



## SCHEME INFORMATION DOCUMENT

### SECTION I

#### ICICI Prudential Nifty Bank Index Fund (An open ended scheme replicating Nifty Bank Index)

<p><b>ICICI Prudential Nifty Bank Index Fund (the Scheme) is suitable for investors who are seeking*:</b></p>	<p><b>Scheme Riskometer</b></p>	<p><b>Benchmark Riskometer (Nifty Bank TRI)</b></p>
<ul style="list-style-type: none"> <li>Long term wealth creation solution</li> <li>An index fund that seeks to track returns by investing in a basket of Nifty Bank Index stocks and aims to achieve returns of the stated index, subject to tracking error.</li> </ul>	 <p style="text-align: center;">Risk-o-meter The risk of the scheme is very high</p>	 <p style="text-align: center;">Risk-o-meter The risk of the Benchmark is very high</p>
<p>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> <p>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, 2024. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund. The same shall be updated in on ongoing basis in accordance with paragraph 17.4 of the Master Circular on Mutual Funds dated June 27, 2024 (Master Circular).</p>		

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 (Corporate Identity Number: U99999DL1993PLC054135)
<b>Address of the Asset Management Company</b>	<p><b>Registered Office:</b> 12<sup>th</sup> Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001</p> <p><b>Corporate Office:</b> One BKC, A Wing ,13<sup>th</sup> Floor, Bandra Kurla Complex, Mumbai 400051</p> <p><b>Central Service Office:</b> 2<sup>nd</sup> Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063</p> <p><a href="http://www.icicpruamc.com">www.icicpruamc.com</a></p>
<b>Name of the Trustee Company</b>	ICICI Prudential Trust Limited (Corporate Identity Number: U74899DL1993PLC054134)

**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 27, 2024.

#### **Disclaimer of NSE Indices Limited (NSE Indices)**

The Product(s) are not sponsored, endorsed, sold or promoted by NSE Indices Limited ("NSE Indices"). NSE Indices does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the NIFTY200 Momentum 30 Index to track general stock market performance in India. The relationship of NSE Indices to the Issuer is only in respect of the licensing of certain trademarks and trade names of its Index which is determined, composed and calculated by NSE Indices without regard to the Issuer or the Product(s). NSE Indices does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the NIFTY200 Momentum 30 Index. NSE Indices is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE Indices has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE Indices do not guarantee the accuracy and/or the completeness of the NIFTY200 Momentum 30 Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. NSE Indices does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or

any other person or entity from the use of the NIFTY200 Momentum 30 Index or any data included therein. NSE Indices makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE Indices expressly disclaim any and all liability for any damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

**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 Nifty Bank Index Fund
<b>II.</b>	<b>Category of the Scheme</b>	Other Scheme – Index Fund
<b>III.</b>	<b>Scheme type</b>	An open ended scheme replicating Nifty Bank Index.
<b>IV.</b>	<b>Scheme code</b>	ICIC/O/O/EIN/21/12/0135
<b>V.</b>	<b>Investment objective</b>	<p>The objective of the Scheme is to invest in companies whose securities are included in Nifty Bank Index and subject to tracking errors, to endeavor to achieve the returns of the above index. This would be done by investing in all the stocks comprising the Nifty Bank Index in the same weightage that they represent in Nifty Bank Index.</p> <p>However, there is no assurance or guarantee that the investment objective of the scheme shall be achieved.</p>
<b>VI.</b>	<b>Liquidity/listing details</b>	<p>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 SEBI (Mutual Funds) Regulations, 1996, the redemption proceeds shall be dispatched to the unitholders within 3 business days from the date of redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/MEM-COR/ 74 / 2022-23 dated January 16, 2023. A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.</p>
<b>VII</b>	<b>Benchmark (Total Return Index)</b>	<p>Nifty Bank TRI</p> <p>The composition of the benchmark is such that, it is most suited for comparing performance of the Scheme.</p>
<b>VIII</b>	<b>NAV disclosure</b>	<p>NAV will be calculated and disclosed at the close of every Business Day.</p> <p>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</li> </ul>

