135001, Haryana. • Gopal katra, 1st Floor, Fort Road Jaunpur – 222001, Contact no: 05452 321630 Jaunpur

**TP Lite Centres**

•Ahmednagar: B, 1+3, Krishna Encloave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar 414001, Maharashtra • Basti: Office # 3, 1st Floor, Jamia Shopping Complex, Opp Pandey School, Station Road, Basti 272002, Uttar Pradesh • Chhindwara: Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara 480001, Madhya Pradesh • Chittorgarh: CAMS Service centre, 3 Ashok Nagar,Near Heera Vatika, Chittorgarh, Chittorgarh 312001, Rajasthan • Darbhanga: Shahi Complex,1st Floor Near RB Memorial hospital,V.I.P. Road, Benta Laheriasarai, Darbhanga 846001, Bihar • Dharmapuri : # 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri 636701, Tamil Nadu • Shop No 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh, 518001 • Dhule : H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule 424001, Maharashtra • Faizabad: Amar Deep Building, 3/20/14, IInd floor,Niyawan, Faizabad-224001• Gandhidham: S-7, Ratnakala Arcade, Plot No. 231, Ward – 12/B, Gandhidham 370201, Gujarat • Gulbarga: Pal Complex, Ist Floor Opp. City Bus Stop,SuperMarket, Gulbarga 585101, Karnataka • Haldia: 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721602, West Bengal • Haldwani: Durga City Centre, Nainital Road Haldwani, Haldwani 263139, Uttaranchal • Himmatnagar: D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383001, Gujarat • Hoshiarpur: Near Archies Gallery Shimla Pahari Chowk, Hoshiarpur 146001, Punjab • Hosur: No.303, SIPCOT Staff Housing Colony, Hosur 635126, Tamil Nadu • Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur 222001, Uttar Pradesh • Katni: 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni 483501, Madhya Pradesh • Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam 507001, Andhra Pradesh • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732101, West Bengal • Manipal: CAMS Service Centre, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal 576104, Karnataka • Mathura: 159/160 Vikas Bazar, Mathura 281001, Uttar Pradesh • Moga: Gandhi Road, Opp Union Bank of India, Moga 142001, Punjab • Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu • Palanpur: Tirupati Plaza, 3rd Floor, T - 11, Opp. Government Quarter, College Road, Palanpur 385001, Gujarat • Rae Bareli: No.17 Anand Nagar Complex, Rae Bareli 229001, Uttar Pradesh • Rajapalayam: D. No. 59 A/1, Railway Feeder Road Near Railway Station, Rajapalayam 626117, Tamil Nadu • Ratlam: Dafria & Co 81, Bajaj Khanna, Ratlam 457001, Madhya Pradesh • Ratnagiri: Kohinoor Complex Near Natya Theatre Nachane Road, Ratnagiri 415639, Maharashtra • Roorkee: Cams Service Center, 22 Civil Lines Ground, Floor, Hotel Krish Residency, (Haridwar), Roorkee 247667, Uttaranchal • Sagar: Opp. Somani Automobiles Bhagwanganj, Sagar 470002, Madhya Pradesh • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur 242001, Uttar Pradesh • • Sirsa: Bansal Cinema Market, Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa 125055, Haryana • Sitapur: Arya Nagar Near Arya Kanya School, Sitapur 262001, Uttar Pradesh • Solan: 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall, Solan 173212, Himachal Pradesh • Srikakulam: Door No 4-4-96, First Floor. Vijaya

Ganapathi Temple Back Side, Nanubala Street, Srikakulam 532001, Andhra Pradesh • Sultanpur: 967, Civil Lines Near Pant Stadium, Sultanpur 228001, Uttar Pradesh • Surendranagar: 2 M I Park, Near Commerce College Wadhwan City, Surendranagar 363035, Gujarat • Tinsukia: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank, PO Tinsukia, Tinsukia 786125, Assam • Tuticorin: 4B / A-16 Mangal Mall Complex,Ground Floor, Mani Nagar, Tuticorin 628003, Tamil Nadu • Ujjain: 123, 1st Floor, Siddhi Vinanyaka Trade Centre,Saheed Park, Ujjain 456010, Madhya Pradesh • Vasco: No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex,Near ICICI Bank, Vasco da gama 403802, Goa • Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445001, Maharashtra.

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

In addition to the existing Official Point of Acceptance of transactions, authorized Points of Service (POS) of MF Utilities India Private Limited (MFUI) shall be an official point of acceptance for all financial and non- financial transactions. The updated list of POS of MFUI is available on www.mfuindia.com. The online transaction portal of MFU is www.mfuonline.com. Further, Investors can also subscribe units of the Scheme during the NFO Period by availing the platforms/facilities made available by the Stock Exchanges.

For the updated list of official Point of Acceptance of transactions of AMC and CAMS, please refer the website of the AMC viz., www.icicipruamc.com.