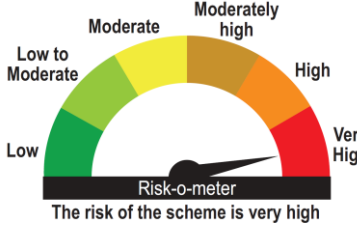
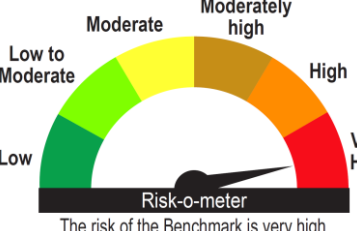


## SCHEME INFORMATION DOCUMENT

### SECTION I

#### ICICI Prudential Global Advantage Fund (FOF)

(An Open-ended Fund of Funds scheme predominantly investing in mutual fund schemes/ETFs that invest in international markets)

| ICICI Prudential Global Advantage Fund (FOF) (the Scheme) is suitable for investors who are seeking*:                                                                                                               | Scheme Riskometer                                                                 | Benchmark Riskometer (S&P Global 1200 Index (80%) + BSE Sensex TRI (20%))           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Long term wealth creation</li> <li>An Open-ended Fund of Funds scheme predominantly investing in mutual fund schemes / ETFs that invest in international markets.</li> </ul> |  |  |

\*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).

Continuous offer of the Units of the face value of Rs. 10 each at NAV based prices.

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

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](http://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 November 26, 2025.

## **Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

| <b>Sr. No.</b> | <b>Title</b>                     | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>I.</b>      | <b>Name of the scheme</b>        | ICICI Prudential Global Advantage Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>II.</b>     | <b>Category of the Scheme</b>    | Other Scheme - Fund of Funds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>III.</b>    | <b>Scheme type</b>               | An Open-ended Fund of Funds scheme predominantly investing in mutual fund scheme/ETFs that invest in international markets.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>IV.</b>     | <b>Scheme code</b>               | ICIC/O/O/FOD/19/06/0109                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>V.</b>      | <b>Investment objective</b>      | <p>ICICI Prudential Global Advantage Fund (FOF) (the Scheme) is a Fund of Funds scheme with the primary objective to generate returns by investing in units of one or more mutual fund schemes / ETFs (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s)) which predominantly invest in international markets.</p> <p>A certain corpus of the Scheme will also be invested in units of domestic mutual fund schemes/ETFs managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s).</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>                                                                                     |
| <b>VI.</b>     | <b>Liquidity/listing details</b> | 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 to the unitholders within 5 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 stipulated timelines.. |
| <b>VII.</b>    | <b>Benchmark</b>                 | <p>The Scheme's performance is benchmarked against S&amp;P Global 1200 Index (80%) + BSE Sensex (20%).</p> <p>The composition of the benchmark is such that, it is most suited for comparing performance of the Scheme. The Trustee reserves right to change the benchmark for performance of the scheme by suitable notification to the investors to this effect.</p>                                                                                                                                                                                                                                                                                                                                                        |

|       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------|-------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| VIII. | NAV disclosure                                                          | <p>The NAV will be calculated and disclosed by 12 noon on the following Business Day. NAV will be determined on every Business Day except in special circumstances. NAV of the scheme shall be:</p> <ul style="list-style-type: none"> <li>Prominently disclosed by the AMC under a separate head on the AMC's website <a href="https://www.icicipruamc.com/home">https://www.icicipruamc.com/home</a> by 12 noon on the next business day,</li> <li>On the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 12 noon on the next business day, and</li> <li>Shall be made available at all Customer Service Centres of the AMC.</li> </ul> <p><i>Since the Scheme predominantly invests in units of mutual fund schemes which invests in international market, the NAV of the underlying schemes may be declared on the same or the next business day. In light of the same, the NAV of the Scheme will be declared by 12.00 noon on the following business day to ensure that same day's valuation is considered for underlying schemes while computing NAV of the Scheme.</i></p> <p><i>Further details mentioned in Section II – 'III. Other Details' – 'C. Transparency/NAV'</i></p> |
| IX.   | Applicable timelines                                                    | <ul style="list-style-type: none"> <li><b>Dispatch of redemption proceeds</b><br/>As per the Regulations, the redemption proceeds shall be dispatched to the unitholders within 5 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 stipulated timelines.</li> <li><b>Dispatch of IDCW (if applicable) etc.</b><br/>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).</li> </ul>                                                                                                                                                                                                                                                                                                          |
| X.    | Plans and Options<br><br>Plans/Options and sub options under the Scheme | <p><b>Plans available under the Scheme:</b></p> <ul style="list-style-type: none"> <li>ICICI Prudential Global Advantage und (FOF) - Direct Plan</li> <li>ICICI Prudential Global Advantage Fund (FOF) – Regular Plan</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

|                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                              |                                                                                                                                                                                                                                                                                        |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                       |               |
|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|---------------|
|                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p><b>Options under each Plan(s):</b></p> <ul style="list-style-type: none"><li>• Growth</li><li>• Income Distribution cum Capital Withdrawal (IDCW)*<ul style="list-style-type: none"><li>✓ IDCW Payout</li><li>✓ IDCW Reinvestment</li></ul></li></ul> <p>*Fresh subscriptions in Income Distribution Cum Capital Withdrawal (IDCW) option through all modes such as Lump Sum mode (including Switches) and fresh registration of Systematic Investment Plan (SIP) and/or Systematic Transfer Plan (STP) registration (Target scheme), special products/features like Freedom SIP, SIP Top Up facility, Booster SIP, Flex STP, Booster STP, Capital Appreciation STP, has discontinued with effect from November 03, 2025.</p> <p>• Including Default option/ facility (as applicable) are as follows:</p> <table><tr><td><b>Default Plan (if no plan is selected)</b></td><td><ul style="list-style-type: none"><li>• If broker code is not mentioned the default plan is ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</li><li>• If broker code is mentioned the default plan is ICICI Prudential Global Advantage Fund (FOF) – Regular Plan</li></ul></td></tr><tr><td><b>Default Plan (in certain circumstances)</b></td><td><ul style="list-style-type: none"><li>• If ICICI Prudential Global Advantage Fund (FOF) – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Global Advantage Fund (FOF) – Direct Plan.</li><li>• If ICICI Prudential Global Advantage Fund (FOF) – Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</li></ul></td></tr><tr><td><b>Default Option</b></td><td>Growth Option</td></tr></table> | <b>Default Plan (if no plan is selected)</b> | <ul style="list-style-type: none"><li>• If broker code is not mentioned the default plan is ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</li><li>• If broker code is mentioned the default plan is ICICI Prudential Global Advantage Fund (FOF) – Regular Plan</li></ul> | <b>Default Plan (in certain circumstances)</b> | <ul style="list-style-type: none"><li>• If ICICI Prudential Global Advantage Fund (FOF) – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Global Advantage Fund (FOF) – Direct Plan.</li><li>• If ICICI Prudential Global Advantage Fund (FOF) – Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</li></ul> | <b>Default Option</b> | Growth Option |
| <b>Default Plan (if no plan is selected)</b>   | <ul style="list-style-type: none"><li>• If broker code is not mentioned the default plan is ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</li><li>• If broker code is mentioned the default plan is ICICI Prudential Global Advantage Fund (FOF) – Regular Plan</li></ul>                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                              |                                                                                                                                                                                                                                                                                        |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                       |               |
| <b>Default Plan (in certain circumstances)</b> | <ul style="list-style-type: none"><li>• If ICICI Prudential Global Advantage Fund (FOF) – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Global Advantage Fund (FOF) – Direct Plan.</li><li>• If ICICI Prudential Global Advantage Fund (FOF) – Regular Plan is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Global Advantage Fund (FOF) – Direct Plan</li></ul> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                              |                                                                                                                                                                                                                                                                                        |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                       |               |
| <b>Default Option</b>                          | Growth Option                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                              |                                                                                                                                                                                                                                                                                        |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                       |               |

|              |                                                       | <b>Default option</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>sub</b> | IDCW Reinvestment |
|--------------|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------------|
|              |                                                       | <p>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.</p> <p>The Trustee reserves the right to add any other options/ sub-options under the Scheme.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>                                                                                                             |            |                   |
| <b>XI.</b>   | <b>Load Structure</b>                                 | <p><b>Exit Load:</b></p> <ul style="list-style-type: none"> <li>• For redemption/switch-out of units upto 1 month the date from allotment: 1% of applicable NAV</li> <li>• For redemption/switch-out of units after 1 month from the date of allotment: Nil</li> </ul> <p>The Trustees shall have a right to prescribe or modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations.</p>                                                                                                                 |            |                   |
| <b>XII.</b>  | <b>Minimum Application Amount/switch in</b>           | <p>Rs. 100/- and (plus in multiples of Re.1).<br/>Minimum application amount for switch ins – Rs. 100/- and any amount thereafter.</p> <p>For applications under systematic transactions, investors should refer to the details regarding the amount in the section ‘Special product/facility available on ongoing basis’.</p> <p>Note – In accordance with with the directives received from SEBI and AMFI with respect to industry wide limits for investment in overseas securities, the AMC has temporarily discontinued investments in the Scheme.</p> |            |                   |
| <b>XIII.</b> | <b>Minimum Additional Purchase Amount</b>             | <p>Rs. 100/- (plus in multiples of Re. 1/-)<br/>Minimum additional application amount for switch ins – Rs. 100 and any amount thereafter.</p>                                                                                                                                                                                                                                                                                                                                                                                                               |            |                   |
| <b>XIV.</b>  | <b>Minimum Redemption/switch out amount</b>           | Any Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |            |                   |
| <b>XV.</b>   | <b>Segregated Portfolio/side pocketing disclosure</b> | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |            |                   |
| <b>XVI.</b>  | <b>Swing Pricing disclosure</b>                       | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |            |                   |
| <b>XVII.</b> | <b>Stock lending/short selling</b>                    | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |            |                   |

