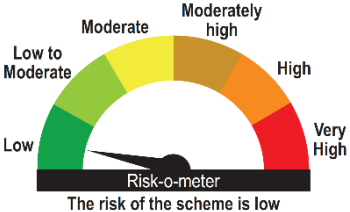
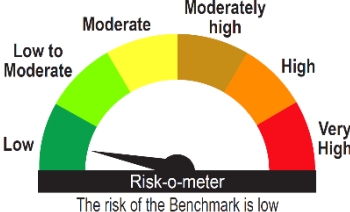


SCHEME INFORMATION DOCUMENT

SECTION I

ICICI PRUDENTIAL OVERNIGHT FUND

(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)

ICICI Prudential Overnight Fund (the Scheme) is suitable for investors who are seeking*:	Scheme Riskometer#	Benchmark of the Scheme-As per AMFI Tier 1 benchmark – CRISIL Liquid Overnight Index
• Short Term savings • An overnight fund that aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity		

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

#It may be noted that risk-o-meter specified above for the Scheme is based on the scheme's monthly portfolio as on September 30 2025. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund. The same shall be updated on ongoing basis in accordance with paragraph 17.4 of the Master Circular for Mutual Funds dated June 27, 2024(the Master Circular).

The potential risk class matrix based on interest rate risk and credit risk, is as below:

Potential Risk Class			
Credit Risk→	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

For Continuous offer for units at NAV based prices:

Face Value of units of ICICI Prudential Overnight Fund is Rs. 1,000/- per unit.

Name of Mutual Fund	ICICI Prudential Mutual Fund
Name of Asset Management Company	ICICI Prudential Asset Management Company Limited (Corporate Identity Number: U99999DL1993PLC054135)
Address of the Asset Management	Registered Office: A Wing, 12 th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001
	Corporate Office: ICICI Prudential Mutual Fund Tower, Vakola, Santacruz East, Mumbai – 400055
	Central Service Office: 2 nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063
Name of the Trustee Company	ICICI Prudential Trust Limited (Corporate Identity Number: U74899DL1993PLC054134)
Address of the Trustee Company	12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001.
Website	www.icicipruamc.com

The particulars of the Scheme mentioned herein above have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the Asset Management Company. 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.

This Scheme Information Document 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 pertaining to the Scheme such as features, load structure, etc. made to this Scheme Information Document by issue of addenda / notice after the date of this Document from the AMC / Mutual Fund / Investor Service Centers / Website / Distributors or Brokers.

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

SAI is incorporated by reference (is legally a part of the SID). 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 (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated October 24, 2025

With effect from closure of business hours of September 16, 2022, Fortnightly IDCW, Monthly IDCW, Quarterly IDCW, Half Yearly IDCW, Annual IDCW frequencies (Merging Frequencies) available under ICICI Prudential Overnight Fund (the Scheme) has merged into Weekly IDCW frequency (Surviving Frequency) under the Scheme. The merger is applicable to Direct Plan as well as other than Direct Plan available under the Scheme.

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	ICICI Prudential Overnight Fund
II.	Category of Scheme	Debt Schemes - Overnight Fund
III.	Scheme Type	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.
IV.	Scheme Code	ICIC/O/D/ONF/18/10/0104
V.	Investment Objectives	The Scheme aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.
VI.	Liquidity/Listing Details	The Scheme being offered is an open-ended scheme and will offer Units for Sale / Switch-in and Redemption /Switch-out, on every Business Day at NAV based prices subject to applicable loads. As per the Regulations, the redemption proceeds shall be dispatched within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timeline.
VII.	Benchmark	AMFI Tier I Benchmark - CRISIL Liquid Overnight Index The composition of the benchmark is such that, it is most suited for comparing performance of the Scheme. The Trustees reserves the right to change the benchmark in future, if a benchmark better suited to the investment objective of the Scheme is available.
VIII.	NAV Disclosure	The NAV will be calculated and disclosed at the close of every business day. NAV will be determined on every business day except in special circumstances. The AMC may at its discretion also declare NAV of the Scheme on any other day in the interest of investors. NAV of the scheme shall be: - Prominently disclosed by the AMC under a separate head on the AMC's website https://www.icicipruamc.com/home by 11.00 p.m. on every business day, - On the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every business day, and

		Shall be made available at all Customer Service Centres of the AMC. Further details mentioned in Section II – ‘III. Other Details’ – ‘C. Transparency/NAV’.				
IX.	Applicable timelines	Dispatch of redemption proceeds As per the Regulations, the redemption proceeds shall be dispatched within 3 business days of receiving the redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023”. A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timeline. Dispatch of IDCW (if applicable) etc. As per the Regulations, the IDCW warrants shall be dispatched to the Unit Holders within 7 business days from the record date. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date).				
X.	Plans / Options Plans/Options and sub options under the Scheme	Plans available under the Scheme: - ICICI Prudential Overnight Fund -Direct Plan - ICICI Prudential Overnight Fund – Regular Plan Options under each Plan(s): - Growth - Income Distribution cum Capital Withdrawal (IDCW) ✓ IDCW Payout ✓ IDCW Reinvestment - Including Default option/ facility (as applicable) are as follows: <table><tr><td>Default Plan (if no plan is selected)</td><td> - If broker code is not mentioned the default plan is ICICI Prudential Overnight Fund – Direct Plan - If broker code is mentioned the default plan is ICICI Prudential Overnight Fund – Regular Plan </td></tr><tr><td>Default Plan (in certain circumstances)</td><td> - If ICICI Prudential Overnight Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Overnight Fund – Direct Plan - If ICICI Prudential Overnight Fund – Regular Plan is </td></tr></table>	Default Plan (if no plan is selected)	- If broker code is not mentioned the default plan is ICICI Prudential Overnight Fund – Direct Plan - If broker code is mentioned the default plan is ICICI Prudential Overnight Fund – Regular Plan	Default Plan (in certain circumstances)	- If ICICI Prudential Overnight Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Overnight Fund – Direct Plan - If ICICI Prudential Overnight Fund – Regular Plan is
Default Plan (if no plan is selected)	- If broker code is not mentioned the default plan is ICICI Prudential Overnight Fund – Direct Plan - If broker code is mentioned the default plan is ICICI Prudential Overnight Fund – Regular Plan					
Default Plan (in certain circumstances)	- If ICICI Prudential Overnight Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Overnight Fund – Direct Plan - If ICICI Prudential Overnight Fund – Regular Plan is					

			opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Overnight Fund – Direct Plan
		Options/ sub-options	• Growth Option and • IDCW ➤ IDCW Payout - IDCW Reinvestment
		Default Option	Growth Option
		Default sub option	IDCW Reinvestment
		IDCW Frequency - Under the IDCW Option, the Scheme has a daily and weekly frequency for IDCW distribution. The record date shall be as follows: 1. Weekly – Monday ** **If date specified is a non-business day, the record date shall be immediately succeeding business day. For details with respect to AMFI Best Practices Guidelines dated February 2, 2024 on treatment of applications received with invalid ARNs or ARNs subsequently found to be invalid, investors are requested to refer to the relevant provisions of the SAI. The Trustee reserves the right to add any other options/ sub-options under the Scheme. For detailed disclosure on default plans and options, kindly refer SAI.	
XI.	Load Structure	Nil	
XII.	Minimum Application Amount/switch in #	Rs. 100/- (plus in multiple of Re.1) Minimum application amount for switch ins – Rs. 100 and any amount thereafter. For applications under systematic transactions, investors should refer to the details regarding the amount in the section ‘Special product/facility available on ongoing basis’.	
XIII.	Minimum Additional Purchase Amount/switch in #	Rs. 1/- (plus in multiple of Re.1)# Minimum application amount for switch ins – Re. 100 and any amount thereafter. #Not applicable to separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund -	

		Unclaimed IDCW Investor Education.
XIV.	Minimum redemption/switch out amount	Any amount
XV.	Segregated Portfolio/side pocketing disclosure	Not Applicable
XVI.	Swing pricing disclosure	Not Applicable
XVII.	Stock lending/short selling	The Scheme will not engage in short selling or Stock lending and borrowing.
XVIII.	How to apply and other details	Please refer to the SAI for detailed process (physical and online) with respect to additional/ongoing purchase, Investments by NRIs (Non-Resident Indian), FPIs (Foreign Portfolio Investors) and Foreign Investors, Joint Applications etc. Investors can also read further details in the application form available on the AMC website under Downloads -> Forms Mutual Funds - Invest in Mutual Funds Online ICICI Prudential MF The applications for subscription/redemption/switches can be submitted at official points of acceptance of the AMC and CAMS Transaction Points provided in the link: SID related information (icicipruamc.com) Investors can also subscribe and redeem units from the official website of AMC i.e. www.icicipruamc.com, i-Invest iPru (previously IPRUTouch) mobile application and MF Central platform. Kindly refer to aforementioned link for complete details.
XIX.	Investor Services	Contact details for general service requests and complaint resolution: Investors can contact at the below toll free numbers • (MTNL/BSNL) 1800222999; • (Others) 18002006666 • Website: www.icicipruamc.com • e-mail - enquiry@icicipruamc.com The AMC will follow-up with Customer Service Centres and Registrar on complaints and enquiries received from investors for resolving them promptly. For this purpose, Mr. Rajen Kotak is the Investor Relations Officer. He can be contacted at the Central Service Office of the AMC. The address and phone numbers are: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western

		Express Highway, Goregaon (East), Mumbai – 400 063, Tel No.: 022 26852000, Fax No.: 022-2686 8313 e-mail - enquiry@icicipruamc.com Additionally, investors may also lodge complaints on https://scores.gov.in if they are unsatisfied with the resolutions given by AMCs. SCORES portal facilitates you to lodge your complaint online with SEBI and subsequently view its status. Further, investors may also lodge complaints through Online Dispute Resolution Portal ('ODR') Portal available at https://smartodr.in/login.
XX.	Specific Attribute of the Scheme	Open Ended – Debt Scheme- Overnight Fund
XXI.	Special product/facility available on ongoing basis	• Systematic Investment Plan: The Unitholders of the Scheme can benefit by investing specific Rupee amounts periodically, for a continuous period. At the time of registration, the SIP allows the investors to invest a fixed equal amount of Rupees for purchasing additional Units of the Scheme at NAV based prices. Daily, Weekly, Fortnightly and Monthly SIP[§]: Rs. 500/- (plus in multiple of Re. 1/-) Minimum installments: 6 Quarterly SIP[§]: Rs. 5,000/- (plus in multiple of Re. 1/-) Minimum installments – 4 [§] The applicability of the minimum amount of transfer mentioned are at the time of registration only. • Systematic Transfer Plan Systematic Transfer Plan (STP) is an option wherein Unit holders of designated schemes (Source Schemes) can opt to transfer a fixed amount at regular intervals and provide standing instructions to the AMC to switch the same into the designated schemes (Target Schemes). • Systematic Withdrawal Plan Unitholders of the Scheme have the benefit of enrolling themselves in the Systematic Withdrawal Plan. The SWP allows the Unitholder to withdraw a specified sum of money each month from his investments in the Scheme. At the time of registration the investor can choose any amount for withdrawal under the respective frequencies.

		For details on special products / facilities, SIP Cancellation and SIP Pause, please refer to Statement of Additional Information (SIP) for more details.
XXII.	Weblink	A weblink wherein TER for last 6 months as well as scheme factsheet is available on the website at: TER Link: Total Expense Ratio of Mutual Fund Schemes (icicipruamc.com) Factsheet link: Downloads - Application Forms, SID, KIM, SAI & Others ICICI Prudential Mutual Fund (icicipruamc.com)
XXIII.	Quick Withdrawal facility	'Quick Withdrawal' facility under the Scheme endeavors to send the redemption proceeds to the registered bank account of the investors instantly from the time of receipt of Quick Withdrawal facility request using Immediate Payment Service (IMPS) provided by various banks.
The AMC reserves the right to change/ modify any features of aforesaid facilities, available under the Scheme, subject to SEBI Regulations and any other laws applicable from time to time.		

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted 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 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.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) The AMC has complied with the set of checklist applicable for Scheme Information Documents and that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the Scheme approved by them is a new product offered by ICICI Prudential Mutual Fund and not a minor modification of any existing schemes.

Sd/-

Rakesh Shetty

Chief Compliance Officer & Company Secretary

Place: Mumbai

Date: October 23, 2025

Note: The Due Diligence Certificate dated October 23, 2025, was submitted to SEBI.

SECTION II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative allocation (% of corpus) under normal circumstances	
	Minimum	Maximum
Overnight securities or debt instruments* maturing on or before the next business day	0%	100%

*instruments with residual maturity not greater than 1 business day, including money market instruments[^], TREPSS^{\$}/ reverse repo, debt instruments^{^^}, including floating rate instruments, with overnight maturity.

The Cumulative Gross Exposure across Debt and Money Market, Derivatives and such other securities/assets as may be permitted by SEBI, if required, should not exceed 100% of the net assets of the scheme.

[^] Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto 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.

^{^^}Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.

^{\$} or similar instruments as may be permitted by RBI/SEBI.

The Scheme may take exposure to various instruments will be as per the indicative table given below:

Sr. No.	Type of Instrument	% of exposure	Circular References
1.	Securitized Debt	Up to 50% of net assets	Paragraph 12.15 of the Master Circular
2.	Derivatives	Upto 100 % of the net assets	Paragraph 12.25 of the Master Circular
2(a)	Equity Derivatives for hedging purpose	-	
2(b)	Equity Derivatives for non-hedging purpose	-	
2(c)	Debt Derivatives for hedging/non hedging purpose	Upto 100 % of the net assets	
3	Overseas Securities	NIL	NA

4	Stock Lending	NIL	NA
5	Units of REITs and InvITs	NIL	NA
6	AT1 and Tier II Bonds	NIL	NA
7	Structured obligations and credit enhancements	NIL	NA

Rebalancing due to Short Term Defensive Consideration:

- Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Paragraph 1.14.1.2.b of the Master, and the fund manager will rebalance the portfolio within 7 business days from the date of deviation.