		<p>(www.icicipruamc.com) by 11.00 p.m. on every business day,</p> <ul style="list-style-type: none"> <li>On the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every business day, and</li> </ul> <p>Shall be made available at all Customer Service Centres of the AMC.</p>				
<b>IX</b>	<b>Applicable timelines</b>	<ul style="list-style-type: none"> <li><b>Dispatch of redemption proceeds</b> As per the Regulations, the redemption proceeds shall be dispatched to the unitholders within 3 business days of receiving the redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.</li> <li><b>Dispatch of IDCW (if applicable) etc.</b> 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>				
<b>X.</b>	<b>Plans and Options</b>  <b>Plans/Options and sub options under the Scheme</b>	<p><b>Plans available under the Scheme:</b></p> <ul style="list-style-type: none"> <li>ICICI Prudential Nifty Bank Index Fund -Direct Plan and</li> <li>ICICI Prudential Nifty Bank Index Fund – 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)</li> <li>✓ IDCW Payout</li> <li>✓ IDCW Reinvestment</li> </ul> <p>Including Default option/ facility (as applicable) are as follows:</p> <table border="1"> <tr> <td><b>Plans</b></td> <td> <ul style="list-style-type: none"> <li>ICICI Prudential Nifty Bank Index Fund -Direct Plan and</li> <li>ICICI Prudential Nifty Bank Index Fund – Regular Plan</li> </ul> </td> </tr> <tr> <td>Default Plan (if no plan is</td> <td> <ul style="list-style-type: none"> <li>If broker code is not mentioned the default plan is ICICI</li> </ul> </td> </tr> </table>	<b>Plans</b>	<ul style="list-style-type: none"> <li>ICICI Prudential Nifty Bank Index Fund -Direct Plan and</li> <li>ICICI Prudential Nifty Bank Index Fund – Regular Plan</li> </ul>	Default Plan (if no plan is	<ul style="list-style-type: none"> <li>If broker code is not mentioned the default plan is ICICI</li> </ul>
<b>Plans</b>	<ul style="list-style-type: none"> <li>ICICI Prudential Nifty Bank Index Fund -Direct Plan and</li> <li>ICICI Prudential Nifty Bank Index Fund – Regular Plan</li> </ul>					
Default Plan (if no plan is	<ul style="list-style-type: none"> <li>If broker code is not mentioned the default plan is ICICI</li> </ul>					

		selected)	Prudential Nifty Bank Index Fund – Direct Plan <ul style="list-style-type: none"> <li>If broker code is mentioned the default plan is ICICI Prudential Nifty Bank Index Fund- Regular Plan</li> </ul>
		Default Plan (in certain circumstances)	<ul style="list-style-type: none"> <li>If ICICI Prudential Nifty Bank Index Fund – Direct Plan is opted, but ARN code is also stated, then application would be processed under ICICI Prudential Nifty Bank Index Fund – Direct Plan</li> <li>If ICICI Prudential Nifty Bank Index Fund is opted, but ARN code is not stated, then the application would be processed under ICICI Prudential Nifty Bank Index Fund – Direct Plan</li> </ul>
		<b>Options/ sub-options</b>	<ul style="list-style-type: none"> <li>Growth Option and</li> <li>IDCW <ul style="list-style-type: none"> <li>IDCW Payout</li> <li>IDCW Reinvestment</li> </ul> </li> </ul>
		<b>Default Option</b>	Growth Option
		<b>Default sub option</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 is NIL</b></p> <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>	Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum application amount for switch ins – Rs. 1,000/- and any amount thereafter.  Minimum application amount for switch ins – Rs. 100 and any amount thereafter For applications under systematic transactions, investors should refer to the details regarding the amount in the section ‘Special product/facility available on ongoing basis’.
<b>XIII.</b>	<b>Minimum Additional Purchase Amount</b>	Minimum Additional Purchase Amount :Rs. 1,000 (plus in multiple of Re.1)  Minimum additional application amount for switch ins – Rs. 1,000 and any amount thereafter
<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>	The Scheme may engage in stock lending activity.  As per asset allocation, the scheme may engage in Stock lending up to 20% of its net assets.  Kindly refer to asset allocation section for more details.
<b>XVIII</b>	<b>How to Apply and other details</b>	Please refer to the SAI for detailed process (physical and online) with respect to additional/ongoing purchase, Investments by NRIs (Non-Resident Indian), FPIs (Foreign Portfolio Investors) and Foreign Investors, Joint Applications etc. Investors can also read further details in the application form available on the AMC website under Downloads -> Forms  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  Investors can also subscribe and redeem units from the official website of AMC i.e. www.icicpruamc.com, IPRUTOUCH mobile application and MF Central platform.