|        |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| XVIII. | <b>How to Apply and other details</b> | <p>Please refer to 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 -&gt; Forms:</p> <p><a href="#">Mutual Funds - Invest in Mutual Funds Online   ICICI Prudential MF</a></p> <p>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 -<a href="#">SID related information (icicipruamc.com)</a></p> <p>Investors can also subscribe and redeem units from the official website of AMC i.e. <a href="http://www.icicipruamc.com">www.icicipruamc.com</a>, i-Invest iPru (previously IPRUTouch) mobile application and MF Central platform.</p> <p>Kindly refer to aforementioned link for complete details.</p>                                                                                                                                                                                                                                                                      |
| XIX.   | <b>Investor Services</b>              | <p><b>Contact details for general service requests and complaint resolution:</b></p> <p>Investors can contact at the below toll free numbers</p> <ul style="list-style-type: none"> <li>• (MTNL/BSNL) 1800222999;</li> <li>• (Others) 18002006666</li> <li>• Website: <a href="http://www.icicipruamc.com">www.icicipruamc.com</a></li> <li>• e-mail - <a href="mailto:enquiry@icicipruamc.com">enquiry@icicipruamc.com</a></li> </ul> <p>The AMC will follow-up with Customer Service Centres and Registrar on complaints and enquiries received from investors for resolving them promptly.</p> <p>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:</p> <p>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 - <a href="mailto:enquiry@icicipruamc.com">enquiry@icicipruamc.com</a>.</p> <p>Additionally, investors may also lodge complaints on <a href="https://scores.sebi.gov.in">https://scores.sebi.gov.in</a> if they are unsatisfied with the resolutions given by AMCs. SCORES portal facilitates you to lodge your complaint online with</p> |

|       |                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       |                                                            | SEBI and subsequently view its status. Further, investors may also lodge complaints through Online Dispute Resolution Portal ('ODR') Portal available at <a href="https://smartodr.in/login">https://smartodr.in/login</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| XX.   | <b>Specific attribute of the scheme</b>                    | Other Scheme - Fund of Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| XXI.  | <b>Special product/facility available on ongoing basis</b> | <ul style="list-style-type: none"> <li>• <b>Systematic Investment Plan</b><br/>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.</li> <li>• Daily, Weekly, Fortnightly, Monthly SIP<sup>§</sup>: Rs. 100/- (plus in multiple of Re. 1/-) Minimum installments: 6</li> <li>• Quarterly SIP<sup>§</sup>: Rs. 5,000/- (plus in multiple of Re. 1/-) Minimum installments – 4</li> </ul> <p><sup>§</sup>The applicability of the minimum amount of installment mentioned is at the time of registration only.</p> <ul style="list-style-type: none"> <li>• <b>Systematic Transfer Plan</b><br/>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).</li> <li>• <b>Systematic Withdrawal Plan</b><br/>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.</li> </ul> <p>For details on special products / facilities, SIP Cancellation and SIP Pause, please refer to Statement of Additional Information (SIP) for more details.</p> |
| XXII. | <b>Weblink</b>                                             | <p>A weblink wherein TER for last 6 months, Daily TER as well as scheme factsheet is available on the website at:</p> <p>TER Link:<br/><a href="#">Total Expense Ratio of Mutual Schemes</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|                                                                                                                                                                                                    |  |                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                    |  | <p>Factsheet link:<br/> <a href="#">Downloads - Application Forms, SID, KIM, SAI &amp; Others   ICICI Prudential Mutual Fund (icicpruamc.com)</a></p> |
| <p>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.</p> |  |                                                                                                                                                       |

## **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:** November 26, 2025

**Note: The Due Diligence Certificate dated November 26, 2025, was submitted to SEBI.**

## PART II. INFORMATION ABOUT THE SCHEME

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

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

| Instruments                                                                                                                                                                                                         | Indicative Allocation<br>(% of Corpus) |         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------|
|                                                                                                                                                                                                                     | Minimum                                | Maximum |
| Units of mutual fund schemes as stated below:                                                                                                                                                                       | 95%                                    | 100%    |
| a) Units of mutual fund schemes/ETFs which have the mandate to invest predominantly (at least sixty five percent of the net assets of the schemes) in equity and equity related securities in international markets | 80%                                    | 100%    |
| b) Units of equity oriented schemes <sup>#</sup> /equity oriented ETFs which invests in equity and equity related securities in domestic markets                                                                    | 0%                                     | 20%     |
| c) Units of debt oriented/hybrid Mutual fund Schemes/ETFs                                                                                                                                                           | 0%                                     | 20%     |
| Money Market Instruments (with maturity not exceeding 91 days) including TREPS*, cash & cash equivalents                                                                                                            | 0%                                     | 5%      |

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

<sup>#</sup>Equity oriented schemes shall mean schemes which, as per the scheme information document, have the mandate to invest minimum 65% of the net assets in equity and equity related instruments.

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

The Scheme can invest in the schemes managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s) as per the above stated asset allocation.

Based on the asset allocation table, minimum 80% of the corpus shall be invested in units of mutual fund schemes/ETFs which have the mandate to invest predominantly (at least sixty five percent of the net assets of the schemes) in equity and equity related securities in international markets.

With respect to investing in Units of mutual fund schemes/ETFs which predominantly invest in equity and equity related securities in international markets, the scheme can consider any of the following schemes or any other such schemes as may be launched from time to time (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s)).

The indicative list is highlighted below:

- Aditya Birla Sun Life International Equity Fund
- Franklin Asian Equity Fund
- ICICI Prudential US Bluechip Equity Fund
- Nippon India Japan Equity Fund
- Nippon US Equity Opportunities Fund
- Motilal Oswal Nasdaq 100 ETF
- Nippon ETF Hang Seng BeES

A certain portion of the net assets of the Scheme may also be invested in units of equity oriented schemes/equity oriented ETFs/debt/hybrid mutual fund schemes/ETFs which invests in domestic markets.

The Cumulative Gross Exposure across Equity, Debt and Money Market Instruments and such other securities/assets as may be permitted by SEBI from time to time, should not exceed 100% of the net assets of the scheme.

Further subject to the asset allocation pattern stated above, the maximum asset allocation to one scheme of a Mutual Fund may be to the extent of 100% of the investible corpus under the Scheme.

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

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

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

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

**Rebalancing due to Passive Breaches:**

- Further, as per Paragraph 2.9 of Master Circular as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the

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

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

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

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

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

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

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

## **B. WHERE WILL THE SCHEME INVEST?**

The corpus of the Scheme will be predominantly invested in the schemes of Mutual Funds which invests in international markets. Based on the asset allocation pattern and Investment Objective of the Scheme and as per the SEBI guidelines, a Fund of Funds

scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions. Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- Units of various mutual funds / ETFs investing in overseas securities
- Units of various domestic equity oriented mutual fund schemes / ETFs
- Units of various debt oriented/hybrid mutual fund schemes
- Obligations/ Term Deposits of banks (both public and private sector) and development financial institutions.
- Money market instruments permitted by SEBI/RBI

The units of the schemes of the Mutual Funds in which the Scheme propose to make investments in could be listed or unlisted, open/closed ended. The units may be acquired through subscription to the units during the New Fund Offer of the schemes or by subscriptions on on-going basis.

Pending deployment of funds in accordance with the investment pattern of the Scheme, the Scheme may park funds in short term deposits of Scheduled commercial Banks, subject to SEBI guidelines.

### **C. WHAT ARE THE INVESTMENT STRATEGIES?**

The Scheme, being a fund of funds scheme, will predominantly invest in units of mutual fund schemes which have the mandate to invest in equity and equity related securities of companies in International markets (managed by ICICI Prudential Mutual Fund or any other Mutual Fund(s)). The Scheme shall follow an active investment strategy.

The Fund Manager will predominantly invest in units of mutual fund scheme which can invest globally. The Fund Manager will choose to invest in a schemes which has mandate to invest in region/country including developed, developing and emerging markets that can allow the Fund Manager to generate better returns potential.

The scheme will also invest in units of mutual fund schemes of ICICI Prudential Mutual Fund and other mutual fund houses investing in domestic markets. The fund manager based on their outlook will decide on the weightage of each scheme to be assigned to one or more mutual fund scheme/s or ETF.

### **D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

The benchmark of the Scheme is S&P Global 1200 Index (80%) + BSE Sensex (20%) Index.

The S&P Global 1200 Index provides efficient exposure to the global equity market capturing approximately 70% of the global market capitalization. The constituents of the index are from the major economies like US, Japan, Europe, Asia and Australia. The scheme intends to take exposure between 50% to 90% in funds which allocate to these major economies of the world. The scheme also allocates a part of the portfolio to domestic schemes depending on the various macro-indicators. Hence, the scheme has been benchmarked to S&P Global 1200 index (80%) and BSE Sensex Index (20%).

The Trustee reserves right to change the benchmark for performance of the scheme by suitable notification to the investors to this effect.

## E. WHO MANAGES THE SCHEME?

The investments under the Scheme are managed by Mr. Sankaran Naren, Mr. Dharmesh Kakkad, Ms. Masoomi Jhumarvala and Ms. Sharmila D'silva. As on September 30, 2025, Mr. Sankaran Naren and Mr. Dharmesh Kakkad have been managing this Scheme for a tenure of 5 Years and 11 months since October 2019. Ms. Sharmila D'silva has been managing the Scheme for 1 year and 5 months since May 2024. Ms. Masoomi Jhumarvala has been managing the Scheme for 11 months since November 2024.