Rebalancing due to Passive Breaches:

- In the event of any deviation from the asset allocation stated above, the Fund Manager shall rebalance the portfolio within 7 business days from the date of such deviation. 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 of 7 business days, the same shall be reported to the Debt Investment Committee and reasons for the same shall be recorded in writing.

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

The Debt Investment Committee shall then decide on the future course of action. It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes within the permitted band as indicated above or for changes due to defensive positioning of the portfolio with a view to protect the interest of the unit holders on a temporary basis. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.

It may be noted that pursuant to paragraph 2.6.1.B of the Master Circular, the Scheme can deploy not exceeding 5% of the net assets of the scheme in Government Securities and/or Treasury bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions. It may be noted that the aforesaid deployment by the Scheme in Government Securities and/or Treasury bills with a residual maturity of upto 30 days will be in partial modification to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 and asset allocation of the Scheme which specify the requirement relating to investment by the Scheme in overnight securities having maturity of 1 business day.

The Scheme will invest in securities where the principal is to be repaid in a single payout the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security. In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.

The Scheme may invest in the liquid schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time.

It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes within the permitted band as indicated above or for changes due to defensive positioning of the portfolio with a view to protect the interest of the unit holders on a temporary basis. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the scheme as on the given day.

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

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

The Scheme will not take exposure to the following instruments (Negative List):

Sr. No.	Instrument
1.	Credit default swaps
2.	Short Selling
3.	Equity Linked Debentures
4.	Overseas Securities
5.	Units of REITs and InvITs
6.	AT1 and Tier II Bonds
7.	Structured obligations and credit enhancements

B. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

The Scheme will retain the flexibility to invest in the entire range of debt instruments and money market instruments with overnight maturity. These instruments are more specifically highlighted below:

- Debt instruments (in the form of non-convertible debentures, bonds, secured premium notes, zero interest bonds, deep discount bonds, floating rate bond / notes,

securitized debt, pass through certificates, asset backed securities, mortgage backed securities and any other domestic fixed income securities including structured obligations, units of mutual fund schemes, debt securities issues by REITs and InvITs, etc.) include, but are not limited to:

1. Debt issuances of the Government of India, State and local Governments, Government Agencies and statutory bodies (which may or may not carry a state / central government guarantee),
 2. Debt instruments that have been guaranteed by Government of India and State Governments,
 3. Debt instruments issued by Corporate Entities (Public/ Private sector undertakings),
 4. Debt instruments issued by Public/ Private sector banks and development financial institutions.
- Money Market Instruments include:
 1. Commercial papers
 2. Commercial bills
 3. Treasury bills
 4. Government securities having an unexpired maturity upto one year
 5. Tri-Party Repos^{\$} (TREPS)
 6. Call or notice money
 7. Certificate of deposit
 8. Usance bills
 9. Permitted securities under a repo / reverse repo agreement
 10. Any other instruments as may be permitted by SEBI / RBI from time to time

The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

Subject to the Regulations, the securities mentioned above could be privately placed, secured, unsecured, rated or unrated.

The Scheme may also invest in Derivative instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI from time to time.

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

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of ICICI Prudential Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the ICICI Prudential Mutual Fund.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. An appropriate mix of debt market securities and money market securities will be used to achieve this. Money Market securities include cash and cash equivalents. The scheme will invest across duration. The scheme may follow an in-house model for the same. Further, the Scheme shall follow an active investment strategy.

With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as longer-term financial health of the issuer.

The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

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

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

For complete details on 'Derivative Strategies' kindly refer to SAI.

It may also invest in securitized debt.

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

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

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

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Benchmark for the scheme is CRISIL Liquid Overnight Index.

The composition of the benchmark is such that, it is most suited for comparing performance of the Scheme.

The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.

E. WHO MANAGES THE SCHEME?

The investments under the Scheme are managed by Mr. Nikhil Kabra and Mr. Darshil Dedhia. As on September 30, 2025, Mr. Nikhil Kabra has been managing the Scheme for tenure of 1 year and 1 month since September 2024 and Mr. Darshil Dedhia has been managing the Scheme for tenure of 2 years and 4 months since June 2023. Their qualification and experience are as under:

Name/ Age/ of the Fund Manager	Experience	Other Schemes Managed
Mr. Nikhil Kabra/32/ Chartered Accountant, B.Com and Chartered Financial Analyst (CFA)	Mr Nikhil Kabra is associated with ICICI Prudential Asset Management Company Limited since September 2013. Past Experience: ~ Sumedha Fiscal Services Limited from October 2012 to September 2013. ~ Haribhakti & Co. from September 2010 to October 2012.	• ICICI Prudential Liquid Fund • ICICI Prudential Money Market Fund • ICICI Prudential Savings Fund • ICICI Prudential Short Term Fund • ICICI Prudential All Seasons Bond Fund • ICICI Prudential CRISIL-IBX Financial Services 3-6 Months Debt Index Fund • ICICI Prudential Equity - Arbitrage Fund • ICICI Prudential BSE Liquid Rate ETF – IDCW • ICICI Prudential BSE Liquid Rate ETF - Growth
Mr. Darshil Dedhia/ 35/ Chartered Accountant, Chartered Financial Analyst (CFA) and B.Com	Mr. Darshil Darshil started his career with ICICI Prudential Asset Management in January 2013. Past Experience: ~ ICICI Prudential Asset Management Company Limited – Investments –	• ICICI Prudential Liquid Fund • ICICI Prudential Savings Fund • ICICI Prudential Floating Interest Fund • ICICI Prudential Fixed Maturity Plan - Series 85 - 10 Years Plan I • ICICI Prudential Fixed Maturity Plan Series 88 - 1303 Days Plan S

	Mutual Fund Debt – August 9, 2018 till date. ~ ICICI Prudential Asset Management Company Limited – Fund Accounting – February 9, 2016 till August 8, 2018. ~ ICICI Prudential Asset Management Company Limited – Investments – Fixed Income – May 25, 2015 to Feb 8, 2016. ~ ICICI Prudential Asset Management Company Limited – Fund Accounting – January 22, 2013 to May 24, 2015.	• ICICI Prudential Fixed Maturity Plan Series 88 - 1226 Days Plan F • ICICI Prudential Equity - Arbitrage Fund • ICICI Prudential Children's Fund (Erstwhile ICICI Prudential Child Care Fund (Gift Plan)) • ICICI Prudential Retirement Fund - Pure Equity Plan • ICICI Prudential Retirement Fund - Hybrid Aggressive Plan • ICICI Prudential Retirement Fund - Hybrid Conservative Plan • ICICI Prudential Retirement Fund - Pure Debt Plan • ICICI Prudential BSE Liquid Rate ETF - IDCW • ICICI Prudential Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund • ICICI Prudential Nifty 5 yr Benchmark G-SEC ETF • ICICI Prudential Nifty SDL Sep 2027 Index Fund • ICICI Prudential Nifty SDL Dec 2028 Index Fund • ICICI Prudential Nifty G-sec Dec 2030 Index Fund • ICICI Prudential Nifty SDL Sep 2026 Index Fund • ICICI Prudential Nifty 10 yr Benchmark G-Sec ETF • ICICI Prudential CRISIL-IBX AAA Bond Financial Services Index – Dec 2026 Fund
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		• ICICI Prudential BSE Liquid Rate ETF – Growth • ICICI Prudential CRISIL-IBX Financial Services 3-6 Months Debt Index Fund
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F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

As on September 30, 2025, the Fund has following schemes under the Debt category:

Sr. No	Scheme Names
1.	ICICI Prudential Long Term Bond Fund
2.	ICICI Prudential Gilt Fund
3.	ICICI Prudential Ultra Short Term Fund
4.	ICICI Prudential Corporate Bond Fund
5.	ICICI Prudential Floating Interest Fund
6.	ICICI Prudential Medium Term Bond Fund
7.	ICICI Prudential Overnight Fund
8.	ICICI Prudential Savings Fund
9.	ICICI Prudential All Seasons Bond Fund
10.	ICICI Prudential Banking & PSU Debt Fund
11.	ICICI Prudential Constant Maturity Gilt Fund
12.	ICICI Prudential Credit Risk Fund
13.	ICICI Prudential Money Market Fund
14.	ICICI Prudential Bond Fund
15.	ICICI Prudential Liquid Fund
16.	ICICI Prudential Short Term Fund

A detailed comparison between the existing schemes of the mutual fund is available at the below link:

[SID related information \(icicpruamc.com\)](http://icicpruamc.com)

G.HOW HAS THE SCHEME PERFORMED?

Compounded Annualised Returns (in %) of the Scheme (Growth Option) and its benchmark as on September 30, 2025:

Period	ICICI Prudential Overnight Fund - Regular	CRISIL Liquid Overnight Index (Benchmark)	ICICI Prudential Overnight Fund - Direct	CRISIL Liquid Overnight Index (Benchmark)
Last 1 Year	6.03	6.12	6.10	6.12
Last 3 Year	6.38	6.49	6.45	6.49
Last 5 Year	5.20	5.34	5.28	5.34

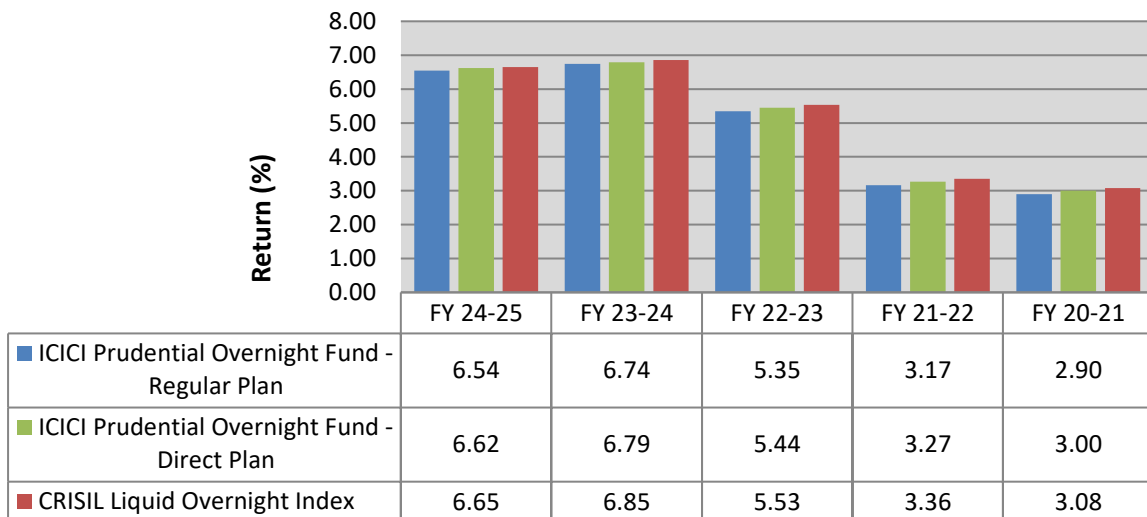
Since Inception	5.08	5.23	5.17	5.23
Inception Date[^]	15-11-2018			

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

Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The returns are calculated on the basis of Compounded Annualized Growth returns (CAGR). For computation of since inception returns the allotment NAV has been taken as Rs. 100.

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

Absolute returns of the Scheme for the last five financial years:



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

Past performance may or may not be sustained in future. Absolute returns are provided for the above mentioned financial years. For computation of returns the allotment NAV has been taken as Rs. 10. NAV is considered for computation of returns without considering load.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. SCHEME'S PORTFOLIO HOLDINGS

The top 10 holdings by the Scheme and allocation towards various sectors can be accessed at the below link:

[Downloads - Application Forms, SID, KIM, SAI & Others | ICICI Prudential Mutual Fund](#)

ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS,

GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFs/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION –
Not Applicable

iii. PORTFOLIO DISCLOSURE

Investors can also obtain Scheme's latest fortnightly/monthly/half yearly portfolio holding from the website of AMC i.e. [Downloads - Application Forms, SID, KIM, SAI & Others | ICICI Prudential Mutual Fund](#)

iv. SCHEME's PORTFOLIO TURNOVER RATIO: Not Applicable

v. Aggregate investment in the Scheme by:

As on September 30, 2025

Sr. No.	Category of Persons	Net Value		Market Value (In Rs.)
	Scheme's Fund Manager(s)	Units	NAV per unit	
1.	Nikhil Kabra	NA		
2.	Darshil Dedhia			

The Scheme being an Overnight Fund, the requirement of Investment in the Scheme by the Fund Manager is not applicable in accordance with paragraph 6.10.1.4(a) of the Master Circular.

For any other disclosure with respect to investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

vi. INVESTMENT OF THE AMC IN THE SCHEME

From time to time and subject to the SEBI (Mutual Funds) Regulations, 1996, the sponsors, the mutual funds and investment Companies managed by them, their associate companies, subsidiaries of the sponsors and the AMC may invest in either directly or indirectly in the Scheme. The funds managed by these associates and/ or the AMC may acquire a substantial portion of the Scheme. Accordingly, redemption of units held by such funds, associates and sponsors may have an adverse impact on the units of the Scheme because the timing of such redemption may impact the ability of other unit holders to redeem their units. The details of such investments of the AMC can be accessed at the following link:

[Statutory Disclosure \(icicipruamc.com\)](http://icicipruamc.com)

PART III. OTHER DETAILS

A. 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 SAI.

The NAV of the Scheme shall be rounded off up to four decimals.