		<p>Kindly refer to below below mentioned for complete details.</p> <p><a href="http://www.icicpruamc.com">SID related information (icicpruamc.com)</a></p>
XIX	Investor Services	<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.icicpruamc.com">www.icicpruamc.com</a></li> <li>• e-mail - <a href="mailto:enquiry@icicpruamc.com">enquiry@icicpruamc.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@icicpruamc.com">enquiry@icicpruamc.com</a></p>
XX.	Specific attribute of the scheme	Other Schemes – Index
XX I.	Special product/facility available on ongoing basis	<ul style="list-style-type: none"> <li>• <b>Systematic Investment Plan</b> 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>s</sup>: Rs. 1000/- (plus in multiple of Re. 1/-) Minimum installments: 6</li> <li>• Quarterly SIP<sup>s</sup>: Rs. 5,000/- (plus in multiple of Re. 1/-) Minimum installments – 4</li> </ul> <p>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> 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> 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 additional facilities offered, SIP Cancellation and SIP Pause, please refer to Statement of Additional Information (SAI)</p>
<p><b>XX II.</b></p>	<p><b>Weblink</b></p>	<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: <a href="https://www.archive.icicpruamc.com/total-expense-ratio">https://www.archive.icicpruamc.com/total-expense-ratio</a></p> <p>Factsheet link: <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**  
**Compliance Officer**

**Place:** Mumbai

**Date:** November 27, 2024

**Note: The Due Diligence Certificate dated November 27, 2024 was submitted to SEBI.**

## SECTION II. INFORMATION ABOUT THE SCHEME

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

The asset allocation under the Scheme will be as follows:

Type of Security Particulars	Indicative allocation (% of total assets)	
	Minimum	Maximum
Equity and Equity related securities of companies constituting the underlying index (NIFTY Bank Index)	95	100
Money Market instruments including TREPs* and Units of debt schemes#	0	5

\*or similar instruments as may be permitted by RBI/ SEBI, subject to requisite approvals from SEBI / RBI, if needed.

#Excluding subscription money in transit before deployment / payout.

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

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

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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Stock Lending	Up to 20% of net assets	Paragraph 12.11 of the Master Circular
2.	*Derivative instruments on underlying index (stock/ index futures)	Up to 20 % of net assets	paragraph 7.5 and 12.25 of the Master Circular
2a.	Equity Derivatives for hedging purpose	-	
2b.	Equity Derivatives for non-hedging purpose	Up to 20 % of net assets	
2c.	Debt Derivatives for hedging/non hedging purpose	-	
3.	Securitized debt	Nil	Not applicable
4.	ADR/GDR/Overseas securities	Nil	Not applicable

5.	REITS and INVITS	Nil	Not applicable
6.	Structured obligations	Nil	Not applicable
7.	AT1 and AT2 Bonds	Nil	Not applicable

\* The Scheme may take an exposure to equity derivatives of constituents of the underlying index when securities of the underlying index are unavailable, insufficient or for rebalancing at the time of change in the constituents of the underlying index or in case of corporate actions, for a short period of time, subject to derivative limits. Such exposure to derivatives will be rebalanced within seven calendar days.

Any transactions undertaken in the portfolio of the Scheme in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

Being a passively managed open ended index scheme, change in investment pattern is normally not foreseen. However, for short durations part of the corpus may be pending for deployment in Equities considering the market conditions, special events, corporate events (like declaration of IDCW), etc.

**Rebalancing of deviation due to short term defensive consideration:**

Any alteration in the investment pattern will be for a short term on defensive considerations as per clause 1.14.1.2.b of SEBI Master Circular, the intention being at all times to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days. It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.

**Rebalancing in case of passive breaches:**

In line with Clause 3.6.7 of the Master Circular in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days. Further, any transactions undertaken in the portfolio of Index Schemes in order to meet the redemption and subscription obligations shall be done ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. However, the same will be rectified at the earliest opportunity as may be available, but not later than 7 calendar days, to minimize the tracking error.

In the event of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within 7 calendar days from the date of allotment/listing. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 read with sub-regulation (26) of Regulation 25 of the SEBI Regulations.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

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

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

Sr. No	Particulars
1.	Repos in corporate debt securities;
2.	Short selling of securities;
3.	Unrated instruments (except TREPS/ Government Securities/ T- Bills / Repo and Reverse Repo in Government Securities);
4.	Foreign securities/ADR/GDR;
5.	Securitized debts;
6.	Structured obligations;
7.	Additional Tier 1 bonds and Tier 2 bonds having special features as mentioned in paragraph 12.2 of the Master Circular; and
8.	Credit Default Swaps transactions
9.	REITS and INVITS