Their Qualification is as follows:

| Name of the Fund Manager/Age / Qualification                          | Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Other schemes managed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Sankaran Naren / 59 / B. Tech – IIT Chennai<br>PGDM – IIM Kolkata | Mr. Sankaran Naren is the Executive Director and Chief Investment Officer of our Company. He holds a bachelor's degree in technology in mechanical engineering from the Indian Institute of Technology, Madras, and a post graduate diploma in management from the Indian Institute of Management, Calcutta. He has more than 25 years of experience in the financial services industry including, inter alia, investment banking, fund management, equity research, and stock broking operations. He is presently a member of committee on equity matters at AMFI. He has previously been associated with Refco - Sify Securities India Private Limited, HDFC Securities Limited, The Hongkong and Shanghai Banking Corporation Limited and Yoha Securities Limited He received the "CIO of the Year" award in the subcategory for India at the Asia Asset Management – 2023 Best of the Best Awards. | <ul style="list-style-type: none"> <li>• ICICI Prudential Multi Sector Passive FOF (Erstwhile ICICI Prudential Passive Strategy Fund (FOF))</li> <li>• ICICI Prudential Thematic Advantage Fund (FOF)</li> <li>• ICICI Prudential Passive Multi-Asset Fund of Fund</li> <li>• ICICI Prudential Dynamic Asset Allocation Active FOF (Erstwhile ICICI Prudential Asset Allocator Fund (FOF))</li> <li>• ICICI Prudential India Opportunities Fund</li> <li>• ICICI Prudential Value Fund (Erstwhile ICICI Prudential Value Discovery Fund)</li> <li>• ICICI Prudential Exports and Services Fund</li> <li>• ICICI Prudential Energy Opportunities Fund (ceased to be the Fund Manager w.e.f November 1, 2025)</li> <li>• ICICI Prudential Equity &amp; Debt Fund</li> <li>• ICICI Prudential Multi-Asset Fund</li> </ul> |
| Mr. Dharmesh                                                          | Mr. Dharmesh Kakkad is a                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | • ICICI Prudential Thematic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|                                                                                                            |                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Kakkad/ 38/<br>Chartered Financial<br>Analyst (CFA),<br>Chartered<br>Accountant and<br>M.Com               | Senior Fund Manager and is associated with ICICI Prudential Asset Management Company Limited from June 2010. Prior to working in Investments function, he was working in the Operations Department of the AMC.     | <p>Advantage Fund (FOF)</p> <ul style="list-style-type: none"> <li>• ICICI Prudential Multi Sector Passive FOF (Erstwhile ICICI Prudential Passive Strategy Fund (FOF))</li> <li>• ICICI Prudential Diversified Equity All Cap Omni FOF (Erstwhile ICICI Prudential India Equity FOF)</li> <li>• ICICI Prudential Passive Multi-Asset Fund of Fund</li> <li>• ICICI Prudential Dynamic Asset Allocation Active FOF (Erstwhile ICICI Prudential Asset Allocator Fund (FOF))</li> <li>• ICICI Prudential Equity Savings Fund</li> <li>• ICICI Prudential Value Fund (Erstwhile ICICI Prudential Value Discovery Fund)</li> <li>• ICICI Prudential Pharma Healthcare and Diagnostics (P.H.D) Fund</li> </ul> |
| Ms. Sharmila D'silva/ 31/<br>Chartered Accountant and Bachelor of Commerce in Accounting and Finance (BAF) | <p>Ms. Sharmila D'silva is associated with ICICI Prudential Asset Management Company Limited from September 2016.</p> <p>She is involved in economics research, strategy research and business cycle research.</p> | <ul style="list-style-type: none"> <li>• ICICI Prudential NASDAQ 100 Index Fund</li> <li>• ICICI Prudential Strategic Metal and Energy Equity Fund of Fund</li> <li>• ICICI Prudential Global Stable Equity Fund (FOF)</li> <li>• ICICI Prudential US Bluechip Equity Fund</li> <li>• ICICI Prudential Passive Multi-Asset Fund of Funds</li> <li>• ICICI Prudential Passive Strategy Fund (FOF)</li> <li>• ICICI Prudential Global Advantage Fund (FOF)</li> <li>• ICICI Prudential India Equity FOF</li> <li>• ICICI Prudential Equity &amp; Debt Fund</li> </ul> <p>• Further, she is the fund manager for managing overseas investments.</p>                                                          |
| Ms. Masoomi Jhurmaravala/31/<br>Chartered Accountant, M.                                                   | Ms. Masoomi Jhurmaravala had joined ICICI Prudential Asset Management Company Limited in October 2016 and                                                                                                          | <ul style="list-style-type: none"> <li>• ICICI Prudential Global Stable Equity Fund (FOF)</li> <li>• ICICI Prudential Multi - Asset Fund</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|               |                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Com and B.Com | <p>since then she worked as a Research Analyst in the Investment department of the AMC.</p> <p>In November 2024, she was appointed as fund manager for certain schemes.</p> | <ul style="list-style-type: none"> <li>• ICICI Prudential Passive Multi-Asset Fund of Fund</li> <li>• ICICI Prudential Diversified Equity All Cap Omni FOF (Erstwhile ICICI Prudential India Equity FOF)</li> <li>• ICICI Prudential Strategic Metal and Energy Equity Fund of Fund</li> <li>• ICICI Prudential Multi Sector Passive FOF (Erstwhile ICICI Prudential Passive Strategy Fund (FOF))</li> <li>• ICICI Prudential Value Fund (Erstwhile ICICI Prudential value Discovery Fund)</li> <li>• ICICI Prudential Quality Fund</li> </ul> |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

#### **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 FOF category:**

| <b>Sr. No.</b> | <b>Scheme Name</b>                                                                                            |
|----------------|---------------------------------------------------------------------------------------------------------------|
| 1.             | ICICI Prudential Passive Multi-Asset Fund of Funds                                                            |
| 2.             | ICICI Prudential BSE 500 ETF FOF                                                                              |
| 3.             | ICICI Prudential BHARAT 22 - FOF                                                                              |
| 4.             | ICICI Prudential Multi Sector Passive FOF [Erstwhile ICICI Prudential Passive Strategy Fund (FOF)]            |
| 5.             | ICICI Prudential Global Advantage Fund (FOF)                                                                  |
| 6.             | ICICI Prudential Dynamic Asset Allocation Active FOF [Erstwhile ICICI Prudential Asset Allocator Fund (FOF)]  |
| 7.             | ICICI Prudential Nifty Alpha Low-Volatility 30 ETF FOF                                                        |
| 8.             | ICICI Prudential Global Stable Equity Fund (FOF)                                                              |
| 9.             | ICICI Prudential Diversified Debt Strategy Active FOF [Erstwhile ICICI Prudential Debt Management Fund (FOF)] |
| 10.            | ICICI Prudential Thematic Advantage Fund (FOF)                                                                |
| 11.            | ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF                                                          |
| 12.            | ICICI Prudential Income Plus Arbitrage Omni FOF (Erstwhile ICICI Prudential Income Plus Arbitrage Active FOF) |
| 13.            | ICICI Prudential Regular Gold Savings Fund (FOF)                                                              |
| 14.            | ICICI Prudential Diversified Equity All Cap Omni FOF (Erstwhile ICICI Prudential India Equity FOF)            |
| 15.            | ICICI Prudential Strategic Metal and Energy Equity Fund of Fund                                               |
| 16.            | ICICI Prudential Silver ETF Fund of Fund                                                                      |
| 17.            | ICICI Prudential Nifty EV & New Age Automotive ETF                                                            |

The comparison of all existing ETFs of the Fund can be viewed at:  
[SID related information \(icicipruamc.com\)](http://SID related information (icicipruamc.com))

## G. HOW HAS THE SCHEME PERFORMED?

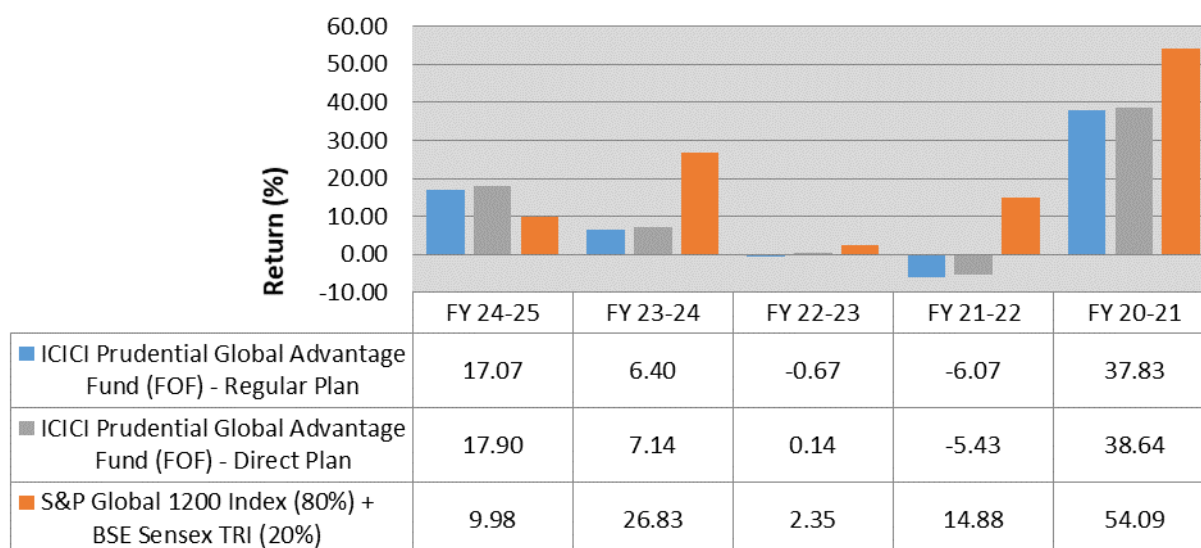
**Compounded Annualised Returns (in %) of the Scheme (Growth Option) and its benchmark as on September 30, 2025:**

| Period                      | ICICI Prudential Global Advantage Fund (FOF) - Regular | S&P Global 1200 Index (80%) + BSE Sensex TRI (20%) (Benchmark) | ICICI Prudential Global Advantage Fund (FOF) - Direct | S&P Global 1200 Index (80%) + BSE Sensex TRI (20%) (Benchmark) |
|-----------------------------|--------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------|----------------------------------------------------------------|
| Last 1 Year                 | 17.71                                                  | 18.97                                                          | 18.57                                                 | 18.97                                                          |
| Last 3 Year                 | 21.39                                                  | 25.14                                                          | 22.26                                                 | 25.14                                                          |
| Last 5 Year                 | 10.63                                                  | 19.24                                                          | 11.41                                                 | 19.24                                                          |
| Since Inception             | 11.66                                                  | 18.42                                                          | 12.42                                                 | 18.42                                                          |
| Inception Date <sup>^</sup> | 07-Oct-2019                                            |                                                                |                                                       |                                                                |

Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. For computation of since inception returns the allotment NAV has been taken as Rs. 10. The performance of the Scheme is benchmarked to Total Return Variant of the Index. Load is not considered for computation of returns. Since inception returns are absolute returns.

<sup>^</sup>Inception date shown is the date from which units under the Schemes are available throughout.

### Absolute returns of the Scheme :



Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment. The performance of the Scheme is benchmarked to Total Return Variat of the Index. Load is not considered for computation of returns.