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

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

The NAV of the Scheme will be calculated as of the close of every Business Day. 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.

For further details, such as policies with respect to computation of NAV, rounding off, valuation of investment in foreign securities, procedure in case of delay in disclosure of NAV etc, please refer to SAI.

Illustration on computation of NAV:

If the net assets of the Scheme are Rs.10,45,34,345.34 and units outstanding are 10,000,000, then the NAV per unit will be computed as follows:

$$10,45,34,345.34 / 10,000,000 = \text{Rs. } 10.4534 \text{ p.u. (rounded off to four decimals)}$$

B. NEW FUND OFFER (NFO) EXPENSE - Not Applicable

C. 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 that upto 2% of the daily net assets of the Scheme 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. In case of any change in the expense ratio, the AMC would update the same on the website at least three business days prior to the effective date of the change. The requirement for disclosing such change would be subject to paragraph 10.1.8 of the Master Circular.

Investor can refer [Mutual Funds - Invest in Mutual Funds Online | ICICI Prudential MF](#) for Total Expense Ratio (TER) details.

Annual Scheme Recurring Expenses:

Particulars	ICICI Prudential Overnight Fund (%of net assets)
Investment Management and Advisory Fees	Up to 2.00
Audit Fees and expenses of trustees	
Custodian Fees	
Registrar & Transfer Agent Fees including cost of providing account statements/IDCW/redemption cheques/warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education & awareness (2bps)	
Brokerage and transaction cost pertaining to distribution of units	
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)	Up to 2.00
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.	

The returns of the Direct Plan for the Scheme shall be exclusive of distribution commission.

*As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to paragraph 15.10.1 of the Master Circular, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018.

ICICI Prudential Overnight Fund-Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. as compared to ICICI Prudential Overnight Fund and no commission for distribution of Units will be paid/ charged under ICICI Prudential Overnight Fund-Direct Plan.

All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in other than Direct Plan.

The Scheme can charge expenses within overall maximum limits prescribed under SEBI (MF) Regulations, without any internal cap allocated to any of the expense heads specified in the above table.

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

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

First Rs.500 Crore	Next Rs.250 Crores	Next Rs.1250 Crores	Next Rs.3000 Crores	Next Rs.5000 Crores	Next Rs.40000 Crores	On balance of the assets
2.00%	1.75%	1.5%	1.35%	1.25%	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof	0.80%

The above excludes additional expenses that can be charged towards: i) 30 bps for gross new inflows from retail investors from B30 cities and ii) Goods and Services tax on investment management and advisory fees. The same is more specifically elaborated below.

Pursuant to paragraph 15.10.1 of the Master Circular and SEBI (Mutual Funds) Second Amendment Regulations, 2012, and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018 following additional costs or expenses may be charged to the scheme, namely:

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

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

whichever is higher;

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

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

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

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

Note - SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure *in abeyance with effect from March 01, 2023 till further notice*.

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

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

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

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

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1300	1350

For calculating expense of ICICI Prudential Overnight Fund - Direct Plan, distribution expense will not be considered.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. 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 your distributor.

Type of Load	Load chargeable (as % of NAV)
Exit Load (No Entry Load shall be charged)	NIL

Any redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged paragraph 6.11.1.1 (b) of the Master Circular, such redemption / switch will not be subject to exit load.

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

Exit Load, if any, prevailing on the date of enrolment of SIP/STP shall be levied in the Scheme. Units issued on reinvestment of IDCW shall not be subject to exit load.

Units issued on reinvestment of IDCW shall not be subject to exit load.

The investor is requested to check the prevailing load structure of the Scheme before investing.

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

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

Any imposition or enhancement in the load shall be applicable on prospective investments only.

SECTION II

I. Introduction

A. Definitions

Definition for the words and expressions used in the SID are available at the following link : [SID related information \(icicipruamc.com\)](http://icicipruamc.com)

The words and expressions shall have the meaning as specified at the above link, unless the context otherwise requires.

A. Risk Factors

- I. **Standard Risk Factors:** Please refer to SAI.
- II. **Scheme specific risk factors**

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, trading price, yield, total return and/or its ability to meet its objectives.

Risk associated with investment in fixed income and money market securities

- **Credit Risk:** Investments in fixed income securities and money market instruments are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.
- **Settlement risk:** The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities.
- **Different types of fixed income securities** in which the Scheme(s) would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme(s) risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities.

Risk associated with investment in Tri Party Repo through CCIL (TREPS)

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

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

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

Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

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

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

Risk associated with creation of segregated portfolios

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

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

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

B. Risk Mitigation 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 securities and designed risk management strategies, which are embedded in the investment process to manage such risks.

<u>Risks associated with Debt investment</u>	
<u>Credit Risk</u> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.
<u>Reinvestment Risk</u> This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.	Reinvestment risks will be limited to the extent of coupons received on debt instruments, which may be a very small portion of the portfolio value.

Liquidity Risk Management Framework:

In accordance with SEBI circular and AMFI guidelines (issued from time to time), the AMC has put in place the Liquidity Risk Management Framework which monitors the liquidity risk. As per the prescribed guidelines, the liquidity ratios are calculated and liquid assets are maintained on a daily basis at scheme level for all open-ended schemes (except Overnight Fund, Gilt Fund and Gilt Fund with 10-year constant duration). These ratios address the potential liquidity risk scenarios upto 99% confidence interval. The guidelines also outline the action plan in case there is a difference between actual outcome and projected outcome. Further, the AMC monitors asset-liability mismatch requirement which addresses potential liquidity requirement over a 90-day period and relevant asset side liquidity to be maintained as prescribed by the SEBI circular.

Stress testing:

In accordance with SEBI circular and AMFI guidelines (issued from time to time), the AMC carries out stress testing for all open ended debt schemes (except overnight scheme). Stress testing covers impact on the scheme NAV on account of interest rate risk, credit risk and liquidity risk.

II. Information about the scheme:

A. Where will the scheme invest?

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

The Scheme will retain the flexibility to invest in the entire range of debt instruments and money market instruments with overnight maturity. These instruments are more specifically highlighted below:

- Debt instruments (in the form of non-convertible debentures, bonds, secured premium notes, zero interest bonds, deep discount bonds, floating rate bond / notes, securitized debt, pass through certificates, asset backed securities, mortgage backed securities and any other domestic fixed income securities including structured obligations, units of mutual fund schemes, debt securities issues by REITs and InvITs, etc.) include, but are not limited to:
 1. Debt issuances of the Government of India, State and local Governments, Government Agencies and statutory bodies (which may or may not carry a state / central government guarantee),
 2. Debt instruments that have been guaranteed by Government of India and State Governments,
 3. Debt instruments issued by Corporate Entities (Public/ Private sector undertakings),
 4. Debt instruments issued by Public/ Private sector banks and development financial institutions.
- Money Market Instruments include:
 1. Commercial papers
 2. Commercial bills
 3. Treasury bills
 4. Government securities having an unexpired maturity upto one year
 5. Tri-Party Repos^{\$} (TREPS)
 6. Call or notice money
 7. Certificate of deposit
 8. Usance bills
 9. Permitted securities under a repo / reverse repo agreement
 10. Any other instruments as may be permitted by SEBI / RBI from time to time

^{\$}or similar instruments as may be permitted by RBI/SEBI.

The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

POSITION OF DEBT MARKET IN INDIA

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 September 30, 2025 are as under:

Issuer	Instrument	Maturity	Yields (%)	Liquidity
GOI	Treasury Bill	91 Days	5.44%	High
GOI	Treasury Bill	364 Days	5.56%	High
GOI	Short Dated	1-3 Years	5.61% - 5.93%	High
GOI	Medium Dated	3-5 Years	5.93% - 6.21%	High
GOI	Long Dated	5-10 Years	6.21% - 6.57 %	High
Corporates	Taxable Bonds (AAA)	1-3 Years	6.72% - 6.96%	Medium
Corporates	Taxable Bonds (AAA)	3-5 Years	6.96% - 7.00%	Low to Medium
Corporates	CDs (A1+)	3 months	5.83%	Medium to High
Corporates	CPs (A1+)	3 months	6.57%	Medium to High

B. 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, TREPs, 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 20% of the net assets of the scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs).

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

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 20% of the net assets of the scheme.

2. a) 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 as per the following matrix.

A mutual fund scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in paragraph 1 of Seventh Schedule of MF Regulation.

- b) Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and TREPs:
 - c) Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board.
3. Mutual fund schemes shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

For the above purposes, listed debt instruments shall include listed and to be listed debt instruments.

4. The Scheme shall not invest more than 5% of its net assets in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. All such investments shall be made with the prior approval of the Board of Trustees and the Board of AMC.

Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.

5. The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes
- a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and
 - b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

For the purpose of this provision, 'Group' shall have the same meaning as defined in 12.9.3.3 of the Master Circular.

Investment limits as mentioned above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitised Debt Instruments) Regulations 2008.

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. AMC's may ensure that the investment in debt instruments having credit enhancements are sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMC's should initiate necessary steps to ensure protection of the interest of the investors.

6. Group exposure –

- i. 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.
 - ii. The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees
 - iii. 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.
7. Transfer of investments from one Scheme to another Scheme in the same Mutual Fund is permitted provided:
- 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
 - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

Further the inter Scheme transfer of investments shall be in accordance with the provisions contained in paragraph Inter-Scheme transfer of investments, contained in Statement of Additional Information. The AMC shall comply with the guidelines stated in paragraph 12.30 of the Master Circular.

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

9. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard

10. The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
11. Pending deployment of funds of the Schemes in terms of the investment objective of the Schemes, the Mutual Fund may invest them in short term deposits of scheduled commercial banks in accordance with paragraph 12.16 of the Master Circular. The 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 concerned Scheme.
 - c. No mutual fund Scheme shall 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. No mutual fund Scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - e. Trustees/Asset Management Companies (AMCs) shall ensure that no funds of a scheme are parked in short term deposit (STD) of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD does not invest in the said scheme until the scheme has STD with such bank.
The above conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.
 - f. Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks
12. No mutual fund Scheme shall 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 except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by the Board.
13. The scheme shall not invest in Fund of funds scheme.
14. No loans for any purpose can be advanced by the Scheme.

15. 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 or IDCW to the unit holders. Such borrowings shall not exceed more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
16. The Mutual Fund having an aggregate of securities which are worth Rs.10 crores or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by the Board, settle their transactions entered on or after January 15, 1998 only through dematerialised securities. Further all transactions in government securities shall be in dematerialised form.
17. The Scheme will comply with provisions specified in paragraph 12.25 of the Master circular related to overall exposure limits applicable for derivative transactions as stated below:
- a. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
 - b. Mutual Funds shall not write options or purchase instruments with embedded written options.
 - c. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
 - d. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
 - e. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - i. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - ii. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point (a).
 - iii. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - iv. The quantity of underlying associated with the derivative position taken for hedging purpose does not exceed the quantity of the existing position against which hedge has been taken.
 - f. (a) Mutual Funds may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.
 - g. (b) In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point (a) above.
 - h. Definition of Exposure in case of Derivative Positions - Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically

have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option Bought	Option Premium Paid * Lot Size * Number of Contracts

Exposure limit for participating in Interest Rate Futures **as per paragraph 12.25.9 of the Master Circular**

i. To reduce interest rate risk in a debt portfolio, mutual funds may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

$$\frac{(\text{Portfolio Modified Duration} * \text{Market Value of the Portfolio})}{(\text{Futures Modified Duration} * \text{Future Price/ PAR})}$$

ii. In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging.
iii. Imperfect hedging using IRFs may be considered to be exempted from the gross exposure, upto maximum of 20% of the net assets of the scheme, subject to the following:

a) Exposure to IRFs is created only for hedging the interest rate risk based on the weighted average modified duration of the bond portfolio or part of the portfolio.

b) Mutual Funds are permitted to resort to imperfect hedging, without it being considered under the gross exposure limits, if and only if, the correlation between the portfolio or part of the portfolio (excluding the hedged portions, if any) and the IRF is atleast 0.9 at the time of initiation of hedge. In case of any subsequent deviation from the correlation criteria, the same may be rebalanced within 5 business days and if not rebalanced within the timeline, the derivative positions created for hedging shall be considered under the gross exposure computed in terms of Paragraph 12.24 of the Master Circular. The correlation should be calculated for a period of last 90 days.

Explanation: If the fund manager intends to do imperfect hedging upto 15% of the portfolio using IRFs on weighted average modified duration basis, either of the following conditions need to be complied with:

i. The correlation for past 90 days between the portfolio and the IRF is at least 0.9 or
ii. The correlation for past 90 days between the part of the portfolio (excluding the hedged portions, if any) i.e. at least 15% of the net asset of the scheme (including one or more securities) and the IRF is at least 0.9.

c) At no point of time, the net modified duration of part of the portfolio being hedged should be negative.

d) The portion of imperfect hedging in excess of 20% of the net assets of the scheme should be considered as creating exposure and shall be included in the computation of

gross exposure in terms of paragraph 12.24.1 of the Master Circular.

iv. The basic characteristics of the scheme should not be affected by hedging the portfolio or part of the portfolio (including one or more securities) based on the weighted average modified duration.