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

Subject to the Regulations and the disclosures as made under the Section “How the Scheme will allocate its Assets”, the corpus of the Scheme can be invested in any (but not exclusive) of the following securities/ instruments:

- 1) Equity and equity related securities forming part of underlying index, including warrants carrying the right to obtain equity shares.
- 2) Derivative instruments like Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
- 3) Units of debt schemes, subject to applicable regulations.
- 4) Money market instruments including TREPs#

#Or similar instruments as may be permitted by SEBI/RBI from time to time.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds, provided it is in conformity with the investment objective of the Scheme and in terms of the prevailing Regulations. As per the seventh schedule of the Regulations, no investment management fees will be charged for such investments and the aggregate inter-scheme investment made by all Schemes of the Fund or in Schemes under the management of other asset management companies shall not exceed 5% of the Net Asset Value of the Mutual Fund.

Further the Scheme intends to participate in securities lending as permitted under the Regulations.

The inter Scheme transfer of investments shall be in accordance with the provisions contained in paragraph 12.30 of the Master Circular pertaining to Inter-Scheme transfer of investments.

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

The corpus of the Scheme will be invested in stocks constituting the respective benchmark of the Scheme and in exchange traded derivatives on the Nifty Bank Index. Further, the Scheme shall follow a passive investment strategy.

The performance of the Scheme may not commensurate with the performance of the respective benchmark of the Schemes on any given day or over any given period. Such variations are commonly referred to as the tracking error. The Scheme intends to maintain a low tracking error by actively managing the portfolio in line with the index.

The stocks comprising the Nifty Bank Index is periodically reviewed by NSE Indices. A particular stock may be dropped or new securities may be included as a constituent of the index. In such an event, the Scheme will endeavor to reallocate its portfolio but the available investment/ disinvestment opportunities may not permit precise mirroring of the index immediately. The portfolio shall be rebalanced within 7 calendar days to ensure adherence to the asset allocation norms of the Scheme. Similarly, in the event of a constituent stock being demerged / merged / delisted from the exchange, the Scheme will reallocate the portfolio and seek to minimize the variation from the index.

Further, the Scheme intends to participate in securities lending as permitted under the regulations.

#### **Fixed Income Securities:**

The scheme may invest 0-5% of the Net Assets in Money Market instruments including TREPs and Units of Debt mutual funds to meet the liquidity and redemption requirements, subject to regulatory approvals.

#### **Implementation of Policies**

The Scheme, in general, will hold all of the securities that comprise the Underlying Index in the same proportion as the index. Expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

#### **Investment Process**

The Scheme will track the Underlying Index and is a passively managed scheme. The investment Decisions will be determined as per the Underlying Index. In case of any change in the index due to corporate actions or change in the constituents of the Underlying Index

(as communicated by the Index Service Provider), relevant investment decisions will be determined considering the composition of the Underlying Index.

The Investment decision of the Scheme will be carried out by the designated Fund Manager.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds, provided it is in conformity with the investment objective of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter-scheme investment made by all Schemes of the Fund or in Schemes under the management of other asset management companies shall not exceed 5% of the Net Asset Value of the Mutual Fund.

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

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

The Benchmark for the scheme would be Nifty Bank TRI. The NIFTY Bank Index comprises the 12 most liquid and large Indian Banking stocks. The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme.

#### **E. WHO MANAGES THE SCHEME?**

The investments under the Scheme will be managed by Mr. Nishit Patel, Ms. Priya Sridhar and Mr. Ajaykumar Solanki. As on September 30, 2024, Mr. Nishit Patel has been managing the scheme 2 year 7 months i.e. since March 2022, Ms. Priya Sridhar has been managing the scheme 8 months i.e. since February 2024 and Mr. Ajaykumar Solanki has been managing the scheme 8 months since February 2024. Their qualifications and experience are as under:

<b>Name of the Fund Manager/ Age/ Qualification</b>	<b>Experience</b>	<b>Other schemes managed</b>
Mr. Nishit Patel/30/ CFA (Level 1) Chartered Accountant and B.Com	Mr. Nishit joined ICICI Prudential Asset Management Company Limited in November 2018.  Past Experience:  ~ ICICI Prudential Asset Management Company Limited – ETF Business - November 2018 – January 2020.	<ul style="list-style-type: none"> <li>• ICICI Prudential Nifty 50 Index Fund</li> <li>• ICICI Prudential Nifty Next 50 Index Fund</li> <li>• ICICI Prudential Nifty Midcap 150 Index fund</li> <li>• ICICI Prudential BSE Sensex Index Fund</li> <li>• ICICI Prudential Nifty Smallcap 250 Index Fund</li> <li>• ICICI Prudential Nifty 200 Momentum 30 Index Fund</li> <li>• ICICI Prudential Nifty IT Index Fund</li> <li>• ICICI Prudential NIFTY50 Equal Weight Index Fund</li> </ul>