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

### iv. SCHEME's PORTFOLIO TURNOVER RATIO: Not applicable

### v. WEBSITE LINK TO THE RESPECTIVE ADDENDUMS TO THE SID AFTER THE LAST UPDATE OF SID

List of addendums effective from April 1, 2026:

| Sr. No. | Particulars            | Date of Addendum | Link to addendum      |
|---------|------------------------|------------------|-----------------------|
| 1.      | Change in Fund Manager | April 27, 2026   | <a href="#">Click</a> |

For addendums released prior to the above date, kindly refer the following link [Media Center Updates](#)

### vi. Aggregate investment in the Scheme by

As on September 30, 2025:

| Sr. No. | Category of Persons      | Net Value      |              | Market Value (in Rs.) |
|---------|--------------------------|----------------|--------------|-----------------------|
| A.      | Scheme's Fund Manager(s) | Units          | NAV per unit |                       |
| 1.      | Sankaran Naren           | 2,68,13,624.25 | 20.155       | 54,04,28,596.80       |
| 2.      | Dharmesh Kakkad          | 72.06          | 20.155       | 1,452.33              |

|    |                    |          |        |           |
|----|--------------------|----------|--------|-----------|
| 3. | Sharmila D'silva   | 1,643.45 | 20.155 | 33,123.82 |
| 4. | Masoomi Jhumarvala | -        |        |           |

Note: In accordance with directive received from SEBI and AMFI with respect to monitoring of overseas limits, the AMC has temporarily discontinued investments in the Scheme and investments of the fund managers are being invested in an alternate Scheme whose (a) risk value as per the risk-o-meter is equivalent or higher than the Scheme and (b) whose underlying portfolio is of similar nature as the scheme managed by the fund manager in accordance with the provisions 6.10 of the Master Circular pertaining to "Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes". Investment of Fund managers shown above is before the date of discontinuing investments.

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

**vii. 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. Such investments would be in accordance with paragraph 6.9 of the Master Circular. 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 Scheme 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 AMC, provided in Statement of Additional Information (SAI).

The NAV of the Scheme shall be rounded off upto four decimals

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

NAV (Rs.) =

Market or Fair Value of Scheme's investments + Current Assets  
- Current Liabilities and Provision

---

No. of Units outstanding under Schemes

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

#### **Illustration of 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:

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

The AMC shall ensure that the repurchase price of an open ended scheme is not lower than 97 per cent of the Net Asset Value.

### **B. NEW FUND OFFER (NFO) EXPENSES – Not Applicable**

### **C. ANNUAL SCHEME RECURRING EXPENSE**

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 upto 2.25% 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 current expense ratios 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 [Total Expense Ratio of Mutual Fund Schemes \(icicipruamc.com\)](http://icicipruamc.com) for Total Expense Ratio (TER) details.

**Details of Annual Scheme Recurring Expenses under the Scheme is as follows:**

| Particulars                                                                                                                                       | ICICI Prudential Global Advantage Fund (FOF) (% p.a. of net assets) |
|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| Investment Management and Advisory Fees                                                                                                           | Upto 2.25                                                           |
| 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                                                                                                       |                                                                     |
| 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)                                                                         | Upto 2.25                                                           |
| Additional expenses under regulation 52 (6A) (c)* (more specifically elaborated below)                                                            | Upto 0.05                                                           |
| 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.

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

Weighted expense ratio of the underlying schemes as on September 30, 2025 is 1.00%.

The total expense ratio to be charged over and above the weighted average of total expense ratio of the underlying schemes shall not exceed two times the weighted average of the total expense ratio levied under the underlying schemes, subject to limit as specified above.

\*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.

These estimates have been made in good faith as per information available to the AMC and the total expenses may be more than as specified in the table above. However, as per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme Information Document shall be subject to the applicable guidelines.

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.

Investment Management and Advisory Fees charged by the AMC to the Scheme shall be within the total expense limit as prescribed under Regulation 52 of the Regulations with no sub-limits on said management and advisory fees.

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

Pursuant to paragraph 10.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and Securities and Exchange Board of India (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.
- (ii) Additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of Regulation 52 of the Regulations, not exceeding 0.05 per cent of daily net assets of the scheme. However, such additional expenses will not be charged if exit load is not levied or not applicable to the Scheme.

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

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.

Illustration impact of expense ratio on scheme's return:

| 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 Global Advantage Fund (FOF) – Direct Plan, distribution expenses 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](http://www.icicipruamc.com)) or your distributor.

| Type of Load     | Load chargeable (as % of NAV)                                                                                                                                                                                                                 |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Exit Load</b> | <ul style="list-style-type: none"> <li>• For redemption/switch-out of units upto 1 month the date from allotment: 1% of applicable NAV</li> <li>• For redemption/switch-out of units after 1 month from the date of allotment: Nil</li> </ul> |

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

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

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

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

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

- 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://www.icicipruamc.com)

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

#### B. Risk Factors

I. **Standard Risk Factors:** Please refer to SAI.

II. **Scheme specific risk factors**

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

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

- As the investors are incurring expenditure at both the Fund of Funds level and the scheme into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain.
- Again as the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non- uniform charging of expenses over a period of time.
- As the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, investors may not be able to obtain specific details of the investments of the underlying schemes. While it would be the endeavour of the Fund Manager of the Fund of Funds scheme to invest in the underlying scheme in a manner, which will seek to maximize returns, the performance of the underlying Scheme may vary which may lead to the returns of the Fund of Funds Scheme being adversely impacted.
- The scheme specific risk factors of the underlying scheme becomes applicable where a Fund of Funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme relevant to the Fund of Funds scheme that they invest in. Copy of the Scheme Information Document pertaining to the underlying scheme of ICICI Prudential Mutual Fund, which disclose the relevant risk factors, are available at the Customer Service Centers or may be accessed at [www.icicipruamc.com](http://www.icicipruamc.com)
- A Fund Manager managing any one of the Fund of Funds scheme may also be the Fund Manager for the underlying 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 as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, and there can be a subsequent decline in the value of the securities held in the Scheme's portfolio.

- **Portfolio Concentration Risk**

To the extent that the Scheme may concentrate its investments in the underlying schemes which invest in Securities of companies of certain companies/sectors, the Scheme will therefore be subject to the risks associated with such concentration. This risk may impact the Scheme to the extent that it invests in underlying schemes with focus on particular sectors even in cases where the investment objective is more generic.

- **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.

- **Redemption Risk**

The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.

- **Right to Limit Redemptions**

The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The same shall be in accordance with paragraph 1.12 of the Master Circular.

## **2. Risk associated with Investing in money market instruments**

a. **Market Risk/Interest Rate Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in fixed income and money market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

b. **Liquidity Risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.

c. **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.

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

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

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

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

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

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

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

#### **Risks associated with Short Selling and Stock Lending**

The scheme does not intend to short sell the securities and will not engage in Securities lending.

#### **Risks associated with ADR / GDR / Foreign Securities**

The scheme will not have any exposure to ADR / GDR / Foreign Securities.

**Risks associated with Securitized Debt**

The scheme will not have any exposure to Securitized debt.

**Risks associated with Derivatives**

The scheme will not have any exposure to Derivatives.

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

**1. Investing in Equities**

- Investors may note that AMC/Fund Manager's investment decisions may not be always profitable, as actual market movements may be at variance with anticipated trends. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Schemes to make intended securities purchases due to settlement problems could cause the Schemes to miss certain investment opportunities.
- The value of the Schemes' investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down.
- The Mutual Fund may not be able to sell / lend out securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.
- Investors may note that IDCW is due only when declared and there is no assurance that a company (even though it may have a track record of payment of IDCW in the past) may continue paying IDCW in future. As such, the schemes are vulnerable to instances where investments in securities may not earn IDCW or where lesser IDCW is declared by a company in subsequent years in which investments are made by schemes. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay IDCW, the performance of the schemes may be adversely affected due to such factors.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk. Within the Regulatory limits, the AMC may choose to invest in unlisted securities. This may however increase the risk of the portfolio.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes in the securities in which it invests.

- Fund manager endeavors to generate returns based on certain past statistical trend. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
- In case of abnormal circumstances it will be difficult to complete the square off transaction due to liquidity being poor in stock futures/spot market. The Schemes investing in foreign securities will be exposed to settlement risk, as different countries have different settlement periods.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Schemes or business prospects of the Company in any particular sector.

## 2. Investing in Fixed Income Securities

- **Market Risk/Interest Rate Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in fixed income securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Liquidity Risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.
- **Credit Risk:** Investments in fixed income securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Settlement risk:** The inability of the underlying Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the underlying Scheme's portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Plan, in case of a

subsequent decline in the value of securities held in the Scheme's portfolio.

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

### **3. Risks associated with investment in ADR/GDR/Foreign Securities:**

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

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

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

#### **4. Risks associated with Investing in Derivatives:**

The Schemes may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include the risk of mis-pricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

The Scheme may use derivatives instruments like Stock /Index Futures or other derivative instruments for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Schemes to certain risks inherent to such derivatives.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.

The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments.

The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:

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

- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place
- Basis Risk: This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset being hedged
- Exchanges could raise the initial margin, variation margin or other forms of margin on derivative contracts, impose one sided margins or insist that margins be placed in cash. All of these might force positions to be unwound at a loss, and might materially impact returns.

## **RISK FACTORS WITH RESPECT TO IMPERFECT HEDGING USING INTEREST RATE FUTURES**

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

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

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

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

### **Risk associated with imperfect hedging includes:**

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

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

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

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

## 5. Risks associated with investing in Securitised Debt:

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

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

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

- Risk profile of securitized debt vis-à-vis risk appetite of the scheme:

Securitized debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity. Investment in these instruments will help the fund in aiming at reasonable returns. These returns come with a certain degree of risks which are covered separately in the Scheme Information Document.

In terms of specific risks attached to securitization, each asset class would have different underlying risks, however, residential mortgages are supposed to be having lower default rates as an asset class. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans/receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher, which helps in making their overall risks comparable to other AAA/AA rated asset classes.

The underlying schemes may invest in securitized debt assets. These assets may be in the nature of Asset Backed securities (ABS) and Mortgage Backed securities (MBS) with underlying pool of assets and receivables like housing loans, auto loans and single corporate loan originators.