Explanation: In case of long term bond fund, after hedging the portfolio based on the modified duration of the portfolio, the net modified duration should not be less than the minimum modified duration of the portfolio as required to consider the fund as a long term bond fund.

v. The interest rate hedging of the portfolio should be in the interest of the investors.

18. Below stated conditions and norms shall apply to repo in corporate debt securities, which are subject to change as may be prescribed by SEBI and/or RBI from time to time:

a) Any scheme shall not lend/borrow more than 10% of its net assets in repo against corporate debt securities.

b) The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt, derivatives and any other permitted assets shall not exceed 100% of the net assets of the Scheme.

c) The Scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.

d) The exposure limit/investment restrictions prescribed under the Seventh Schedule of the Regulations and circulars issued there under (wherever applicable) shall be applicable to repo transactions in corporate debt securities.

e) Counterparty selection & credit rating:

The AMC follows an issuer selection and approval process for fixed income investments and the same shall be used for selection of counterparties for repo in corporate debt securities. Repo transactions shall be carried out with only those counterparties who have a credit rating of 'AA and above' (Long term rating) or 'A1+' (Short term rating) provided by any credit rating agency as accredited by SEBI from time to time.

f) Tenor of Repo:

Tenor of repo shall not exceed 6 months. There shall be no restriction/limitation on the tenor of collateral.

g) Applicable haircut:

The AMC would be guided by the parameters for applying haircut as may be specified by RBI and/or SEBI for undertaking repo in corporate debt securities, from time to time.

h) Rating of underlying instruments:

The schemes shall participate in repo transactions only in AA (or equivalent short term rating) and above rated corporate debt securities.

19. The scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks.

20. The scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.
21. The Scheme will comply with any other Regulation applicable to the investments of mutual funds from time to time.
22. The Scheme may invest in certain debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework are some instruments which may have above referred special features. The debt instruments having such special features as referred above, which otherwise are Non-Convertible Debentures, may be treated as debt instruments until converted to equity.
- i. no Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer
 - ii. Mutual Fund scheme shall not invest:
 - a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and
 - b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.

All investment restrictions shall be applicable at the time of making investment. The Trustee /AMC may alter the above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change or as deemed fit in the general interest of the unit holders, so as to permit the Scheme to make their investments in the full spectrum of permitted investments in order to achieve their investment objective.

C. Fundamental Attributes

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) subject to compliance with sub-regulation (26) of Regulation 25 of the SEBI (MF) Regulations:

(i) Type of a Scheme

For details on type of Scheme, please refer **“Type of the Scheme”**.

(ii) Investment Objective

- Main Objective - Please refer **“What are the investment objectives of the Scheme?”**
- Investment pattern – The tentative portfolio break-up of Equity and Debt and other permitted securities and such other securities as may be permitted by the SEBI from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations. Please refer **“How will the Scheme allocate its assets?”** for more details.

(iii) Terms of Issue

1) Liquidity

On an on-going basis, an investor can purchase and redeem Units on every Business Day at NAV based prices, subject to the applicable load structure.

- **Listing**

Being an open-ended fund, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges. Notification of the same will be made through Customer Service Centres of the AMC and as may be required by the respective Stock Exchanges.

- **Redemption of Units**

For details on redemption of units, please refer SECTION : Redemption of Units.

- **Redemption Price**

The redemption price will be at Applicable NAV based prices, subject to applicable exit load provisions.

2) Aggregate fees and expenses charged to the Scheme: The provisions in respect of fees and expenses as indicated in this Scheme Information Document.

3) Any safety net or guarantee provided: The present Scheme is not a guaranteed or assured return scheme.

Changes in Fundamental Attributes

In accordance with Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996 and paragraph 1.14.1.4 of the Master Circular, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless it complies with sub-regulation (26) of regulation 25 of these regulations.

In accordance to regulation 25(26) of the SEBI (MF) Regulations, the Asset management company shall ensure that no change in the fundamental attributes of any scheme or the trust, fees and expenses payable or any other change which would modify the scheme and affect the interest of unit holders, shall be carried out unless:

- An application has been made with SEBI and views/comments of SEBI are sought on the proposal for fundamental attribute changes;
- An addendum to the existing SID shall be issued and displayed on AMC website immediately,
- SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days),
- A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of 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.

D. Other Scheme Specific Disclosures:

Listing and transfer of units	Listing: Being an open ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges. Notification of the same will be made through Customer Service Centres of the AMC and as may be required by the respective Stock Exchanges. Transfer: Pursuant to paragraph 14.4.4 of the Master Circular, the Units of the Scheme can be transferred freely in demat form or in statement of Account (SOA) mode. For Details process on transfer of units under SOA mode, please refer SAI.
Dematerialization of units	The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two business days of the receipt of request from the unit holder subject to receipt of complete documents and details from the investor. Unit holders can convert their existing physical units (represented by statement of account) into dematerialized form, for further details, please refer to SAI.
Policy for declaration of Income Distribution cum capital withdrawal (IDCW Policy)	(i) Growth Option The Scheme will not declare any IDCW under this option. The income earned by the Scheme will remain reinvested in the Scheme and will be reflected in the Net Asset Value. This option is suitable for investors who are not looking for regular income but who have invested with the intention of capital appreciation. (ii) IDCW Option This option is suitable for investors seeking income through IDCW declared by the Scheme. The Trustee may approve the distribution of IDCW by AMC out of the net surplus under this Option. The remaining net surplus after considering the IDCW and tax, if any, payable there on will be ploughed back in the Scheme and be reflected in the NAV.

(iii) IDCW Payout:

As per the SEBI (MF) Regulations, the IDCW warrants shall be dispatched to the unitholders within 7 business days from the record date. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCW will be paid by cheque, net of taxes as may be applicable. Unit Holders will also have the option of direct payment of IDCW to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the Registered address of the sole/first holder as indicated in the original application form. To safeguard the interest of Unit Holders from loss or theft of IDCW cheques, investors should provide the name of their bank, branch and account number in the application form. IDCW cheques will be sent to the Unit Holder after incorporating such information. The minimum amount for IDCW payout shall be Rs.100, else IDCW would be mandatorily reinvested.

(iv) IDCW Reinvestment:

The investors opting for IDCW Option may choose to reinvest the IDCW to be received by them in additional Units of the Scheme. Under this provision, the IDCW due and payable to the Unitholders will be compulsorily and without any further act by the Unitholders reinvested in the Scheme (under the IDCW Option, at the first ex-IDCW NAV). The IDCW so reinvested shall be constructive payment of IDCW to the Unitholders and constructive receipt of the same amount from each Unitholder for reinvestment in Units. On reinvestment of IDCW, the number of Units to the credit of Unitholder will increase to the extent of the IDCW reinvested by the NAV applicable on the day of reinvestment, as explained above.

(v) IDCW Transfer

IDCW Transfer facility will be available under the scheme.

The designated schemes (source and target schemes) for this facility are as given below:

Source schemes - all schemes where IDCW option is available [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight

	Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education] Target schemes- all open ended schemes where subscription is allowed [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund - Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education] Note: Investors are requested to note that any change in IDCW sub-option, due to additional investment or on the basis of a request received from the investor, will be applicable to all existing units in the IDCW option of the Scheme under the respective folio. The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme. It should, however, be noted that actual distribution of IDCW and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee. IDCW will be distributed in accordance with Chapter 11 of the Master Circular on the procedure for IDCW Distribution. Equalization Reserve: When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
Allotment (Detailed procedure)	The AMC shall allot the units to the applicant whose valid application has been accepted and funds have been credited to the account. The AMC shall also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or registered mobile number not later than 5 working days from the date of receipt of the request from the unitholders

	Further, the asset management company shall issue units in dematerialized form to a unit holder in a scheme within two business days of the receipt of request from the unit holder.
Refund	Not Applicable for ongoing schemes.
Who can Invest? (This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their 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): • Resident adult individual either singly or jointly (not exceeding four) • Minor through parent/lawful guardian • 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) • Religious and Charitable Trusts (eligible to invest in certain securities) under the provisions of 11(5) of the Income-tax Act, 1961 read with Rule 17C of Income-Tax Rules, 1962 subject to the provisions of the respective constitutions under which they are established permits to invest • Any other trust, including private trusts as may be permitted by their respective Regulator • Non-Government Organizations as may be permitted by their respective Regulator. • Partnership Firms • Karta of Hindu Undivided Family (HUF) • Banks & Financial Institutions • Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organizations • Mutual fund Schemes • Alternate Investment Funds, Portfolio Management Services, etc. • Authorized Government entities as may be approved by State Governments or Central Government • EPFOs • Other individuals/institutions/body corporate etc. or any other permitted category of investors

	Investors are requested to ensure compliance with the regulatory guidelines applicable to them, while making such investments. Every investor, depending on any of the above category under which he/she/ it falls, is required to provide the relevant documents along with the application form as may be prescribed by AMC.
Who cannot invest?	The following persons are not eligible to invest in the Scheme: • 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. 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. 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. • A person who is resident of Canada • Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time.
How to Apply and other details?	Please refer to the SAI for detailed process (physical and online) with respect to additional/ongoing purchase, Investments by NRIs (Non-Resident Indian), FPIs (Foreign Portfolio Investors) and Foreign Investors, Joint

Applications, official points of acceptance, collecting banker details etc. Investors can also read further details in the application form available on the AMC website under Downloads - > Forms on the following link:

[Mutual Funds - Invest in Mutual Funds Online | ICICI Prudential MF](#)

Link for Official Points of Acceptance:
[SID related information \(icicipruamc.com\)](#)

Currently, the Mutual Fund / AMC has not appointed any collecting bankers for accepting application forms for existing schemes. The application forms will be accepted at any of the Investor Service Centres of the AMC or the designated branch offices of Computer Age Management Services Ltd. (CAMS).

Further, for details of R&T, Official Points of Acceptance please refer to the last section of the of the SID.

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.

Open Network for Digital Commerce (ONDC)

The schemes of ICICI Prudential Mutual Fund (the Fund) are now available to be transacted through the Open Network for Digital Commerce (ONDC) ("Network").

To facilitate transactions through this Network, the Fund has/shall enter into agreement with service provider(s) who would provide backend platform on behalf of the Fund. The Dsaid platform would be considered as an 'OPAT'.

Accordingly, for the purpose of determining the applicability of NAV, the time at which request for purchase / sale / switch of units is received on the

	server(s) of the said platform will be considered as time of receipt of transaction with the AMC. As per existing system architecture of ONDC network, currently regular plans of the schemes of ICICI Prudential Mutual Fund are available for transaction through this route. Kindly refer to below link for the list of official points of acceptance, collecting banker details etc. SID related information (icicpruamc.com)
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Subscription: In the interest of the investors and in order to protect the portfolio from market volatility, the Trustees reserve the right to limit or discontinue subscriptions under the Scheme for a specified period of time or till further notice. Redemption: Suspension or restriction of repurchase/redemption facility under any Scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC Board and the Trustees, intimation would be sent to SEBI in advance providing details of circumstances and justification for the proposed action shall also be informed.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Please refer Definition section “Applicable NAV for purchase and switch ins” & “Applicable NAV for Redemptions” Purchases transaction including switch-ins: For Purchase transaction Valid Applications received at the designated official point of acceptance up to cut-off time of 1.30 p.m. and the entire subscription amount credited to bank account of respective Liquid scheme before the cut-off time of 1.30 p.m. i.e. the subscription amount shall be available for utilisation before cut-off time - The closing NAV of the day immediately preceding the day

	of receipt of the application shall be applicable. - Valid Applications received at the designated official point of acceptance post cut-off time of 1.30 p.m. and the entire subscription amount credited to bank account of respective Liquid scheme on the day of receipt of application i.e. the subscription amount shall be available for utilisation on the same day as day of receipt of application - The closing NAV of the day immediately preceding the next business day shall be applicable. - Irrespective of the time of receipt of valid application at the designated official point of acceptance and the entire subscription amount is not credited to respective Liquid scheme account. i.e. the subscription amount is not available for utilisation before the cut-off time - The closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable. For Switch Ins: - Application for switch-in is received before the applicable cut-off time i.e. 1.30 p.m. - Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch -in liquid scheme before 1.30 p.m. - The funds are available for utilisation before 1.30 p.m, by the respective switch-in schemes. The Mutual Fund reserves right to change/modify any of the terms with respect to processing of transaction in line with guidelines issued by SEBI or AMFI from time to time. “Switch Out” shall be treated as redemption application and accordingly, closing NAV of the day will be applicable based on the cut-off time for redemption followed for various type of schemes. “Switch In” shall be treated as purchase application and accordingly for unit allotment, closing NAV of the day will be applicable on which the funds are available for utilization. III) Redemptions including switch-outs:
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	Applicable NAV in respect of valid applications received up to 3:00 p.m., by the Mutual Fund, is a closing NAV of the day immediately preceding the next business day. In respect of valid applications received after 3:00 p.m. by the Mutual Fund, is closing NAV of the next business day. In respect of valid applications received after the cut off time by the Mutual Fund: the closing NAV of the next business day. The NAV will be calculated on all business days and as required shall be disclosed in the manner specified under Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 e.g.: If an investor submits redemption request at 2.00 pm on Monday, the same shall be processed at the closing NAV of Monday. If an investor submits redemption request at 3.30 pm on Monday, the same shall be processed at the closing NAV of Tuesday, assuming that Monday and Tuesday, both are working days for the scheme. For redemption / repurchase / Switch-out transaction through online mode: a) Where the online application is received up to 7.00 p.m.- the closing NAV of day immediately preceding the next business day*. b) Where the online application is received after 7.00 p.m. - the closing NAV of the next business day*. *Business Day does not include a day on which the Money Markets are closed or otherwise not accessible.
Minimum amount for purchase/redemption/swiches	Minimum application amount – Rs. 100/- (plus in multiple of Re. 1/-). Minimum application amount for switch ins – Rs. 100 and any amount thereafter. Minimum additional application amount – Rs. 1/- (plus in multiple of Re. 1/-). Minimum additional application amount for switch ins – Rs. 1 and any amount thereafter.