Name of the Fund Manager/ Age/ Qualification	Experience	Other schemes managed
		<ul style="list-style-type: none"> <li>• ICICI Prudential Nifty Auto Index Fund</li> <li>• ICICI Prudential Nifty Pharma Index Fund</li> <li>• ICICI Prudential Nifty50 Value 20 Index Fund</li> <li>• ICICI Prudential LargeMidcap 250 Index Fund</li> <li>• ICICI prudential Nifty200 Value 30 Index Fund (w.e.f. Oct 18, 2024)</li>   <li>• BHARAT 22 ETF</li> <li>• ICICI Prudential BSE Midcap Select ETF</li> <li>• ICICI Prudential Nifty 100 ETF</li> <li>• ICICI Prudential Nifty 50 ETF</li> <li>• ICICI Prudential Nifty 100 Low Volatility 30 ETF</li> <li>• ICICI Prudential Nifty50 Value 20 ETF</li> <li>• ICICI Prudential BSE Sensex ETF</li> <li>• ICICI Prudential BSE 500 ETF</li> <li>• ICICI Prudential Nifty Next 50 ETF</li> <li>• ICICI Prudential Nifty Bank ETF</li> <li>• ICICI Prudential Nifty Private Bank ETF</li> <li>• ICICI Prudential Nifty Midcap 150 ETF</li> <li>• ICICI Prudential Nifty Alpha Low- Volatility 30 ETF</li> <li>• ICICI Prudential Nifty IT ETF</li> <li>• ICICI Prudential Nifty Healthcare ETF</li> <li>• ICICI Prudential Nifty FMCG ETF</li> <li>• ICICI Prudential Nifty India Consumption ETF</li> <li>• ICICI Prudential Nifty Auto ETF</li> <li>• ICICI Prudential Nifty 200 Momentum 30 ETF</li> <li>• ICICI Prudential Nifty Infrastructure ETF</li> </ul>



Name of the Fund Manager/ Age/ Qualification	Experience	Other schemes managed
		<ul style="list-style-type: none"> <li>• ICICI Prudential Nifty Financial Services Ex-Bank ETF</li> <li>• ICICI Prudential Nifty Commodities ETF</li> <li>• ICICI Prudential Nifty PSU Bank ETF</li> <li>• ICICI Prudential Nifty 200 Quality 30 ETF</li> <li>• ICICI Prudential Nifty Oil &amp; Gas ETF</li> <li>• ICICI Prudential Nifty Metal ETF</li> <li>• ICICI Prudential Nifty200 Value 30 ETF (w.e.f Oct 17, 2024)</li>   <li>• ICICI Prudential Regular Gold Savings Fund (FOF)</li> <li>• ICICI Prudential BHARAT 22 FOF</li> <li>• ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF</li> <li>• ICICI Prudential Nifty Alpha Low- Volatility 30 ETF FOF</li> <li>• ICICI Prudential BSE 500 ETF FOF</li> <li>• ICICI Prudential Silver ETF Fund of Fund</li> <li>• ICICI Prudential Passive Multi-Asset Fund of Funds</li> </ul>
<p>Ms. Priya Shridhar /46/B. Com from Mumbai University, M.F.M. – Masters in Financial Management from Somaiya College of Management Studies</p>	<p>Ms. Priya Sridhar has been appointed as the Manager – Dealing ETF in the Investments Department of ICICI Prudential Asset Management Company Limited w.e.f. January 25, 2022.</p> <p>Past Experience:</p> <p>~ ICICI Prudential Asset Management Company Limited - Branch Service Operations</p>	<ul style="list-style-type: none"> <li>• ICICI Prudential Nifty 50 Index Fund</li> <li>• ICICI Prudential Nifty Next 50 Index Fund</li> <li>• ICICI Prudential BSE Sensex Index Fund</li> <li>• ICICI Prudential Nifty Smallcap 250 Index Fund</li> <li>• ICICI Prudential Nifty Midcap 150 Index Fund</li> <li>• ICICI Prudential Nifty Bank Index Fund</li> <li>• ICICI Prudential Nifty 200 Momentum 30 Index Fund</li> </ul>