While entering into any securitization transaction, the risk may be assessed based on the information generated from the following sources:

- (1) Rating provided by the rating agency
- (2) Assessment by the AMC

### **(1) Assessment by a Rating Agency**

In its endeavor to assess the fundamental uncertainties in any securitization transaction, a credit rating agency normally takes into consideration following factors:

#### **Credit Risk:**

Credit risk forms a vital element in the analysis of securitization transaction. Adequate credit enhancements to cover defaults, even under stress scenarios, mitigate this risk. This is done by evaluating following risks:

- Asset risk
- Originator risk
- Portfolio risk
- Pool risks

The quality of the pool is a crucial element in assessing credit risk. In the Indian context, generally, pools are 'cherry-picked' using positive selection criteria. To protect the investor from adverse selection of pool contracts, the rating agencies normally take into consideration pool characteristics such as pool seasoning (seasoning represents the number of installments paid by borrower till date: higher seasoning represents better quality), over dues at the time of selection and Loan to Value (LTV). To assess its risk profile vis-à-vis the overall portfolio, the pool is analyzed with regard to geographical location, borrower profile, LTV, and tenure.

#### **Counterparty Risk:**

There are several counterparties in a securitization transaction, and their performance is crucial. Unlike in the case of credit risks, where the risks emanate from a diversified pool of retail assets, counterparty risks result in either performance or non-performance. The rating agencies generally mitigate such risks through the usage of stringent counterparty selection and replacement criteria to reduce the risk of failure. The risks assessed under this category include:

- Servicer risk
- Commingling risk
- Miscellaneous other counterparty risks

#### **Legal Risks:**

The rating agency normally conducts a detailed study of the legal documents to ensure that the investors' interest is not compromised and relevant protection and safeguards are built into the transaction.

#### **Market Risks:**

Market risks represent risks not directly related to the transaction, but other market

related factors, stated below, which could have an impact on transaction performance, or the value of the investments to the investors.

- Macro-economic risks
- Prepayment risks
- Interest rate risks

#### Other Risks associated with investment in securitized debt and mitigation measures

##### **Limited Liquidity and Price Risk:**

There is no assurance that a deep secondary market will develop for the Certificates. This could limit the ability of the investor to resell them.

Securitized debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity.

##### **Limited Recourse, Delinquency and Credit Risk:**

The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the Certificate Holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts to the Certificate Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Asset. However many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realise the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

##### **Risks due to possible prepayments: Weighted Tenor / Yield**

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments Full prepayment of underlying loan contract may arise under any of the following circumstances;

- Obligor pays the Receivable due from him at any time prior to the scheduled maturity date of that Receivable; or
- Receivable is required to be repurchased by the Seller consequent to its inability to rectify a material misrepresentation with respect to that Receivable; or
- The Servicer recognizing a contract as a defaulted contract and hence repossessing the underlying Asset and selling the same
- In the event of prepayments, investors may be exposed to changes in tenor and yield.

##### **Bankruptcy of the Originator or Seller:**

If originator becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from originator to Trust was not a sale then an

Investor could experience losses or delays in the payments due. All possible care may generally taken in structuring the transaction so as to minimize the risk of the sale to Trust not being construed as a “True Sale”. Legal opinion may be normally obtained to the effect that the assignment of Receivables to Trust in trust for and for the benefit of the Investors, as envisaged herein, would constitute a true sale.

#### **Bankruptcy of the Investor’s Agent:**

If Investor’s agent becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of Investor’s Agent to the assets/receivables is not in its capacity as agent/Trustee but in its personal capacity, then an Investor could experience losses or delays in the payments due under the swap agreement. All possible care may normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets/receivables if and when held by Investor’s Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor’s Agent. Legal opinion may be normally obtained to the effect that the Investors Agent’s recourse to assets/receivables is restricted in its capacity as agent and trustee and not in its personal capacity.

#### **Credit Rating of the Transaction / Certificate:**

The credit rating is not a recommendation to purchase, hold or sell the Certificate in as much as the ratings do not comment on the market price of the Certificate or its suitability to a particular investor. There is no assurance by the rating agency either that the rating will remain at the same level for any given period of time or that the rating will not be lowered or withdrawn entirely by the rating agency.

#### **Risk of Co-mingling:**

With respect to the Certificates, the Servicer will deposit all payments received from the Obligor into the Collection Account. However, there could be a time gap between collection by a Servicer and depositing the same into the Collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the Loan Agreements may not be segregated from other funds of originator. If originator in its capacity as Servicer fails to remit such funds due to Investors, the Investors may be exposed to a potential loss.

### **(2) Assessment by the AMC**

#### **Mapping of structures based on underlying assets and perceived risk profile**

The underlying scheme may invest in securitized debt originated by Banks, NBFCs and other issuers of investment grade credit quality and established track record. The AMC may evaluate following factors, while investing in securitized debt:

#### **Originator:**

Acceptance Evaluation Parameters (For Pool Loan and Single Loan Securitization Transactions)

**Track record:**

The AMC may check for adequate past track record of the Originator before selection of the pool including the number of issuances in past, track record of issuances, experience of issuance team, etc.

**Willingness to pay:**

As the securitized structure has underlying collateral structure, depending on the asset class, historical NPA trend and other pool / loan characteristics, a credit enhancement in the form of cash collateral, such as fixed deposit, bank, guarantee etc. may be obtained, as a risk mitigation measure.

**Ability to pay:**

Management analysis may be used for identifying company specific financial risks. One of the factors for assessment may be the quality of management based on its past track record and feedback from market participants. In order to assess financial risk a broad assessment of the issuer's financial statements may be undertaken to review its ability to undergo stress on cash flows and asset quality. Business risk assessment, wherein following factors may be considered:

- Outlook for the economy (domestic and global)
- Outlook for the industry
- Company specific factors

In addition a detailed review and assessment of rating rationale may be done including interactions with the company as well as agency

**Evaluation Parameters (For Pool Loan and Single Loan Securitization Transactions)**

The AMC may avoid investing in securitization transaction (without specific risk mitigant strategies / additional cash/security collaterals/ guarantees) if there are concerns on the following issues regarding the originator / underlying issuer:

- High default track record/ frequent alteration of redemption conditions / covenants
- High leverage ratios – both on a standalone basis as well on a consolidated level/ group level
- Higher proportion of reschedulement of underlying assets of the pool or loan, as the case may be
- Higher proportion of overdue assets of the pool or the underlying loan, as the case may be
- Poor reputation in market
- Insufficient track record of servicing of the pool or the loan, as the case may be.

**Advantages of Investments in Single Loan Securitized Debt**

- **Wider Coverage:** A Single Loan Securitized Debt market offers a more diverse range of issues / exposures as the Banks / NBFCs lend to larger base of borrowers.
- **Credit Assessment:** Better credit assessment of the underlying exposure as the Banks / NBFCs ideally co-invest in the same structure or take some other exposure on the same borrower in some other form.

- **Better Structuring :** Single Loan Securitized Debt investments facilitates better structuring than investments in plain vanilla debt instruments as it is governed by Securitization guidelines issued by RBI.
- **Better Legal documentation:** Single Loan Securitized Debt structures involve better legal documentation than Non-Convertible Debenture (NCD) investments.
- **End use of funds:** Securitized debt has better standards of disclosures as well as limitation on end use of funds as compared to NCD investments wherein the end use is general corporate purpose.
- **Yield enhancer:** Single Loan Securitized Debt investments give higher returns as compared to NCD investments in same corporate exposure.
- **Regulator supervision:** Macro level supervision from RBI in Securitization Investments as compared to NCD investments.
- **Tighter covenants:** Single Loan Securitized Debt structures involve tighter financial covenants than NCD investments.

### **Disadvantages of Investments in Single Loan Securitized Debt**

- **Liquidity risk:** Investments in Single Loan Securitized Debts have relatively less liquidity as compared to investments in NCDs.
- **Co-mingling risk:** Servicers in a securitization transaction normally deposit all payments received from the obligors into a collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account. In this interim period, collections from the loan agreements by the servicer may not be segregated from other funds of the servicer. If the servicer fails to remit such funds due to investors, investors in the Scheme may be exposed to a potential loss.

### **6. Risks associated with Stock Lending (SL)**

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

The risks in security lending consist of the failure of intermediary / counterparty, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the intermediary / counterparty. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

### **7. Risk Factors associated with Thematic Schemes:**

Investing in thematic schemes is based on the premise that the Scheme will seek to invest in companies belonging to a specific sector / theme. This will limit the capability of the Scheme to invest in other sectors/theme.

The Scheme would invest in equity and equity related securities of companies engaged in the particular sector / theme and hence concentration risk is expected to be high.

Also, as with all equity investing, there is a risk that companies in that specific sector / theme will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Thus investing in a sector /theme specific scheme could involve potentially greater volatility and risk.

## **8. Risk Factors associated with schemes investing in Gilt Securities**

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

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

## **9. Risk Factors Associated with Investments in REITs and InvITS:**

### **Market Risk:**

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

### **Liquidity Risk:**

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

### **Reinvestment Risk:**

Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc.

Consequently, the proceeds may get invested in assets providing lower returns. However, the reinvestment risk will be limited as the proceeds are expected to be a small portion of the portfolio value.

**Interest Rate Risk:** Securities / Instruments of REITs and InvITs run interest rate risk. Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.

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

The various factors which impact the value of the Scheme investments include but are not limited to fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of securities, tax laws, liquidity of the units of the underlying Scheme, settlements periods, trading volumes etc.

For more information on the underlying Scheme and risks factors thereof, investors are requested to refer to the Scheme Information Document of the Underlying Scheme. The Scheme Information Document of the schemes of ICICI Prudential Mutual Fund are available at the Customer Service Centers and is also available on the website of the AMC i.e. [www.icicipruamc.com](http://www.icicipruamc.com).

**10. Risks associated with investment in ADR/GDR/Foreign Securities by underlying schemes/investment by the Scheme in overseas ETFs/Index Funds (overseas securities):**

For the scheme/underlying scheme, the AMC's believes that the investment in ADRs/GDRs/overseas securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the schemes. To manage risks associated with foreign currency and interest rate exposure, the scheme/underlying schemes may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.

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

The scheme/underlying schemes may make offshore investments subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the underlying schemes in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to

international investing. The scheme/underlying schemes may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments shall be in accordance with the applicable requirements of SEBI.