	Minimum Redemption Amount: Any amount Not applicable to separate plans under ICICI Prudential Overnight Fund for deployment of unclaimed amounts viz ICICI Prudential Overnight Fund – Unclaimed Redemption, ICICI Prudential Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education.
Account Statements	1. The Consolidated Account Statement (CAS) for each calendar month will be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Further, CAS will be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records. 2. For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before fifteenth day of succeeding month. 3. The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number 4. In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investors within 5 business days from the receipt of such request. 5. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS. Further, in case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all Schemes of all mutual funds, shall be emailed at the registered email address of the unitholders on half yearly basis, on or before twenty first day of succeeding month, unless a

	specific request is made to receive the same in physical form. The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. Further, CAS shall be issued for the half-year (September/ March). Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. In case of the units are held in dematerialized (demat) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically. The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations. However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s). Detailed provisions pertaining to CAS are also mentioned in SAI.
IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three business days from the date of redemption or repurchase. Further, AMFI has published a list of exceptional circumstances for schemes unable to transfer redemption or repurchase proceeds to investors within the limit specified above for transfer of redemption or repurchase proceeds to the unitholders in such exceptional circumstances.

	The said list is available on AMFI website.
Bank Mandate	<u>Bank Account Details:</u> 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 reject 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. No bank account shall be registered in the investor account or subsequent addition or change in bank request unless a validation is undertaken whereby the investors name, account number/ details are verified <u>Bank Mandate Requirement</u> No bank account shall be registered in the investor account as part of account opening or subsequent addition or change of bank request unless a validation is undertaken through any one of the following modes whereby the investors name, account number /details are verified. In this regard, any one of the following documents needs to be submitted. 1. Original cancelled cheque having the First Holder Name and bank account number printed on the cheque. 2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application. 3. Self-certified cheque copy/bank passbook and verified with the original by AMC/ RTA. 4. Photocopy of the bank statement duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal. 5. Photocopy of the bank pass book duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal.

	6. Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months. In case the bank account details are not mentioned or found to be incomplete or invalid in a purchase application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the payout bank account for the payment of redemption/IDCW amount etc. AMC reserves the right to validate the details through PAN based account validation facility provided by NCPI or Penny Drop facility. Where the bank mandate cannot be validated by any of the stated methods, the bank account validation may be done on the basis of the cheque leaf if it is available. If the bank account details cannot be validated, AMC reserves the right to reject the application and in case of redemption, the payout will be issued by way of warrant/cheque. The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/ incomplete/ invalid bank account details. The AMC also reserves the right to reject such applications.
Delay in payment of redemption / repurchase proceeds/IDCW	The Asset Management Company shall be liable to pay interest to the unitholders at @ 15% per annum as specified vide paragraph 14.2 of Master Circular for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The treatment of unclaimed redemption & IDCW amount will be as per para 14.3 of the master circular.
Disclosure w.r.t investment by minors	A minor can invest through his/her parent/lawful guardian. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. For further details, please refer to SAI.

Nomination	The SEBI (Mutual Fund) Regulations notifies that the mutual fund shall provide nomination facility to the unit holders to nominate a person in whose favour the units shall be transmitted in the event of death of the unitholder. Any new investor, investing in Mutual Fund Units shall mandatorily have to provide nomination or Opt out of nomination through physical or online mode. The requirement of nomination shall be optional for jointly held folios. For detailed guidelines on Nomination please refer to SAI.
KYC rules for investors:	All the prospective and existing investors / Unit holders of the Fund are requested to note that, pursuant to SEBI Master Circular on Know Your Client (KYC) norms for the securities market dated October 12, 2023 regarding uniformity in KYC process in the securities market and development of a mechanism for centralization of the KYC records, the following KYC procedure is being carried out: A) Requirement of PAN: • In order to strengthen the KYC norms and identify every participant in the securities market with their respective PAN thereby ensuring sound audit trail of all the transactions, PAN shall be the unique identification number for all participants transacting in the securities market, irrespective of the amount of transaction • The following are exempted from the mandatory requirement of PAN: a. Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market. b. Investors residing in the state of Sikkim. c. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India. d. SIP of Mutual Funds upto ₹50,000/- per year. • Exempted investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted PAN-exempt KYC Reference Number (PEKRN). B) List of Officially Valid Documents (OVDs):

	The aforesaid circular specifies list of documents considered as Officially Valid Documents for Proof of Identity (PoI) and Proof of Address (POA). The investor shall visit the www.icicipruamc.com of the Mutual fund and go on KYC Corner section which will have FAQs providing required details. C) <u>Methods for completing KYC process and know your KYC status:</u> <u>Physical KYC process:</u> - To bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries viz. Mutual Funds, Depository Participants, Stock Brokers, etc. are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo - In Person Verification (IPV) requirements. For Common KYC Application Form please visit our website www.icicipruamc.com <u>Digital KYC process:</u> - The investor shall visit the www.icicipruamc.com of the Mutual fund and go on new investor section and fill up the required details and online KYC form and submit requisite documents. Digital KYC process will be in accordance with SEBI Master circular of KYC dated October 12, 2023. <u>Review of KYC status by existing investors:</u> The investor shall visit the www.icicipruamc.com of the Mutual fund and go on KYC Corner in Quick link section and fill up the required details to check their KYC status. Further, if investors wish to modify its KYC status, the same can also be done from that section of the website.
Ongoing price for redemption (sale) /switch outs (to other Schemes/plans of the Mutual Fund) by investors This is the price you will receive for redemptions/switch outs.	The Redemption Price of the Units will be based on the Applicable NAV (for respective plan and option of the Scheme) subject to the prevalent exit load provisions. The Redemption Price of the Units will be computed as follows: Redemption Price = Applicable NAV (for respective plan and option of the scheme) * (1-Exit Load, if any). Applicable exit load shall be subject to the tenure of investment of the investor in the scheme vis-à-vis

	the exit load structure applicable when investor had invested in the scheme. Example: An investor invests on April 1, 2019 when the applicable exit load for the scheme was 2% if redeemed within 1 year, else nil. Scenario 1) In case investor redeems before April 1, 2020, then applicable exit load would be 2%. Now suppose the same investor decides to redeem his 1000 units. The prevailing NAV is Rs 25/-. Hence, the sale or redemption price per unit becomes Rs. 24.50/- i.e. $25 \times (1 - 2\%)$. The investor therefore gets $1000 \times 24.50 = \text{Rs. } 24,500/-$. Scenario 2) In case investor redeems on or after April 1, 2020, then applicable exit load would be nil. Now suppose the same investor decides to redeem his 1000 units. The prevailing NAV is Rs 30/-. Hence, the sale or redemption price per unit will be Rs. 30/- i.e. $30 \times (1 - 0)$. The investor therefore gets $1000 \times 30 = \text{Rs. } 30,000/-$.
Ongoing price for subscription purchase/switch-in (from other Schemes/plans of the mutual fund) by investors This is the price you need to pay for purchase/switch-in.	The purchase price of the Units will be based on the Applicable NAV subject to the applicable stamp duty. Purchase Price = Applicable NAV (for respective plan and option of the scheme) Example: An investor invests Rs. 20,000/- and the current NAV is Rs. 20/- then the purchase price will be Rs. 20/- and the investor receives $20000/20 = 1000$ units. The Scheme shall not charge any entry load.
Acceptance of transactions through email in respect of Non-Individual investors	Application for financial transaction in the schemes of ICICI Prudential Mutual Fund from Non-Individual investors would be processed as per the following: - The Investors are required to submit a copy of board resolution or an authority letter on their letterhead granting appropriate authority to the designated officials of the entity. - The board resolution/authority letter shall explicitly mention the following:

	i. List of approved authorized officials who are authorized to transact on behalf of Investors along with their designation and email IDs. ii. An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the Investor as if it were a written agreement. c. In case the document is submitted electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and acceptable, and shall be binding on the Investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. d. In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the Investor may also be accepted, and shall be binding on the non-individual investor provided – i. The email is also cc'd (copied) to the registered email ID of the authorized official/ signatory of the Investor; and ii. the domain name of the email ID of the sender of the email is from the same organization's official domain name. e. In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the Investor, received from the registered mutual fund distributor (MFD) of the Investor or a third party authorized by the non-individual unitholder may also be accepted subject to fulfilment of the following requirements: i. Authorization letter from the Investor authorizing the MFD/person to send the scanned copies of signed transaction
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	form/request letter on behalf the Investor and ii. the Investor's registered email ID is also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter. For more details, please refer SAI.								
Quick Withdrawal Facility (QWF)	The features of the Quick Withdrawal facility are detailed below: <table border="1"> <tr> <td>Designated Scheme</td><td>This facility is available under ICICI Prudential Overnight Fund - Growth Option</td></tr> <tr> <td>Background of Immediate Payment Service (IMPS) facility</td><td>IMPS is an instant real-time inter-bank electronic funds transfer system managed by National Payments Corporation of India.</td></tr> <tr> <td>Eligible investors & Pre-requisites</td><td> Quick Withdrawal facility shall be available only to investors whose: • Status is Resident Indian - Individual or Minor. The AMC reserves the right to modify the category of investors allowed to use this facility. Pre-requisites to avail the facility: • Complete Core Banking System (CBS) account number and Bank details is registered in the folio along with IFSC code. • Investor's Bank is Immediate Payment Service (IMPS) enabled. </td></tr> <tr> <td>Mode of Transaction</td><td> The facility of Quick Withdrawal shall be available on the official website of ICICI Prudential Mutual Fund i.e. www.icicipruamc.com and ICICI Prudential Mutual fund mobile applications. The AMC reserves the right to extend the facility to any other official point of acceptance of the AMC (which may be provided by the AMC or its distribution partners). </td></tr> </table>	Designated Scheme	This facility is available under ICICI Prudential Overnight Fund - Growth Option	Background of Immediate Payment Service (IMPS) facility	IMPS is an instant real-time inter-bank electronic funds transfer system managed by National Payments Corporation of India.	Eligible investors & Pre-requisites	Quick Withdrawal facility shall be available only to investors whose: • Status is Resident Indian - Individual or Minor. The AMC reserves the right to modify the category of investors allowed to use this facility. Pre-requisites to avail the facility: • Complete Core Banking System (CBS) account number and Bank details is registered in the folio along with IFSC code. • Investor's Bank is Immediate Payment Service (IMPS) enabled.	Mode of Transaction	The facility of Quick Withdrawal shall be available on the official website of ICICI Prudential Mutual Fund i.e. www.icicipruamc.com and ICICI Prudential Mutual fund mobile applications. The AMC reserves the right to extend the facility to any other official point of acceptance of the AMC (which may be provided by the AMC or its distribution partners).
Designated Scheme	This facility is available under ICICI Prudential Overnight Fund - Growth Option								
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Eligible investors & Pre-requisites	Quick Withdrawal facility shall be available only to investors whose: • Status is Resident Indian - Individual or Minor. The AMC reserves the right to modify the category of investors allowed to use this facility. Pre-requisites to avail the facility: • Complete Core Banking System (CBS) account number and Bank details is registered in the folio along with IFSC code. • Investor's Bank is Immediate Payment Service (IMPS) enabled.								
Mode of Transaction	The facility of Quick Withdrawal shall be available on the official website of ICICI Prudential Mutual Fund i.e. www.icicipruamc.com and ICICI Prudential Mutual fund mobile applications. The AMC reserves the right to extend the facility to any other official point of acceptance of the AMC (which may be provided by the AMC or its distribution partners).								

	Minimum Redemption Amount	Any amount.
	Maximum Redemption Amount	Maximum amount in a single redemption or through multiple redemptions in a day will be Rs. 50,000 or 90% of Redeemable Balance, whichever is lower. The limit shall be applicable per day per scheme per investor.
	Redeemable Balance (refer illustration)	Redeemable Balance is the latest Value of Available units calculated as - Number of Available Units X Latest NAV Declared. Available Units are such units in the folio for which the investor can place a redemption request at any point of time after considering units which are uncleared for funds realization or reconciliation, or are under lien, or are in dematerialized mode and after considering any transactions pending for unit adjustments. Redeemable Balance will be reduced by the amounts redeemed through this mode or any other mode which allows quick withdrawal and transactions are pending for processing. The decision of the AMC in determining the Redeemable Balance shall be final. The AMC reserves the right to modify the limit stated above, at any time at its discretion without giving any prior notice.
	Cut-off timings for applicability of NAV	• For applications received up to 3.00 p.m.: Lower of (i) NAV of previous calendar day and (ii) NAV of calendar day on which application is received; • For applications received after 3.00 p.m.: Lower of (i) NAV of calendar day on which such application is received, and (ii) NAV of the next calendar day.