Name of the Fund Manager/ Age/ Qualification	Experience	Other schemes managed
	<p>- October 2010 to March 2015  ~ ICICI Prudential Asset Management Company Limited - Dealer in MF - March 2015 to September 2019  ~ ITI Mutual Fund - Dealer in MF - October 2019 to January 2022</p>	<ul style="list-style-type: none"> <li>• ICICI Prudential Nifty IT Index Fund</li> <li>• ICICI Prudential Nifty50 Equal Weight Index Fund</li> <li>• ICICI Prudential Nifty Auto Index Fund</li> <li>• ICICI Prudential Nifty Pharma Index Fund</li> <li>• ICICI Prudential Nifty50 Value 20 Index Fund</li> <li>• ICICI Prudential LargeMidcap 250 Index Fund</li> <li>• ICICI Prudential Nifty200 Value 30 Index Fund (w.e.f Oct 18, 2024)</li>   <li>• BHARAT 22 ETF</li> <li>• ICICI Prudential BSE Midcap Select ETF</li> <li>• ICICI Prudential Nifty 100 ETF</li> <li>• ICICI Prudential Nifty 50 ETF</li> <li>• ICICI Prudential Nifty 100 Low Volatility 30 ETF</li> <li>• ICICI Prudential Nifty50 Value 20 ETF</li> <li>• ICICI Prudential BSE Sensex ETF</li> <li>• ICICI Prudential BSE 500 ETF</li> <li>• ICICI Prudential Nifty Next 50 ETF</li> <li>• ICICI Prudential Nifty Bank ETF</li> <li>• ICICI Prudential Nifty Private Bank ETF</li> <li>• ICICI Prudential Nifty Midcap 150 ETF</li> <li>• ICICI Prudential Nifty Alpha Low- Volatility 30 ETF</li> <li>• ICICI Prudential Nifty IT ETF</li> <li>• ICICI Prudential Nifty Healthcare ETF</li> <li>• ICICI Prudential Nifty FMCG ETF</li> <li>• ICICI Prudential Nifty India Consumption ETF</li> <li>• ICICI Prudential Nifty 200 Momentum 30 ETF</li> </ul>

Name of the Fund Manager/ Age/ Qualification	Experience	Other schemes managed
		<ul style="list-style-type: none"> <li>• ICICI Prudential Nifty Infrastructure ETF</li> <li>• ICICI Prudential Nifty Financial Services Ex-Bank ETF</li> <li>• ICICI Prudential Nifty Auto ETF</li> <li>• ICICI Prudential Nifty Commodities ETF</li> <li>• ICICI Prudential Nifty PSU Bank ETF</li> <li>• ICICI Prudential Nifty 200 Quality 30 ETF</li> <li>• ICICI Prudential Nifty Oil &amp; Gas ETF</li> <li>• ICICI Prudential Nifty Metal ETF</li> <li>• ICICI Prudential Nifty200 Value 30 ETF (w.e.f Oct 17, 2024)</li>   <li>• ICICI Prudential BHARAT 22 FOF</li> <li>• ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF</li> <li>• ICICI Prudential Nifty Alpha Low - Volatility 30 ETF FOF</li> <li>• ICICI Prudential BSE 500 ETF FOF</li> </ul>
<p>Mr. Ajaykumar Solanki/ 31/ Chartered Accountant, CFA and B.Com from Mumbai University</p>	<p>Mr. Ajaykumar Solanki was appointed as dealer in the Investments Department of ICICI Prudential Asset Management Company Limited w.e.f August 7, 2022. ~ ICICI Prudential Asset Management Company Limited – in MF Operations - December 2, 2014 to August 6, 2023.</p>	<ul style="list-style-type: none"> <li>• ICICI Prudential Nifty Smallcap 250 Index Fund</li> <li>• ICICI Prudential Nifty Midcap 150 Index Fund</li> <li>• ICICI Prudential Nifty Next 50 Index Fund</li> <li>• ICICI Prudential Nifty Next 50 Index Fund</li> <li>• ICICI Prudential Nifty 50 Index Fund</li> <li>• ICICI Prudential BSE Sensex Index Fund</li>   <li>• ICICI Prudential Equity Savings Fund</li> <li>• ICICI Prudential Equity-Arbitrage Fund</li>   <li>• BHARAT 22 ETF</li> </ul>