### C. RISK MITIGATION STRATEGIES:

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

| <b>Risks associated with Equity investment</b>                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Risks and description</b>                                                                                                                                                                                                                                                                                                                                                                      | <b>Risk mitigation strategy</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Concentration Risk</b><br>Concentration risk represents the probability of loss arising from heavily lopsided exposure to a particular group of sectors or securities.                                                                                                                                                                                                                         | The underlying schemes may try and mitigate this risk by investing in large number of companies so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Market Risk</b><br>The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme.                                                                                                                                                                                                       | Market risk is a risk which is inherent to an equity scheme. The underlying schemes may use derivatives to limit this risk.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Liquidity risk</b><br>The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.                                                                                                                                                                                                                                             | As such the liquidity of stocks that the underlying schemes invest into could be relatively low. The Scheme will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time and not affected by illiquidity of the underlying stocks.                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Currency Risk</b><br>The Scheme may invest in foreign securities as permitted by the concerned regulatory authorities in India. Since the assets may be invested in securities denominated in foreign currency, the INR equivalent of the net assets, distributions and income may be adversely affected by changes / fluctuations in the value of the foreign currencies relative to the INR. | <p>The underlying schemes, subject to applicable regulations shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The underlying schemes may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities.</p> <p>All currency derivatives trade, if any will be done only through the stock exchange platform.</p> |
| <b>Derivatives Risk</b><br>As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products                                                                                                                                                                                                                  | The underlying scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives will be used in the form of Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.

Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. The underlying scheme may endeavor to use derivatives which may be relatively liquid and traded frequently on the exchanges. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. No OTC contracts will be entered into.

| <b>Risks associated with Debt investment</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Risks and description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Risk mitigation strategy</b>                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Market Risk/ Interest Rate Risk</b><br>As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV. | The underlying schemes will undertake active portfolio management as per the investment objective to reduce the market risk. In a rising interest rates scenario the underlying scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent. |
| <b>Liquidity or Marketability Risk</b><br>This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).                                                                                                                                                                                                                                                                                                                                                                                                           | The underlying scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.                                                                                                          |
| <b>Credit Risk</b><br>Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).                                                                                                                                                                                                                                                                                                                                                  | Management analysis may be used for identifying company specific risks. Management's past track record may also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.<br><br>In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets.                                      |

Note: The information contained herein is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

## **I. Information about the scheme**

### **A. Where will the scheme invest?**

The corpus of the Scheme will be predominantly invested in the schemes of Mutual Funds which invests in international markets. Based on the asset allocation pattern and Investment Objective of the Scheme and as per the SEBI guidelines, a Fund of Funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions. Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- Units of various mutual funds / ETFs investing in overseas securities
- Units of various domestic equity oriented mutual fund schemes / ETFs
- Units of various debt oriented/hybrid mutual fund schemes
- Obligations/ Term Deposits of banks (both public and private sector) and development financial institutions.
- Money market instruments permitted by SEBI/RBI

The units of the schemes of the Mutual Funds in which the Scheme propose to make investments in could be listed or unlisted, open/closed ended. The units may be acquired through subscription to the units during the New Fund Offer of the schemes or by subscriptions on on-going basis.

Pending deployment of funds in accordance with the investment pattern of the Scheme, the Scheme may park funds in short term deposits of Scheduled commercial Banks, subject to SEBI guidelines.

## **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.

**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?**

As per the provisions of the Trust Deed read with the SEBI (Mutual Funds) Regulations, 1996, the following investment restrictions apply in respect of the Scheme at the time of making investments. however, all investments by the Scheme will be made in accordance with the investment objective, asset allocation and where will the schemes invest, described earlier, as well as the SEBI (Mutual Funds) Regulations, 1996, including schedule VII thereof, as amended from time to time.

1. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
  - a) 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
  - b) 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 clause Inter-Scheme transfer of investments, stated in paragraph 12.30 of the Master Circular.

2. 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.
3. The Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and will not make any short sales or engage in carry forward transaction or badla finance.
4. No loans for any purpose can be advanced by the Scheme.
5. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest and IDCW to the Unitholders. 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.

6. 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 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:

- *“Short Term” for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days.*
- Such short term deposits shall be held in the name of the concerned Scheme.
- 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.
- 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.
- 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.**

- 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.
7. 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.
8. This Scheme shall not invest in any other Fund of Funds Scheme.
9. A fund of funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the Scheme Information Document.
10. The Scheme will comply with any other Regulation applicable to the investment of mutual funds from time to time.

The Trustee may alter the above restrictions from time to time to the extent that changes in the SEBI (Mutual Funds) Regulations, 1996 may allow or as deemed fit in the general

interest of the Unitholders.

### **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**

- **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 **“Redemption of Units”**.

- **Redemption Price**

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

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

- 2) **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 as follows:

- 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. Index Methodology-NA**

#### **E. Other Scheme Specific Disclosures:**

|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Listing and transfer of units</b> | <p><b>Listing:</b></p> <p>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.</p> <p><b>Transfer:</b></p> <p>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.</p> |
| <b>Dematerialization of units</b>    | <p>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 subject to receipt of complete documents and details from the investor.</p>                                                                                                                                                                                                                                                                                                                                                                                                                         |

|                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                  | <p>Unit holders can convert their existing physical units (represented by statement of account) into dematerialized form, for further details, please refer to SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <p><b>Policy for declaration of Income Distribution cum capital withdrawal (IDCW Policy)</b></p> | <p><b>(i) Growth Option</b></p> <p>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.</p> <p><b>(ii) IDCW Option</b></p> <p>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.</p> <p><b>(iii) IDCW Payout:</b></p> <p>As per the SEBI (MF) Regulations, the IDCW warrants shall be despatched 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). 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</p> |

**(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]

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|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                       | <p>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.</p> <p>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.</p> <p>The IDCW will be distributed in accordance with Chapter 11 of the Master Circular on the procedure for IDCW Distribution.</p> <p><b>Equalisation Reserve:</b></p> <p>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.</p> |
| <b>Allotment (Detailed procedure)</b> | <p>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 business days from the date of receipt of the request from the unitholders</p> <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Refund</b>                         | 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
- 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

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|                           | <p>Investors are requested to ensure compliance with the regulatory guidelines applicable to them, while making such investments.</p> <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Who cannot invest?</b> | <p>The following persons are not eligible to invest in the Scheme :</p> <ul style="list-style-type: none"> <li>• 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.</li> </ul> <p>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.</p> <p>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.</p> <ul style="list-style-type: none"> <li>• A person who is resident of Canada</li> </ul> |

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|                                       | <ul style="list-style-type: none"> <li>Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>How to Apply and other details</b> | <p>Please refer to 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 -&gt; Forms on the following link:<br/> <a href="#">Mutual Funds - Invest in Mutual Funds Online   ICICI Prudential MF</a></p> <p>Link for Official Points of Acceptance:<br/> <a href="#">SID related information (icicpruamc.com)</a></p> <p>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).</p> <p>Further, for details of R&amp;T, Official Points of Acceptance please refer to the last section of the of the SID.</p> <p>It is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units. If the Unitholder 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.</p> <p>Kindly refer to below link for list of official points of acceptance, collecting banker details etc.</p> <p><b>Open Network for Digital Commerce (ONDC)</b></p> <p>The schemes of ICICI Prudential Mutual Fund (the Fund) are now available to be transacted</p> |

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|                                                                                                                                                                         | <p>through the Open Network for Digital Commerce (ONDC) ("Network").</p> <p>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'.</p> <p>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.</p> <p>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.</p> <p>Kindly refer to below link for list of official points of acceptance, collecting banker details etc.<br/> <a href="http://sid.related.information.(icicipruamc.com)">SID related information (icicipruamc.com)</a></p> |
| <b>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.</b> | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>                                                                           | <p><b>Subscription:</b><br/>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.</p> <p><b>Redemption:</b><br/>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</p>                                                                                                                                                                                                                                                                                         |

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|                                                                                                                                                                                                               | proposed action shall also be informed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <p><b>Cut off timing for subscriptions/ redemptions/ switches</b></p> <p><b>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</b></p> | <p>The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:</p> <p><b>For Purchase of any amount:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. and where the funds for the entire xamount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable</li> <li>• Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li> </ul> <p><b>For Switch-ins of any amount:</b></p> <p>In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).</p> <p>To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Flex STP,</p> |

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|                                                        | <p>Capital Appreciation STP, IDCW Transfer, Trigger etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.</p> <p>- “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.</p> <p>- “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.</p> <p><b>Redemptions including switch-outs:</b><br/>In respect of valid applications received upto 3.00 pm on a business day by the Mutual Fund, same day’s closing NAV shall be applicable.</p> <p>In respect of valid applications received after the cut off time by the Mutual Fund: the closing NAV of the next business day.</p> <p>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.</p> |
| <b>Minimum amount for purchase/redemption/switches</b> | <p>Minimum Purchase Amount:<br/>Rs. 100/- (plus in multiple of Re. 1/-)<br/>Minimum Purchase Amount for switch ins: Rs. 100/- and any amount thereafter.</p> <p>Minimum additional application amount<br/>Rs. 100/- (plus in multiple of Re. 1/-)<br/>Minimum additional application amount for switch ins – Rs. 100 and any amount thereafter.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

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|                           | <p>For applications under systematic transactions, investors should refer to the details regarding the amount in the section 'Special product/facility available on ongoing basis'</p> <p>Minimum Redemption Amount:<br/>Any amount</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Account Statements</b> | <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ol> <p>Further, in case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31,</p> |

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|                   | <p>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.</p> <p>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.</p> <p>Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</p> <p>Further, CAS shall be issued for the half-year (September/ March).</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>The AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).</p> |
| <b>IDCW</b>       | The payment of IDCW to the unitholders shall be made within seven business days from the record date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Redemption</b> | The redemption or repurchase proceeds shall be dispatched to the unitholders within 5 business days from the date of redemption or repurchase.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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|                     | <p>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</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Bank Mandate</b> | <p><b>Bank Mandate Requirement</b></p> <p>For all fresh purchase transactions made by means of a cheque, if cheque provided alongwith fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.</p> <ol style="list-style-type: none"> <li>1. Original cancelled cheque having the First Holder Name and bank account number printed on the cheque.</li> <li>2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application.</li> <li>3. Photocopy of the bank statement duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal.</li> <li>4. Photocopy of the bank pass book duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal.</li> <li>5. Photocopy of the bank statement/passbook/cheque duly attested by the AMC branch officials after verification of original bank statement/passbook shown by the investor or their representative.</li> <li>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.</li> </ol> |