	Scenarios under which Quick Withdrawal Facility may be suspended	The AMC would endeavour its best to process all applications received under the Facility on the same day. However, there might be certain scenarios where the Facility may be suspended or may not be available, and the requests (if received) under the Facility would be processed as a normal redemption request in such circumstances. The circumstances are given below: a) Force Majeure event b) Change in the prevailing laws/regulations c) Unforeseen operational/technical events.		
	Illustration:			
		Amount in Rs.		
		Scenario 1	Scenario 2	
	(A) Redeemable Balance (Number of Available Units X Latest NAV Declared)	50,000	100,000	
	(B) 90% of A	45,000	90,000	
	Maximum Redemption Amount (B or Rs. 50,000 whichever is lower)	45,000	50,000	
	For more details on this facility, Investors are requested to visit the website of the AMC viz., www.icicipruamc.com . The AMC reserves the right to change the terms and conditions of this facility/withdraw the facility at a later date without any prior notice.			
	Any other disclosure in terms of Consolidated Checklist on Standard Observations	Investment by the AMC:		
		From time to time and subject to the SEBI (Mutual Funds) Regulations, 1996, the sponsors, the mutual funds and investment Companies managed by them, their associate companies, subsidiaries of the sponsors and the AMC may invest either directly or indirectly in the Scheme. The funds managed by associates and/ or the AMC may acquire a substantial portion of the Scheme. Accordingly, redemption of units held by such funds, associates and sponsors may have an adverse impact on the units of the Scheme because the timing of such redemption may		

	impact the ability of other unitholders to redeem their units. Further, as per the SEBI (Mutual Funds) Regulations, 1996, in case the AMC invests in any of the Scheme managed by it, it shall not be entitled to charge any fees on such investments. The Scheme may invest in other Scheme managed by the AMC or in the Scheme of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing SEBI (Mutual Funds) Regulations, 1996 and guidelines. As per the SEBI (Mutual Funds) Regulations, 1996, no investment management fees will be charged for such investments.
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II. Other Details

A. Periodic Disclosures

- **Portfolio Disclosures**

- The AMC shall disclose portfolio of the scheme (along with ISIN) as on the last day of the month / half-year within 10 days from the close of each month / half-year respectively and fortnightly disclosure within 5 days from the end of the fortnight, on website of:

AMC i.e. [Downloads - Application Forms, SID, KIM, SAI & Others | ICICI Prudential Mutual Fund](#)

AMFI i.e. www.amfiindia.com.

The AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight and the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively. Mutual Funds/AMCs shall send the details of the scheme portfolio while communicating the fortnightly, monthly and half-yearly statement of scheme portfolio via email or any other mode as may be communicated by SEBI/AMFI from time to time. The AMC shall provide a feature wherein a link is provided to the investors to their registered email address to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

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

- **Annual Report**

The scheme wise annual report shall be hosted on the website of the AMC and on the website of the AMFI soon as may be possible but not later than four months from the date of closure of the relevant financial year. The AMC shall publish an advertisement every year in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC i.e. <https://www.icicipruamc.com/about-us/financials-&-disclosures>

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

- **Half – Yearly Financial Results**

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 i.e. <https://www.icicipruamc.com/about-us/financials-&-disclosures>

Further, the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

- **Disclosure on Riskometers and Scheme Summary Document (SSD)**

In accordance with paragraph 17.4 of the master circular Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter of the scheme or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.

Risk-o-meter shall have following six levels of risk for the Scheme

- i. Low risk
- ii. Low to Moderate risk
- iii. Moderate risk
- iv. Moderately High risk
- v. High - risk and
- vi. Very High risk

The evaluation of risk levels of a scheme shall be done in accordance with the aforesaid circular.

A Scheme Summary Document (SSD) of the Scheme which contains details such as Scheme features, Fund Manager details, investment details, investment objective,

expense ratio etc will be made available on the website of the AMC and AMFI. The SSD will be updated within 5 working days from the date of change or modification in the Scheme.

B. Transaction charges and stamp duty

➤ Transaction charges:

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

➤ Stamp Duty:

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

C. Transparency/NAV Disclosure

The NAV will be calculated and disclosed at the close of every Business Day. NAV will be determined on every Business Day except in special circumstances. The AMC may at its discretion also declare NAV of the Scheme on any other day in the interest of investors. NAV of the scheme shall be:

- Prominently disclosed by the AMC under a separate head on the AMC's website <https://www.icicipruamc.com/home>
- by 11.00 p.m. on every business day,
- On the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every business day, and
- Shall be made available at all Customer Service Centres of the AMC.

In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next business 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.

D. Associate Transactions

Please refer to Statement of Additional Information (SAI).

E. Taxation

As per the provisions of the Income-tax Act, 1961, as amended from time to time:

Particulars	Tax rates# applicable for Resident Investors (Refer note 1)	Tax rates# applicable for Non-Resident Investors (Refer note 1)	Tax rates applicable for Mutual Fund
Tax on IDCW	Taxable as per applicable tax rates	Taxable as per applicable tax rates	Nil
Short term capital gain tax – in case of specified mutual funds ## Deemed short term capital gains	Income tax rate applicable to the unit holders as per their income slabs (*)	Non-resident (other than company) - Income tax rate applicable to the unit holders as per their income slabs Foreign company – 35%	Nil

Notes:

1. Section 50AA as introduced by Finance Act, 2023 deems any gains on transfer / redemption of specified mutual funds acquired on or after 1 April 2023 as short-term capital gains. For the purposes of section 50AA, “specified mutual fund” means (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its total proceeds in debt and money market instruments; or (b) a fund which invests sixty-five per cent or more of its total proceeds in units of a fund referred to in sub-clause (a).”

Provided that the percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures:

Provided further that for the purposes of this clause, “debt and money market instruments” shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India.’

2. If the total income of a resident investor (being individual or HUF) [without considering such Long Term Capital Gains / Short Term Capital Gains] is less than the basic exemption limit, then such Long-term capital gains/short-term capital gains should be first adjusted towards basic exemption limit and only excess should be chargeable to tax.

Non-resident investors may be subject to a separate of tax regime / eligible to benefits under Tax Treaties, depending upon the facts of the case. The same has not been captured above.

A rebate of up to Rs. 12,500 is available under old regime for resident individuals whose total income does not exceed Rs. 5,00,000.

The Finance Act, 2025 amended Section 87A of the Act to provide that where an Individual apply for lower slab rates provided under section 115BAC(1A) of the Act (i.e., the new regime) and the total income:

- i. does not exceed 12,00,000, a rebate shall be provided on tax to the extent of an amount equal to 100% of such income-tax or an amount of INR 60,000 (whichever is less);
- ii. exceeds INR 12,00,000 and the income-tax payable on such total income exceeds the amount by which the total income is in excess of 12,00,000, a rebate shall be provided on tax of an amount equal to the amount by which the tax payable is in excess of the amount by which the total income exceeds 12,00,000

Further, such rebate of income-tax will not be available on tax on incomes chargeable to tax at special rates (for e.g.: capital gains u/s 111A, 112 and 112A etc.)

(*) A tax rate of 25% (plus applicable surcharge and health and education cess) is applicable for the financial year 2025-26 in the case of domestic companies having total turnover or gross receipts not exceeding Rs. 400 crores in the financial year 2023-24. Domestic companies may opt for a lower tax rate of 22% (plus fixed surcharge at the rate of 10% and health and education cess) (as per section 115BAA of the Act), subject to fulfillment of prescribed conditions. Further, new domestic manufacturing companies may opt for a lower tax rate of 15% (plus fixed surcharge at the rate of 10% and health and education cess) (as per section 115BAB of the Act), subject to fulfillment of prescribed conditions.

Excluding applicable surcharge and cess.

Please consult your tax advisor for further details on taxation.

F. Rights of Unitholders

Please refer to SAI for details.

G. List of official points of acceptance/ Additional official transaction acceptance points CAMS Transaction Points):

The details of the points of acceptance/ Additional official transaction acceptance points CAMS Transaction Points) can be accessed at the following link:

[SID related information \(icicpruamc.com\)](https://www.icicpruamc.com/SID-related-information)

H. 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

The details of such penalties, pending litigations 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 can be accessed at the following link: [SID related information \(icicpruamc.com\)](https://www.icicpruamc.com/SID-related-information)

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 (SID) was approved by the Directors of ICICI Prudential Trust Limited vide resolution dated October 04, 2018. The Trustees have ensured that ICICI Prudential Overnight Fund approved by them is a new product offered by ICICI Prudential Mutual Fund and is not a minor modification of the existing Schemes.

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

Place : Mumbai
Date : October 24, 2025

ICICI Prudential Mutual Fund Official Points of Acceptance

STATE	ADDRESS	CITY	PINCODE
Jharkhand	ICICI Prudential Asset Management Company Limited, Shantiniketan Building, 1st Floor, 1 S.B. Shop Area, Bistupur, Main Road, Jamshedpur, Jharkhand	Jharkhand	831 001
	Top Link Serenity Building, 1st Floor, Unit No. 102 & 2nd Floor, Unit No. 202, Line Tank Road, Near Firayalal Chowk, P.O.: Ranchi, Dist.: Ranchi	Jharkhand	834001
Assam	KK Tower, 1st Floor, GS Road, Bora Service	Guwahati	781007
Bihar	1st Floor, Kashi Place, Dak Bungalow Road,	Patna	800001
Chhattisgarh	SCO 463-464, 1st & 2nd Floor, Sector - 35C	Chandigarh	160022
	ICICI Prudential Asset Management Company Ltd. Raheja Tower, 1st Floor, Shop no. 6,7,8 & 9, Jail Road, Raipur - 492001, Chhattisgarh	Raipur	492001
Goa	Ground floor, Shop No. G 2, Milroc Lar Meneze, Swami Vivekanand Road, Opposite Old Passport Office, Panjim	Panjim	403001
	UG-20, Vasant Arcade, Behind Police Station, Comba, Margao	GOA	403601
Gujarat	Shop No 2,3,4and5 ,Madhav Arcade,-Opp Garden, Nr RMC Commissioner, Bunglow,-Ram Krishna Nagar Main Road	Rajkot	360001
	HG 30, B Block, International Trade Center, Majura Gate	Surat	395002
	First Floor, Unit no 108,109,110,Midtown Heights, Opp Bank of Baroda, Jetalpur Road	Baroda (Vadodara)	390007
	307, 3rd Floor, Zodiac Plaza, Beside NABARD VIHAR, Near St. Xavier's College Corner,H.L Collage Road, Off C. G. Road	Ahmedabad	380009
	Ground Floor, Unit no 2&3, Bhayani Mension, Gurudwara Road	Jamnagar	361001
	Valsad, Unit no A1&A2, Ground Floor, Zenith Doctor House, Halar Cross Road, Valsad	Valsad	396001
	Unit No. 129, First Floor, Narayan Empire, Anand - Vidhyanagar Road	Anand	388001
	ICICI Prudential Asset Management Company Limited, Ground Floor - 43, Jubilee Colony, Jubilee Circle, Near Phone Wale, Bhuj-Kutch	Bhuj	370001
	First Floor, Unit no. 107/108,Nexus Business Hub, City Survey no 2513, ward no 1, Beside Rajeshwar Petrol Pump,Opp Pritam Society 2, Mojampur	Bharuch	392001
	1st Floor, Unit No. 106, Prabhakunj Heights, Sayaji Station Road, Opposite ICICI Bank	Navsari	396445
Haryana	Scf - 38, Ground floor, Market 2, Sector - 19, Faridabad	Faridabad	121002

	Unit No 125, First Floor, Vipul Agora Building, M.G.Road, Gurgaon	Gurgaon	122002
	ICICI Prudential Asset Management company Limited, 510-513, ward no.8, 1st floor, Above Federal Bank, opp. Bhatak Chowk, G T Road, Panipat	Panipat	132103
Himachal Pradesh	Unit No. 21, First Floor, The Mall Road	Shimla	171001
Jammu & Kashmir	Unit No. 101, First Floor, South Block A2, Bahu Plaza Shopping Center, Jammu,	Jammu	180012
Karnataka	Ground Floor, Lakshmi Arcade, No: 298/1, 17th Cross 2nd Main Road, Sampige Road, Malleswaram	Bangalore	560003
	ICICI Prudential AMC Ltd. No. 311/7, Ground Floor 9th Main, 5th Block, Jayanagar	Bangalore	560041
	Phoenix Pinnacle, First Floor Unit 101 -104, No 46 Ulsoor Road	Bangalore	560042
	Ground Floor, No: 644, 6th Block, 17th Main, 100 ft Road, Near Sony world signal, Koramangala	Bengaluru	560095
	Maximus Commercial Complex, UG 3 & 4 Light House Hill Road	Mangalore	575001
	Ground Floor, No: 17/A, 8th Cross, 5th Main, Kamakshi Hospital Road, Saraswathipuram	Mysore	570009
Kerala	Ground Floor No: 44/856, MM Towers, Vazhuthacaud Road, Cotton Hill, Edapazhanji	Thiruvananthapuram (Trivandrum)	695014
	Ground and First Floor, Parambil Plaza, Kaloorkadavanthra road, Kathirkadavu, Ernakulam, Cochin	Cochin	682017
Madhya Pradesh	Unit no. G3 on Ground Floor and unit no. 104 on First Floor, Panama Tower, Manorama Ganj Extension, Near Crown Palace Hotel	Indore	452001
	Ground Floor, Kay Kay Business Center, Ram Gopal Maheshwari, Zone 1, Maharana Pratap Nagar	Bhopal	462023
	Ground Floor, Radha Sawmi bldg, Plot no 943, Patel Nagar, City Center	Gwalior	474011
	Ground Floor Unit no 12/13, Plot no. 42/B3, Napier Town, OPP Bhawartal Garden	Jabalpur	482001
Maharashtra	ICICI Prudential Asset Management Co Ltd, 2nd Floor. Brady House, 12/14 Veer Nariman Road Fort.	Mumbai	400001
	Ground Unit No 3, First Floor, Unit No - 13, Esperanza, Linking Road, Bandra (West)	Mumbai	400050
	ICICI Prudential Assets Management Company Limited, Vivekanand villa, Opp. HDFC bank, Swami Vivekanand Road, Andheri (West), Mumbai	Mumbai	400058
	2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon	Mumbai	400063