Name of the Fund Manager/ Age/ Qualification	Experience	Other schemes managed
		<ul style="list-style-type: none"> <li>• ICICI Prudential BSE Midcap Select ETF</li> <li>• ICICI Prudential Nifty 100 ETF</li> <li>• ICICI Prudential Nifty 50 ETF</li> <li>• ICICI Prudential Nifty 100 Low Volatility 30 ETF</li> <li>• ICICI Prudential Nifty Next 50 ETF</li> <li>• ICICI Prudential Nifty50 Value 20 ETF</li> <li>• ICICI Prudential BSE Sensex ETF</li> <li>• ICICI Prudential BSE 500 ETF</li> <li>• ICICI Prudential Nifty Bank ETF</li> <li>• ICICI Prudential Nifty Private Bank ETF</li> <li>• ICICI Prudential Nifty Midcap 150 ETF</li> <li>• ICICI Prudential Nifty Alpha Low- Volatility 30 ETF</li> <li>• ICICI Prudential Nifty IT ETF</li> <li>• ICICI Prudential Nifty FMCG ETF</li> <li>• ICICI Prudential Nifty Infrastructure ETF</li> <li>• ICICI Prudential BHARAT 22 FOF</li> </ul>

**F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?**

**As on September 30, 2024 the Fund has following schemes under the Index category:**

Sr. No.	Scheme Names
1.	ICICI Prudential Nifty Midcap 150 Index Fund
2.	ICICI Prudential Nifty Next 50 Index Fund
3.	ICICI Prudential NASDAQ 100 Index Fund
4.	ICICI Prudential Nifty 50 Index Fund
5.	ICICI Prudential BSE Sensex Index Fund
6.	ICICI Prudential Nifty Bank Index Fund
7.	ICICI Prudential Nifty Smallcap 250 Index Fund
8.	ICICI Prudential Nifty 200 Momentum 30 Index Fund

9.	ICICI Prudential Nifty IT Index Fund
10.	ICICI Prudential NIFTY50 Equal Weight Index Fund
11.	ICICI Prudential Nifty Auto Index Fund
12.	ICICI Prudential Nifty Pharma Index Fund
13.	ICICI Prudential Nifty 50 Value 20 Index Fund
14.	ICICI Prudential Nifty LargeMidcap250 Index Fund

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

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

#### **G. HOW HAS THE SCHEME PERFORMED?**

The performance of the Scheme as on September 30, 2024 is as below:

#### **Returns of the Scheme (Growth Option) and it's benchmark as on September 30, 2024**

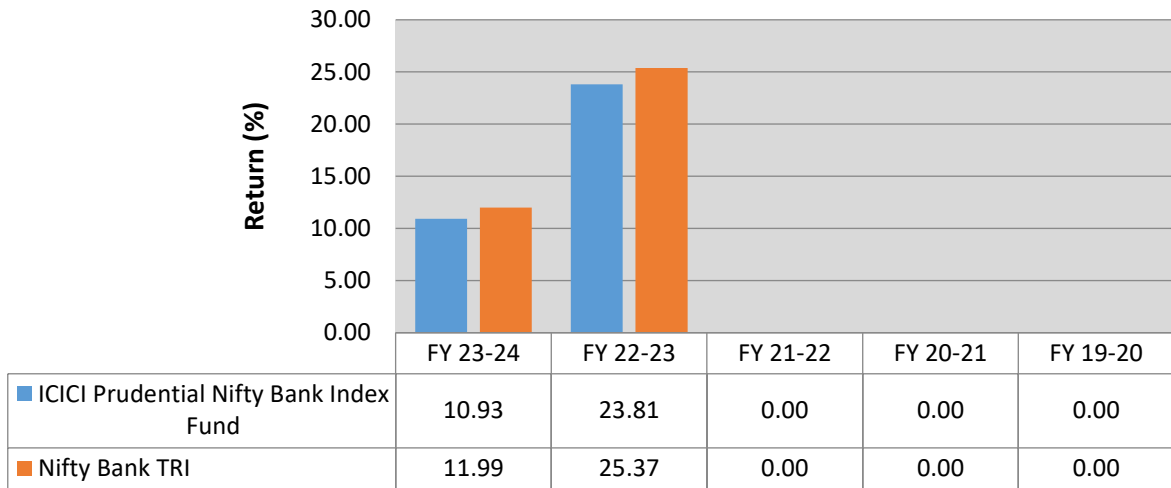
<b>Scheme/Index Name</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception (02-Mar-2022)</b>
ICICI Prudential Nifty Bank Index Fund	18.82	-	-	16.65
Nifty Bank TRI	19.77	-	-	18.08

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

Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investment.. For computation of since inception returns the allotment NAV has been taken as Rs. 10.00.