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|                                                                                   | <p>This condition is also applicable to all purchase transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/IDCW proceeds are credited to wrong account in absence of above original documents.</p> <p>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. The aforementioned updation of bank account shall however be subject to compliance with the third party investment guidelines issued by Association of Mutual Funds in India (AMFI) from time to time.</p> <p>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.</p> |
| <b>Delay in payment of redemption / repurchase <u>proceeds</u>/IDCW</b>           | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b> | The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of the master circular.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Disclosure w.r.t investment by minors</b>                                      | <p>A minor can invest through his/her parent/lawful guardian.</p> <p>Minors can complete their KYC requirements for their folio through guardian.</p> <p>Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Payout Bank mandate before redemption is</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

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|                                                                                                                                                                                                 | <p>processed.</p> <p>For further details, please refer to SAI</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <p><b>Ongoing Offer Period</b><br/>This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>                                    | <p>The Scheme is an open ended scheme and hence is available for subscription and redemption on an ongoing basis on every business day at NAV based prices. The Units of the Scheme will not be listed on any exchange, for the present</p>                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Ongoing price for subscription (purchase)/switch-in (from other Schemes/plans of the mutual fund) by investors</b><br/><br/>This is the price you need to pay for purchase/switch-in.</p> | <p>The purchase price of the Units will be based on the Applicable NAV subject to the applicable stamp duty.</p> <p>Purchase Price = Applicable NAV (for respective plan and option of the Scheme) (</p> <p>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 <math>20000/20 = 1000</math> units.</p> <p>The Scheme shall not charge any entry load.</p>                                                                                                                                                                                    |
| <p><b>Nomination</b></p>                                                                                                                                                                        | <p>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.</p>                                                                                                |
| <p><b>Acceptance of transactions through email in respect of Non-Individual investors</b></p>                                                                                                   | <p>Application for financial transaction in the schemes of ICICI Prudential Mutual Fund from Non-Individual investors would be processed as per the following:</p> <ol style="list-style-type: none"> <li>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.</li> <li>The board resolution/authority letter shall explicitly mention the following: <ol style="list-style-type: none"> <li>List of approved authorized officials who are authorized to transact on behalf of</li> </ol> </li> </ol> |

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|  | <p>Investors along with their designation and email IDs.</p> <p>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.</p> <p>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.</p> <p>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 –</p> <p>i. The email is also cc'd (copied) to the registered email ID of the authorized official/ signatory of the Investor; and</p> <p>ii. the domain name of the email ID of the sender of the email is from the same organization's official domain name.</p> <p>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:</p> <p>i. Authorization letter from the Investor</p> |
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|                                 | <p>authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the Investor and</p> <p>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.</p> <p>For more details, please refer SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>KYC rules for investors:</b> | <p>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:</p> <p>A) <u>Requirement of PAN:</u></p> <ul style="list-style-type: none"> <li>• 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</li> <li>• The following are exempted from the mandatory requirement of PAN: <ul style="list-style-type: none"> <li>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.</li> <li>b. Investors residing in the state of Sikkim.</li> <li>c. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.</li> <li>d. SIP of Mutual Funds upto ₹50,000/- per year.</li> </ul> </li> <li>• Exempted investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted</li> </ul> |

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|                                                                                         | <p>PAN-exempt KYC Reference Number (PEKRN).</p> <p><b>B) <u>List of Officially Valid Documents (OVDs):</u></b><br/> The aforesaid circular specifies list of documents considered as Officially Valid Documents for Proof of Identity (Pol) and Proof of Address (POA). The investor shall visit the <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> of the Mutual fund and go on KYC Corner section which will have FAQs providing required details.</p> <p><b>C) <u>Methods for completing KYC process and know your KYC status:</u></b></p> <p><u>Physical KYC process:</u></p> <ul style="list-style-type: none"> <li>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 <a href="http://www.icicipruamc.com">www.icicipruamc.com</a></li> </ul> <p><u>Digital KYC process:</u></p> <ul style="list-style-type: none"> <li>The investor shall visit the <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> 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.</li> </ul> <p><u>Review of KYC status by existing investors:</u><br/> The investor shall visit the <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> 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.</p> |
| <b>Any other disclosure in terms of Consolidated Checklist on Standard Observations</b> | <p><b>Investment by the AMC:</b><br/> From time to time and subject to the SEBI</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>(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. Such investments would be in accordance with paragraph 6.9 of the Master Circular.</p> <p>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.</p> <p>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.</p> |
|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### III. Other Details

#### A. Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top10 holding of the underlying fund accessed at the below link (As on September 30, 2025):

TER, AUM and Link to Top 10 Holdings of the underlying funds:

| Scheme Name                              | AUM (in crores) | TER (Direct) | Link to Top 10 holding               |
|------------------------------------------|-----------------|--------------|--------------------------------------|
| ICICI Prudential US Bluechip Equity Fund | 3,344.06        | 1.17%        | <a href="#">Portfolio Disclosure</a> |
| Nippon India ETF Hang Seng Bees          | 1,055.26        | 0.93%        | <a href="#">Portfolio Disclosure</a> |
| Nippon Japan Equity Fund                 | 289.73          | 1.24%        |                                      |
| Franklin Asian Equity Fund               | 269.52          | 1.72%        | <a href="#">Portfolio disclosure</a> |

**Benchmark and Investment Objective:**

| <b>Scheme Name</b>                       | <b>Benchmark</b>  | <b>Investment Objective</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ICICI Prudential US Bluechip Equity Fund | S&P 500           | The investment objective of ICICI Prudential US Bluechip Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on recognized stock exchanges in the United States of America. The Scheme shall also invest in ADRs/GDRs issued by Indian and foreign companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |
| Nippon India ETF Hang Seng Bees          | Hang Seng TRI     | The investment objective of Nippon India ETF Hang Seng BeES is to provide returns that, before expenses, closely correspond to the total returns of Securities as represented by Hang Seng Index of Hang Seng Data Services Limited, by investing in the Securities in the same proportion as in the index. There is no assurance that the investment objective of the Scheme will be achieved.                                                                                   |
| Nippon Japan Equity Fund                 | S&P Japan 500 TRI | The primary investment objective of Nippon India Japan Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges of Japan and the secondary objective is to generate consistent returns by investing in debt and money market securities of India. There is no assurance that the investment objective of the Scheme will be achieved            |

|                            |                                                               |                                                                                                                                                                                 |
|----------------------------|---------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Franklin Asian Equity Fund | 75% MSCI Asia (Ex-Japan) Standard Index + 25% Nifty 500 Index | To provide medium to long term appreciation through investments primarily in Asian Companies / sectors (excluding Japan) with long term potential across market capitalisation. |
|----------------------------|---------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### **Investment Strategies of Underlying Funds:**

- **ICICI Prudential US Bluechip Equity Fund**

The Scheme will invest in equity and equity related securities listed on recognized stock exchanges of the United State of America. The Scheme may also invest in ADRs/GDRs issued by Indian and foreign companies. The Scheme shall follow an active investment strategy.

The Scheme will invest in securities of large cap companies, which may form part of S&P 500. The stock selection strategy would be a combination of both top down and bottom up approach without any sector preference. While the Scheme maintains a diversified portfolio, it may at any particular time, shift stock selection toward sectors that appear to offer attractive value and appreciation potential. The Scheme will follow a blend approach of value and growth stock-picking to build its portfolio.

The AMC shall engage and avail the expertise of various international research houses for the purpose of identifying suitable investment opportunities. The fees related to these services, if any, will be borne by the AMC and will not be charged to the Scheme. The Fund Management of the Scheme shall rest with the AMC.

### **Fixed Income securities**

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

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

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

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

- **Nippon India ETF Hang Seng BeES**

Nippon India ETF Hang Seng BeES is passively managed Fund. The AMC uses a “passive” or indexing approach to try and achieve the Scheme’s investment objective. Unlike other Funds, the Scheme does not try to “beat” the markets it tracks and does not seek temporary defensive positions when markets decline or appear over valued. The AMC does not make any judgments about the investment merit of a particular stock or a particular industry segment or the underlying nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark. The Scheme shall invest all of its funds as per its investment objective and asset allocation pattern, except to meet its liquidity requirements. Passive approach eliminates active management risks pertaining to over/underperformance vis-à-vis a benchmark.

The Scheme will invest at least 95% of its total assets in the stocks of the Hang Seng Index. Due to corporate action in companies comprising the index, the Scheme may be allocated/allotted Securities which are not part of its underlying index. Hence, the Scheme may hold upto 5% of its total assets in stocks not included in the underlying index. For example, the AMC may invest in stocks not included in the relevant underlying index in order to reflect various corporate actions (such as mergers) and other changes in the relevant underlying index (such as reconstitutions, additions, deletions and these holdings will be in anticipation and in the direction of impending changes in the underlying index).

The Scheme shall also, as per its investment allocation pattern invest upto 5% in Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo on government securities or T-bills, cash & cash equivalents, mutual fund schemes/overseas exchange traded funds based on Hang Seng Index.

#### **Derivatives Strategy**

The Scheme may invest in various derivative instruments which are permissible under the applicable regulations. Such investments shall be subject to the investment objective, asset allocation and strategy of the Scheme and the internal limits if any, as laid down from time to time. These include but are not limited to Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. Execution of derivative strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. For detailed derivative strategies, please refer to SAI.

- **Nippon Japan Equity Fund**

Nippon India Japan Equity Fund is an actively managed Fund. The investment strategy of the fund would be to create a portfolio of companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan.

The investment philosophy would be a blend of top down and bottom up approach without any extreme sector bias. The sectors would be mainly assessed on their growth potential in the mid and long term. On the other hand, companies within the selected sectors would be analyzed taking into account the business fundamentals like nature and stability of business, potential for future growth and scalability, sales volume, earning performance, corporate image, company's financial strength and track record etc.

The fund will endeavor to follow a disciplined investment approach and the portfolio will be reviewed & rebalanced at regular intervals, whenever deemed necessary.

The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. Investment views / decisions will be taken on the basis of the following parameters:

1. Prevailing interest rate scenario
2. Quality of the security / instrument (including the financial health of the issuer)
3. Liquidity/Maturity profile of the instrument
4. Any other factors in the opinion of the fund management team.

The Fund may, where necessary, appoint advisor(s) for providing advisory services for such Scheme's investments. The appointment of such advisor(s) shall be in accordance with the applicable requirements of SEBI. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, transaction costs and overseas regulatory costs, the fees of appointed advisor(s). The fees related to these services would be borne by the AMC and would not be charged to the Scheme.