	ICICI Prudential Asset Management Company Limited, Unit No. 1, Ground Floor, RNJ Corporate, Plot no 9, Jawahar Road, Opposite Ghatkopar Railway Station, Ghatkopar East	Mumbai	400077
	ICICI Prudential Mutual Fund, Ground Floor, Suchitra Enclave Maharashtra Lane, Borivali (West)	Mumbai	400092
	ICICI Prudential Mutual Fund, Ground Floor, Mahavir Arcade, Ghantali Road, Naupada, Thane West	Thane	400602
	Unit no B15/15C, Ground Floor, Vardhman Chambers, Plot no. 84, Sector 17, Vashi	Navi Mumbai	400705
	Shop No 1,2,3, Ground Floor of Cross wind, City Survey no 597, Mauza - Ambazari, North Ambazari Road, Gandhi Nagar	Nagpur	440010
	Ground Floor, Plot no 57, Karamkala, New Pandit Colony, Opp Old Municipal Corporation, (NMC) Off Sharanpur Road,	Nashik	422002
	ICICI Prudential AMC Ltd, Ground Floor, Office no 6, Chetna CHS Ltd. General Thimayya Marg, Camp-Pune	Pune	411001
	1205 / 4 / 6 Shivaji Nagar, Chimbalkar House, Opp Sambhaji Park, J M Road	Pune	411004
	Ground Floor, Empire Estate-4510, Premiser City Bldg, Unit No. A-20, Pimpri, Pune	PUNE	411019
	Shop no A1, Ground floor, Dhaiwat Viva Swarganga, Next to Icici Bank, Aghashi Road, Virar West, Dist -Palghar,	Palghar	401303
	Ground Floor, Shop no 1 and 2, Radhe Govind Bungalow, House No. 212/1, opposite HP gas agency, Samarth Nagar., Chhatrapati Sambhajanagar (Aurangabad)	Aurangabad	431001
	ICICI Prudential AMC Ltd, Neel Empress, Ground Floor, Plot No 92, Sector 1/S	Panvel	410206
	1089, E Ward, Anand Plaza, Rajaram Road	Kolhapur	416001
	ICICI Prudential Asset Management Company Limited, Ground Floor, Unit no .7, Vikas Heights, Ram Baugh, Santoshi Mata Road, Kalyan	Mumbai	421301
	ICICI Prudential Asset Management Company Limited, Ground Floor, 301, Pai Mansion, 5, Padma Nagar, Ramachandra Lane, Evershine Nagar, Malad West	Mumbai	400064
	Ground Floor, Pride Coronet, Beside BATA Showroom, Baner	Pune	411045
	Office no. 102, First Floor, Sai Kiran Apartments, Plot no 217, 11th Road, Central Avenue, chembur	Mumbai	400 071
New Delhi	ICICI Prudential Asset Management Company Limited, 1201-1212, 12th Floor, Narian Manzil, 23, Barakhamba Road, Connaught Place	New Delhi	110001

	UNIT No. 17-24, S-1 level, Ground Floor,Block F, American Plaza International Trade Tower, Nehru Place	Delhi	110019
	Unit No. 3504 to 3509, 2nd Floor, Chawari Bazar	Delhi	110 006
	Unit No. 123-126, First Floor, Aggarwal Cyber Plaza, Plot No. C-4,5,6, Tower – 1, Netaji Subhash Place, New Delhi – 110034	New Delhi	110034
	ICICI Prudential AMC Ltd, B23, Ground Floor, community Center, Janak Puri	New Delhi	110058
Orissa	ICICI Prudential Asset Management Company Ltd., Plot No – 381, Khata – 84, MZ Kharvel Nagar,Near Ram Mandir,Dist – Khurda, Bhubaneswar, Odisha	Bhubhaneshwar	751001
	ICICI Prudential Asset Management Company Ltd 515, Jagannath Bhawan Complex, Block-B/GF/1, Ground Floor, BK – Professor Pada Road, PO-AD Market, PS Badambadi, Cuttack, Odisha	Cuttack	753012
Punjab	Ludhiana Stock Exchange Building, built upon Property bearing Municipal No. 751/133, Khasra No. 720, Feroze Gandhi Market	Ludhiana	141001
	ICICI Prudential AMC Ltd. SCF-30, Ground Floor, Ranjit Avenue, B Block , Amritsar	Amritsar	143008
	Unit No.22, Ground Floor, City Square Building, EH 197, Civil Lines	Jalandhar	144001
	ICICI Prudential Mutual Fund, Property No. 7, 1st Floor, Old MC No 1623/5 III and 1623-E/5, Khewat No. 1892, Khasra No. 95/2-0, situated at Happy Nest, Bhupindra Road, Near Petrol Pump	Patiala	147001
Rajasthan	Unit No. D-34, Ground Floor, G - Business Park,Subhash Marg, C Scheme,	Jaipur	302001
	ICICI Prudential AMC Ltd SHOP NO. 2,RATNAM, PLOT NO.-14,BHATTJI KI BADI	Udaipur	313001
	ICICI Prudential Asset Management Company Ltd.Plot no. 437 B, Ground Floor, Sardarpura	Jodhpur	342003
Tamil Nadu	Abithil Square,189, Lloyds Road,Royapettah	Chennai	600014
	1st Floor, A Wing, Kimbarley Towers, Y-222, 2nd Avenue,Anna Nagar	Chennai	600040
	Unit No. 2E, at New Door Nos.43 & 44 / Old Nos.96 & 97, 11th Avenue, Ashok Nagar	Chennai	600083
	Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram	Coimbatore	641002
	Door No.24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai	Chennai	600047
	First Floor, Block No: 138, No: 465/5, 100 Feet By Pass Road, Velachery, Chennai – 600 042	Chennai	600042
Telanga	Ground & First Floor, No: 1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet	Hyderabad	500016

Tripura	2nd Floor, Above Agartala opticals, Paradise Chowmahani, 60 Hari Ganga Basak Road, Agartala	Agartala	799001
Uttar Pradesh	Unit No. G-5, Sai square 16/116, (45), Bhargava Estate Civil Lines	Kanpur	208001
	Unit No. 1, Ground Floor, 14/113 Kan Chamber, Civil Line	Kanpur	208001
	Regency Plaza, Ground and First Floor, 5 Park Road.	Lucknow	226001
	D-58/12A-7, Ground Floor, Sigra, Varanasi	Varanasi	221010
	ICICI Prudential Asset Management Company Limited Shop No FF-1,FF-2 Vashishtha Vinayak Tower,38/1 Tashkant Marg,Civil Lines, Allahabad	Allahabad	211001
	Unit No. C-65, Ground Floor, Raj Nagar District Center	Ghaziabad	201002
	First Floor, Sector-18, Noida,Uttar Pradesh,K-20	Noida	201301
	Block No 18/4, Red Square, 1st Floor, Sanjay Place Commercial Complex	Agra	282002
	Ploot no -409 ,1st floor,Gram Chawani,Near Mahila Thana Civil Lines	Moradabad	244001
	Plot No. 24, First Floor, Block H-A1, Sector - 63, Noida, Gautam Budh Nagar	Noida	201301
Uttrakhand	Aarna Tower, Shop no. "c", Ground Floor, 1-Mahant Laxman Dass Road	Dehradun	248001
West Bengal	Room No 208, 2 nd Floor, Oswal Chambers, 2, Church Lane,	Kolkata	700001
	Ground Floor, Apeejay House, Block A, 3rd Floor, Apeejay House, Block A, 15 Park Street, Kolkata, West Bengal	Kolkata	700 016
	1st Floor, 1/393 Garihat Road (South) Opp. Jadavpur Police Station, Prince Alwar Shah Road	Kolkata	700068
	Shanti Square, Ground floor, Sevok Road, 2nd Mile, Siliguri, West Bengal	Siliguri	734001
	Mezzanine Floor, Lokenath Mansion, Sahid Khudiram Sarani, CityCentre	Durgapur	713216
	ICICI Prudential Asset Management Company Limited, Ground Floor, B-07/25 (S), PO - Kalyani, Near central Park More, Dist. – Nadia, West Bengal, Kalyani – 741235.	Kalyani	741235
	Shop A & B, Block - A, Apurba Complex, Senraleigh Road, Upcar Garden, Ground Floor, Near Axis Bank, Asansol	Asansol	713304
	1st Floor, Siddheswari garden, Building # 181, DUM DUM Road, Kolkata	Kolkata	700074
	74/A, Nutanchati, Vani Vihar, Ground Floor, P.O. & District - Bankura	Bankura	722101
	ICICI Prudential Asset Management Company Limited Ground Floor G.T. Road, East end Muchipara, Burdwan Sadar, Purba Burdwan	Purba Burdwan	713103

	ICICI Prudential Asset Management Company Limited 37 Mukherjee Para Lane, Rabindra Bhawan, Ground Floor, Sreerampore, Dist – Hooghly	Hooghly	712201
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Sr. Nos	Email-IDs:
1.	TrxnETF@icicipruamc.com
2.	TRXN@icicipruamc.com
3.	TrxnChandigarh@icicipruamc.com
4.	TrxnIndore@icicipruamc.com
5.	TrxnJaipur@icicipruamc.com
6.	TrxnLucknow@icicipruamc.com
7.	TrxnMUMretail@icicipruamc.com
8.	TrxnNCRretail@icicipruamc.com
9.	TrxnPatna@icicipruamc.com
10.	TrxnAhmedabad@icicipruamc.com
11.	TrxnBangalore@icicipruamc.com
12.	TrxnChennai@icicipruamc.com
13.	TrxnDelhi@icicipruamc.com
14.	TrxnHyderabad@icicipruamc.com
15.	TrxnKerala@icicipruamc.com
16.	TrxnKolkatta@icicipruamc.com
17.	TrxnMumbai@icicipruamc.com
18.	TrxnNRI@icicipruamc.com
19.	TrxnPune@icicipruamc.com

Toll Free Numbers and MF central mobile application:

- (MTNL/BSNL) 1800222999;
- (Others) 18002006666
- Website: www.icicipruamc.com

MFCentral platform enables a user-friendly digital interface for investors for execution of mutual fund transactions for all Mutual Funds in an integrated manner subject to applicable terms and conditions of the Platform. MFCentral will be operational in phased manner starting with non-financial transactions. MFCentral can be accessed using <https://mfcentral.com/> and a Mobile App which will be launched in future. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS. MF Central application will be available as and when the same is launched.

Computer Age Management Services Limited (“**CAMS**”/ the “**Registrar**”), having its principal business at New No 10. Old No. 178, Opp. To Hotel Palm Grove, MGR Salai

(K.H.Road) Chennai – 600 034 is the Registrar and Transfer Agent. Website-
<https://www.camsonline.com/>.

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

• Agartala: Nibedita, 1st Floor, JB Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura (West), Pin – 799 001. • Agra: No. 8, II Floor Maruti Tower Sanjay Place, Agra 282002, Uttar Pradesh • 303 – 304, 3rd Floor Marcado, Opp. Municipal Market, Near President Hotel, C G Road, Ahmedabad – 380009, Gujarat. • Nadiad: F - 134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad – 387001, Gujarat • Bijapur: Padmasagar Complex, 1st Floor, 2nd Gate, Ameer Talkies Road, Vijayapur (Bijapur) – 568101, Karnataka • 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 • 18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj, Allahabad - 211 001 • 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 Iorn Bridge, Near Hotel Arcadia Regency, Alleppey 688011, Kerala • Alwar: 256A, Scheme No:1, Arya Nagar, Alwar 301001, Rajasthan • Sikar: C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex Near Geetanjali Book depot Tapariya Bagichi, Sikar 332001, Rajasthan • Amaravati : 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies, Amaravati 444601, Maharashtra • Ambala : Shop No. 4250, Near B D Senior Secondary School, Ambala Cantt, Ambala, Haryana – 133 001 • Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist Jalpaiguri, Pincode: 735101, West Bengal • Amritsar: 3rd Floor, bearing Unit No. 313, Mukut House, Amritsar 143001, Punjab • Anand: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers , Anand 388001, Gujarat • Anantapur: AGVR Arcade, 2nd Floor, Plot No. 37 (Part), Layout No. 466/79, Near Canara Bank, Sangamesh Nagar, Andhra Pradesh, Pin code - 515001 • Andhra Pradesh : 22b-3-9, Karl Marx Street, Powerpet, Eluru – 534002 • 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 • S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Coochbehar – 736101, West Bengal. • KH. No. 183/2G, opposite Hotel Blue Diamond, T.P. Nagar, Korba, Chhatisgarh – 495677 • CAMS Service Center, C/o. Rice Education and IT Centre, Near Wireless Gali, Amla Tola, Katihar Bihar – 854105 • Mukherjee Building First Floor, Beside MP Jewellers, next to Mannapuram Ward no. 5, Link Road, Arambag, Hooghly 712 601, West Bengal • House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Landmark: Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar – 788 004 • 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 • Bangalore: 1st Floor, 17/1, 272, 12th Cross Road, Wilson Garden, Bangalore – 560027 • Bankura: 1st Floor, Central Bank Building Machantala, PO Bankura Dist. Bankura, West Bengal - 722 101 • Bareilly: F-62, 63, Second Floor,, 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, 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102, Karnataka • Berhampur: First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road, Berhampur 760001, Orissa • Bhagalpur: Ground floor, Gurudwara road, Near old Vijaya Bank, Bhagalpur 812 001, Bihar • Purnea: CAMS Service Centre, C/O Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near Mobile Tower, Purnea – 854301, Bihar • Bharuch: A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat • Bhatinda: 2907 GH,GT Road Near Zila Parishad, Bhatinda 151001, Punjab • Bhavnagar: 501-503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar, Gujarat, Pin code – 364 001. • 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: Tirth kala, First Floor, Opp. BNCB Bank, New Station Road, Bhuj, Kutch – 370 001, Gujarat • Bolpur: Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204 • Godhra: 1st Floor, Prem Prakash Tower, B/H B.N Chambers, Ankleshwar Mahadev Road, Godhra - 389001, Gujarat • Bhavnagar: Shop No. 1, Ground Floor, Victoria Prime, Block D5/5-A, Kaliyabid Water Tank, Near Dilbahar, Lakhubha Hall Road, Bhavnagar, Gujarat - 364 002. • Nalanda: R-C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalanda) Bihar 803 101. • Bhusawal (Parent: Jalgaon TP): 3, Adelaide 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: 1st Floor, Plot No. HE-7, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004, Jharkhand, India • Bongaigaon: G.N.B Road, Bye Lane, Prakash Cinema, Bongaigaon – 783380, Assam • Burdwan: Basement, Building Name: - Talk of the Town, 399 G T Road, Burdwan, West Bengal, - 713 101 • 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 • Mandi 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi – 175001 Himachal Pradesh • Door No. 4-8-73, Beside Sub Post Office, Kothagraham, Vijaynagaram – 535001, Andhra Pradesh • Haryana : Sco-11-12, 1st Floor, Pawan Plaza, Model Town, Atlas Road, Subhash Chowk, Sonapat-130301 • 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: Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Modayil Building,, Cochin - 682 016. 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, 1st 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 Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001., New Delhi • CAMS Service Centre Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi-110058 • Deoghar: S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town, Deoghar 814112, Jharkhand • Dewas: Tarani Colony, Near Pushp Tent House, Dewas – 455001, Madhya Pradesh • 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: LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121 002 • Gaya: C/o Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya, Bihar – 823001 • Ghaziabad: 113/6 I Floor Navyug Market, Gazhiabad 201001, Uttar Pradesh • Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur, 231 001, Uttar Pradesh, 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 • Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001 • 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. 5 & 6, 3rd Floor Cross Road, The Mall, AD Tiraha, 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: Unit No - 115, First Floor, Vipul Agora Building, Sector - 28, Mehrauli Gurgaon Road, Chakkarpur, Gurgaon 122001, Haryana • Guwahati: Piyali Phukan Road, K.C Path, House No.-1 Rehabari, Guwahati 781008, Assam • H. No.: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Bhoothpur Road, Mahbubnagar, Telangana - 509 001 • B1, 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 • House No: GtK /006/D/20(3), (Near Janata Bhawan) D. P. H. Road, Gangtok - 737 101. Sikkim • Haridwar – F-3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand, 249408 • Vidya Bhavan Building, 1st Floor, Old Bus Stand Road, Hassan - 573201 • 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: Tee Kay Corporate Towers 3rd Floor, S.B. Shop Area, Main Road, Bistupur, Jamshedpur-831001 • 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 • Singh building, Ground Floor, C/o Prabhdeep Singh, Punjabi Gali, Opp. V-mart, Gar Ali, PO & PS, Jorhat – 785001, Assam • Junagadh: Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Gujarat • D.No: 3/2151/2152, Shop No. 4, Near Food Nation, Raja Reddy Street,, Kadapa: 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 741224, 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 • Kashipura: Dev Bazaar, Bazpur Road, Kashipur – 244713, Uttarkhand • 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: N/39, K.N.C Road, 1st Floor, Shrikrishna Apartment, (Behind HDFC Bank Barasat Branch), PO and PS: Barasat District: 24 PGS (North), Pincode - 700 124 • Kolkata – 2A, Ganesh Chandra Avenue, Room No. 3A “Commerce House” (4th floor), Kolkata 700013 • Kolkata: CAMS Service Centre Kankaria Centre, 2/1, Russell Street ,2nd Floor, West Bengal - 700071, Kolkata 700071, West Bengal • Kadakkan Complex, Opp Central School, Malappuram 670 504 • First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283 2033 • Kollam: Uthram Chambers, (Ground Floor), Thamarakulam, Kollam – 691 006., Kerala • Kota: B-33 ‘Kalyan Bhawan Triangle Part ,Vallabh Nagar, Kota 324007, Rajasthan • 1307 B, Puthenparambil Building, KSACS Road, Opposite ESIC Office, Behind Malayala Manorama, Muttanbalam P.O., Kottayam – 686 501, Kottayam: Door No - XIII/658, Thamarapallil Building, M L Road, Near KSRTC Bus Stand Road, Kottayam - 686001 • No. 28/8, 1st Floor, Balakrishna Colony, Pachayappa Street, Near VPV Lodge, Kumbakonam - 612001 • Kurnool: H.No.43/8, Upstairs Uppini Arcade, N R Peta, Kurnool 518004, Andhra Pradesh • Shop No. 1128, First Floor, 3rd Line, Sri Babuji Market Complex, Ongole, Andhra Pradesh, Pin code - 523 001 • 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 • Mangaluru: 14-6-674/15(1), Shop No - UG11-2 Maximus Complex, Light House Hill Road, Mangaluru - 575001, Karnataka. • Mapusa: Office no. 503, Buildmore Business Park, New Canca by pass road, Ximer, Mapusa, 403 507, 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 • 501 - TIARA CTS 617, 617/1-4, Off

Chandavarkar Lane, Maharashtra Nagar, Borivali (West), Mumbai - 400 092. • Mumbai - Ghatkopar: Office no. 307, 3rd Floor, Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai – 400077 • Mumbai: Rajabhadur 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 235, Patel Nagar, Near Ramlila Ground, New Mandi,, 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 Ramdaspath, 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 • Nagaland: House no. 436, Ground Floor, MM Apartment, Dr. Hokishe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112 • Nellore: Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001, Andhra Pradesh. • New Delhi: Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110 034 • New Delhi : CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001., New Delhi • Nizamabad: CAMS Service Centre, 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana • Noida: Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector - 18, Noida – 201 301 • Palakkad: 18/507(3) Anugraha Garden Street, College Road , Palakkad 678001, Kerala • Panipat: 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road, Panipat 132103, Haryana • Patiala: 35 New Lal Bagh, Opposite Polo Ground, Patiala 147001, Punjab • Patna: 301-B, Third Floor, Patna One Plaza, Near Dak Bunglow Chowk, Patna 800001, Bihar • Pathankot: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot 145001, Punjab • • Port Blair CAMS Service Center C-101/2, 1st floor, near cottage industries, Middle point (Phoenix Bay), Port Blair- 744101, South Andaman • 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: Vartak Pride, First Floor, Suvery No. 46, City Survey No. 1477, Hingne Budruk, D.P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411052, Maharashtra • Raipur: HIG, C-23, Sector - 1, Devendra Nagar, Raipur 492004, Chattisgarh • Rajahmundry: Cabin 101 D.no 7-27-4 1st Floor Krishna Complex Baruvuri Street T Nagar, Rajahmundry 533101, Andhra Pradesh • 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: JBS Market complex, 2nd Floor, Udit Nagar, Rourkela - 769012, Odisha • 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 Hakimpura, Siliguri - 734001, West Bengal • Solapur: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001, Maharashtra • 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 • Shop No - 2, Solaris Royce, - Opp Old RTO, Besides AGS Eyes Hospital, Athwagate, Surat - 395007 • Thane –Dev Corpora, A Wing, 3rd floor, Office no. 301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601 • Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu • Thiruvalla: Central Tower, Above Indian Bank Cross Junction, Tiruvalla 689101, Kerala • Thiruvalla: 1st Floor, Room No. 61 (63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla, 689105, Kerala • Tirunelveli: III Floor, Nellai Plaza 64-D, Madurai Road, Tirunelveli 627001, Tamil Nadu • Tirunelveli: No. F4, Magnem Suraksha Apartments, Thiruvananthapuram Road, Tirunelveli - 627 002, Kerala • Tirupathi: Shop No: 6, Door No: 19-10-8 (Opp to Passport Office), AIR Bypass Road Tirupati - 517501, Andhra Pradesh, Tel: (0877) 6561003 • No. A5 75/1, Vaiyapuri Nagar 2nd Cross, Karur, Tamil Nadu – 639002 • 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: TC No: 22/902, 1st - Floor “BLOSSOM” Bldg, Opp. NSS Karayogam, Sasthamangalam Village P.O, Trivandrum – 695 010, Kerala., Kerala • Udaipur: 32, Ahinsapuri, Fatehpura circle, Udaipur – 313001, Email Id - camsudp@camsonline.com, Rajasthan • Udhampur: Guru Nank Institute, NH-1A, Udhampur, Jammu & Kashmir – 182101 • 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: Door No. 86, BA Complex, 1st Floor, Shop No. 3, Anna Salai (Officer Line), Tollgate, Vellore, Tamilnadu - 632 001. • Vijayawada: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet, Vijayawada 520010, Andhra Pradesh • Himachal Pradesh: 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi – 175001 • Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, 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 • Hosur: Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kutty’s Frozen Foods, Hosur - 635 110, Tamil Nadu, Contact no: 04344 – 262303. Ground Floor, Kalika Temple Street, Beside SBI Bazar Branch, Berhampur, 760 002, Odisha. Opposite Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh, Uttar Pradesh, Pin Code – 230 001. • CAMS Service Center, Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation) Shivaji Chowk, Kalyan (W) - 421 301. • Police Line, Ramakrishna Pally, Near Suri Bus Stand, Suri, West Bengal – 731101. CAMS Service Center, Anand Plaza, Shop number 6, 2nd floor, Sarbananda Sarkar Street, Munsifdanga, Purulia, West

Bengal – 723101. • CAMS Service Center, 58 Padumbasan Maniktala more, 1st floor, Purba Medinipur, Tamluk, West Bengal – 721636. • CAMS Service Center, Das & Das Complex, First Floor, By-Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha – 756100. • CAMS Service Centre, near New ERA Public School, Rajbagh, Srinagar, Jammu & Kashmir – 190 008. • CAMS Service Center, Shop No 5 & 6, B2B Elite, Ground Floor, Near Deshikendra School, Signal Camp, Latur, Maharashtra, Pin – 413512. • CAMS SERVICE CENTER, Shop No. 112, First Floor, Anant Vaibhav, University Road, Rewa, Madhya Pradesh, Pin – 486001 • Computer Age Management Services Ltd, Darji Pokhari Chakka, Above OM Jewelers, Hospital Square, Puri, Odisha – 752001. • Plot No 49, Ward No 31, Swami Vivekanand Ward, Gully No 1, Padawa, Khandwa – 450001, Madhya Pradesh. • 12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji – Maharashtra – 416115.

TP Lite Centres

• Ahmednagar: Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar – 414003 • Basti: Office # 3, 1st Floor, Jamia Shopping Complex, Opp Pandey School, Station Road, Basti 272002, Uttar Pradesh • Chhindwara: 2nd Floor, Parasias Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, 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: 9/1/51, Rishi Tola, Fatehganj, Ayodhya, Faizabad, Uttar Pradesh–224001 • Gandhidham: Office No. 4,, Ground Floor, Ratnakala Arcade, Plot No. 231, Ward – 12/B, Gandhidham 370201, Gujarat • Gulbarga: Pal Complex, 1st 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: Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar, Gujarat - 383 001. • 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: Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga - 142001, Punjab., • Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu • Palanpur: Gopal Trade Centre, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, 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: Orchid Tower, Ground Floor, Gala No. 06, S.V.

Road No. 301/Paiki ½, Nachane Municipal Aat, Arogya Mandir, Nachane Link Road, Ratnagiri – 415612, 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 10-5-65, 1st Floor Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmenta Store, Near Seven Roads Junction, Srikakulam – 532 001, 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: Bangiya Vidyalaya Road, Near old post office, Durgabari, Tinsukia 786125, Assam • Tuticorin: 4B / A-16 Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin 628003, Tamil Nadu • Ujjain: 109, 1st Floor, Siddhi Vinayak Trade Centre, Shaheed 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 • Wardha: CAMS Service Center, Opp. Raman Cycle Industries, Shastri Chowk, Krishna Nagar, Wardha, Maharashtra – 442001 Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445001, Maharashtra. • PID No. 88268, 2nd Floor, 2nd Cross, M G Road, Tumkur, Karnataka, Pin-572 101 • CAMS Service Center, 12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji – Maharashtra – 416115 • CAMS Service Center Plot No 49, Ward No 31, Swami Vivekanand Ward, Gully No 1, Padawa, Khandwa – 450001, Madhya Pradesh

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

Open Network for Digital Commerce (ONDC)

The schemes of ICICI Prudential Mutual Fund (the Fund) are now available to be transacted through the Open Network for Digital Commerce (ONDC) ("Network").

To facilitate transactions through this Network, the Fund has/shall enter into agreement with service provider(s) who would provide backend platform on behalf of the Fund. The said platform would be considered as an 'OPAT'.

Accordingly, for the purpose of determining the applicability of NAV, the time at which request for purchase / sale / switch of units is received on the server(s) of the said platform will be considered as time of receipt of transaction with the AMC.

As per existing system architecture of ONDC network, currently regular plans of the schemes of ICICI Prudential Mutual Fund are available for transaction through this route.