- **Franklin Asian Equity Fund**

The Scheme will primarily be a diversified equity fund which will seek to invest in undervalued companies in Indian and international markets to generate long-term capital appreciation. The investment approach is bottom up stock picking. The Scheme seeks to invest in the best opportunities in the Indian and international markets, without any sector/cap bias. However, the fund managers expect to have a high focus on opportunities in Asia Pacific (ex-Japan) region including India. A limited exposure to various equity derivatives instruments is likely. The fund managers will adopt a combination of top-down (macro analysis to identify sectors) and bottom up (micro analysis to pick stocks within these sectors) approach, with an emphasis on first-hand research. They will favour companies that offer the best value relative to their respective long term growth prospects, returns in capital and management quality. The dedicated fund manager who is assisting the Principal Fund Manager would carry out the research on foreign securities and send an approved list of international securities/stocks once a

week having following details: Name of the Company, Sector, Place of Issue, Type of security, Maximum weightage, price range. The trades would be placed by the Principal Fund Manager or any other member of the team authorised for that purpose in accordance with the approved list and for the period contemplated in the approved list. Further the trades would be executed by Global Equity Trading Team network, which also includes equity trading function based in Chennai (India). The holdings, asset allocation, and performance of the schemes are presented to the boards of AMC/Trustee at frequent intervals. Investment in securities from a scheme's corpus would be only in transferable securities in accordance with Regulation 43 of Chapter VI of SEBI (Mutual Funds) Regulations, 1996 (including any modifications thereto). The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time. Investments in Foreign Securities shall be subject to the investment restrictions specified by SEBI/RBI from time to time. Further, the fund manager will consider relevant risk before making any investment in Foreign Securities.

### **Derivatives**

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

For detailed derivative strategies, please refer to SAI.

### Returns of the underlying funds:

| <b>Period</b>                     | <b>ICICI Prudential US Bluechip Equity Fund-Direct</b> | <b>S&amp;P 500 (Benchmark)</b> |
|-----------------------------------|--------------------------------------------------------|--------------------------------|
| <b>Last 1 Year</b>                | 6.42                                                   | 24.62                          |
| <b>Last 3 Year</b>                | 21.02                                                  | 28.50                          |
| <b>Last 5 Year</b>                | 16.08                                                  | 20.84                          |
| <b>Since Inception</b>            | 16.33                                                  | 19.24                          |
| <b>Inception date of the Plan</b> | 01-01-2013                                             |                                |

| Period                     | Franklin Asian Equity Fund – Direct | 75% MSCI Asia (Ex-Japan) Standard Index + 25% Nifty 500 Index (Benchmark) |
|----------------------------|-------------------------------------|---------------------------------------------------------------------------|
| Last 1 Year                | 29.39                               | 36.39                                                                     |
| Last 3 Year                | 17.13                               | 21.87                                                                     |
| Last 5 Year                | 8.99                                | 12.94                                                                     |
| Since Inception            | 8.20                                | 10.41                                                                     |
| Inception date of the Plan | 01-01-2013                          |                                                                           |

| Period                     | Nippon India ETF Hang Seng Bees - Direct | Hang Seng TRI (Benchmark) |
|----------------------------|------------------------------------------|---------------------------|
| Last 1 Year                | 37.39                                    | 38.91                     |
| Last 3 Year                | 22.97                                    | 24.16                     |
| Last 5 Year                | 9.17                                     | 10.16                     |
| Since Inception            | 8.60                                     | 9.65                      |
| Inception date of the Plan | 01-01-2013                               |                           |

| Period                     | Nippon Japan Equity Fund - Direct | S&P Japan 500 TRI (Benchmark) |
|----------------------------|-----------------------------------|-------------------------------|
| Last 1 Year                | 14.96                             | 22.67                         |
| Last 3 Year                | 21.25                             | 25.11                         |
| Last 5 Year                | 10.53                             | 13.60                         |
| Since Inception            | 8.56                              | 11.38                         |
| Inception date of the Plan | 26-08-2014                        |                               |

## B. 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 on website of:

AMC i.e. <https://www.icicipruamc.com/media-center/downloads?currentTabFilter=otherSchemeDisclosures&&subCatTabFilter=MonthlyPortfolioDisclosures>

AMFI i.e. [www.amfiindia.com](http://www.amfiindia.com).

The AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively. The AMC shall send the details of the scheme portfolio while communicating the monthly and half-yearly statement of scheme portfolio via

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

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

The unitholders whose e-mail addresses are not registered with the AMC are requested to update / provide their email address to the AMC 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 <https://www.icicpruamc.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 <https://www.icicpruamc.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.

### **C. 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.

Please refer to SAI for more details.

#### **➤ 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.

### **D. Transparency/NAV Disclosure**

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

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

*Since the Scheme predominantly invests in units of mutual fund schemes which invests in international market, the NAV of the underlying schemes may be declared on the same or the next business day. In light of the same, the NAV of the Scheme will be declared by 12.00 noon on the following business day to ensure that same day's valuation is considered for underlying schemes while computing NAV of the Scheme.*

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 NAV.

#### **E. Associate Transactions**

Please refer to Statement of Additional Information (SAI).

#### **F. Taxation**

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

| <b>Particulars</b>                                                       | <b>Tax rates<sup>#</sup> applicable for Resident Investors (Refer note 2)</b>                                 | <b>Tax rates<sup>#</sup> applicable for Non-Resident Investors (Refer note 2)</b>                      | <b>Tax rates applicable for Mutual Fund</b> |
|--------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|---------------------------------------------|
| Tax on IDCW                                                              | Taxable as per applicable tax rates                                                                           | Taxable as per applicable tax rates                                                                    | Nil                                         |
| Long Term Capital Gains on sale of listed and unlisted units transferred | 12.5% without Indexation<br>Listed - held for more than 12 months<br>Unlisted – held for more than 24 months) | 12.5% without Indexation<br>(Listed - held for more than 12 months<br>Unlisted – held for more than 24 | Nil                                         |

|                                                               |                                                                                                                                                                    |                                                                                                                                                                                                                                     |     |
|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
|                                                               |                                                                                                                                                                    | months)                                                                                                                                                                                                                             |     |
| Short Term Capital Gains on sale of listed and unlisted units | Income tax rate applicable to the unit holders as per their income slabs (*)<br>(Listed - held for less than 12 months<br>Unlisted – held for less than 24 months) | Non-resident (other than company) - Income tax rate applicable to the unit holders as per their income slabs<br><br>Foreign company – 35%<br><br>(Listed - held for less than 12 months<br>Unlisted – held for less than 24 months) | Nil |

**Note:**

1. As per the the provisions of the Income-tax Act, 1961, as amended from time to time, the scheme is classified as “other mutual fund”.
2. As per section 50AA of the Act, “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.’

3. Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23D) of the Income-tax Act, 1961 (Act).
4. 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 the 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., 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.

For details on Stamp Duty, please refer SAI.

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

Please consult your tax advisor for further details on taxation.

## **G. Rights of Unitholders**

Please refer to SAI for details.

## **H. 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 \(icicipruamc.com\)](http://icicipruamc.com)

**I. 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 \(icicipruamc.com\)](http://icicipruamc.com)

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

Note: The Scheme under this Scheme Information Document was approved by the Directors of ICICI Prudential Trust Limited on February 25, 2019. The Trustees have ensured that ICICI Prudential Global Advantage Fund (FOF) approved by them is a new product offered by ICICI Prudential Mutual Fund and is not a minor modification of the existing Scheme/Fund/Product.

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

**Place** : Mumbai  
**Date** : November 26, 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,<br>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 |

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|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|--------|
|                | Ground and First Floor, Parambil Plaza, Kaloore Kadavanthra 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 |

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|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------|
|           | 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 Sambhajinagar (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<br>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<br><br>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                                                                                                                                                  | Coimbatore    | 641002 |

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|---------------|----------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|
|               | Road, R.S.Puram                                                                                                                        |           |         |
|               | 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, Sagra, 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 <sup>nd</sup> 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 |

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|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------|
|  | 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 |

| Sr. Nos | Email-IDs:                                                                         |
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| 3.      | <a href="mailto:TrxnChandigarh@icicipruamc.com">TrxnChandigarh@icicipruamc.com</a> |
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| 17. | <a href="mailto:TrxnMumbai@icicipruamc.com">TrxnMumbai@icicipruamc.com</a>       |
| 18. | <a href="mailto:TrxnNRI@icicipruamc.com">TrxnNRI@icicipruamc.com</a>             |
| 19. | <a href="mailto:TrxnPune@icicipruamc.com">TrxnPune@icicipruamc.com</a>           |

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#### **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, 1<sup>st</sup> Floor, 2<sup>nd</sup> 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: 3<sup>rd</sup> 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: 1<sup>st</sup> Floor, 17/1, 272, 12<sup>th</sup> 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: cambrd@camsonline.com • Hyderabad: No. 15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad 500072 • Office No. 103, 1<sup>st</sup> 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, 1<sup>st</sup> 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 Bapuji 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, # 1st 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 1st 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, 3<sup>rd</sup> Floor, Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai – 400077 • Mumbai: Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai 400023, Maharashtra • Navi Mumbai: CAMS Service Centre BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705 • Muzaffarnagar 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 Bungalow 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 Hakimpara, 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: 1<sup>st</sup> 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 • Udampur: Guru Nank Institute, NH-1A, Udampur, 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, 1<sup>st</sup> Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar – 414003 • Basti: Office # 3, 1<sup>st</sup> Floor, Jamia Shopping Complex, Opp Pandey School, Station Road, Basti 272002, Uttar Pradesh • Chhindwara: 2<sup>nd</sup> Floor, Parasia 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, 1<sup>st</sup> 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, 39<sup>th</sup> 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, 1<sup>st</sup> Floor Opp. City Bus Stop, SuperMarket, Gulbarga 585101, Karnataka • Haldia: 2<sup>nd</sup> 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: 1<sup>st</sup> Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni 483501, Madhya Pradesh • Khammam: Shop No: 11 - 2 - 31/3, 1<sup>st</sup> 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, 3<sup>rd</sup> 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: 1<sup>st</sup> Floor, Above Sharma General Store Near Sanki Rest house The Mall, Solan 173212, Himachal Pradesh • Srikakulam: Door No 10-5-65, 1<sup>st</sup> 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](http://www.mfuindia.com). The online transaction portal of MFU is [www.mfuonline.com](http://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](http://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.