As the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided herein. The performance of the Scheme is benchmarked to Total Return Variant of the Index. Load is not considered for computation of returns.

#### **Absolute returns of the Scheme (Growth Option) for each financial year for the last 5 years:**



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

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

## 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:

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

### 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 –

### iii. PORTFOLIO DISCLOSURE

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

### iv. SCHEME'S PORTFOLIO TURNOVER RATIO: 0.44 times

### v. Aggregate investment in the Scheme by

Sr. No.	Category of Persons	Net Value	
		Units	NAV per unit
	Scheme's Fund Manager(s)		
1	Nishit Patel	-	-
2	Priya Sridhar	-	-
3	Ajaykumar Solanki	-	-

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

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

#### vi. INVESTMENT OF THE AMC IN THE SCHEME

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

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

### PART III. OTHER DETAILS

#### A. COMPUTATION OF NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time and as stipulated in the valuation policy and procedures of the Fund, provided in 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.) =

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

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:

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

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

#### **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 that upto 1% of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. In case of any change in the expense ratio, the AMC would update the same on the website at least three working days prior to the effective date of the change. The requirement for disclosing such change would be subject to paragraph 10.1.8 of the Master Circular. Investor can refer <https://www.icicipruamc.com/Downloads/total-expense-ratio.aspx> for Total Expense Ratio (TER) details.

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

<b>Particulars</b>	<b>ICICI Prudential Nifty Bank Index Fund (% p.a. of net assets)</b>
Investment Management and Advisory Fees	Up to 1.00
Audit Fees and expenses of trustees	
Custodian Fees	
Registrar & Transfer Agent Fees including cost of providing account statements/IDCW/redemption cheques/warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education & awareness (1bps)	
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*	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>	<b>Up to 1.00</b>
Additional expenses for gross new inflows from specified cities* (more specifically elaborated below)	Up to 0.30
The aforesaid does not include Goods and Services Tax on investment management and advisory fees. The same is more specifically elaborated below.	

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

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

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.

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 Regular Plan.

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

As per the Regulations, in case of ICICI Prudential Nifty Bank Index Fund, maximum recurring expenses that can be charged shall be restricted to 1.00% of daily net assets.

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

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

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

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

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

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

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

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

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

At least 1 basis point on daily net assets shall be annually set apart for investor education and awareness initiatives. The same shall be within limits specified under Regulation 52 of the SEBI (Mutual Funds) Regulation.

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

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

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

<b>Particulars</b>	<b>Regular Plan</b>	<b>Direct Plan</b>
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
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For calculating expense of ICICI Prudential Nifty Bank Index Fund – 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.

<b>Type of Load</b>	<b>Load chargeable (as % of NAV)</b>
<b>Exit Load</b>	Nil

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

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 schemes.

Exit Load, if any, prevailing on the date of enrolment of SIP/ STP shall be levied in the Scheme.

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

The investor is requested to check the prevailing load structure of the Scheme before investing. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres. 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:

- i. The addendum detailing the changes will be attached to Scheme Information Documents and key information memorandum. The addendum will be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- ii. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office.
- iii. A public notice shall be provided on the website of the AMC in respect of such changes.

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

## SECTION II

### I. Introduction

#### A. Definitions

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

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

#### B. Risk Factors

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

#### II. Scheme specific risk factors

##### ➤ **Risk associated with investing in companies forming part of Nifty Bank Index:**

The scheme tracks benchmark index which may comprise of large Indian banking stocks. The scheme being passively managed invests in stocks of the underlying index and will therefore be subject to the risks associated with concentration of investments in a particular company/sector. The weightage of each stock is capped at the time of rebalancing of index, which may help in limiting concentration risk. In addition, the scheme may be subject to following sector specific risks including but not limited to:

1. The performance of the banking sector has a direct correlation to the performance of the economy. The sector is vulnerable to the adverse impacts on domestic as well as the global economy. Events such as recession, war, monsoon, political upturn, etc. may adversely affect the banks.
2. The sector is highly regulated in terms of capital and liquidity requirements, recognition and provisioning requirement for advances, valuation of investments, etc. Hence, changes in such requirements may adversely affect performance of banks.
3. Changes in Government/Reserve Bank of India policy/regulation/reforms etc. affecting banking sector may have a significant bearing on performance of the banks.
4. Macroeconomic factors like changes in interest rate, inflation rate, etc. can have direct impact on the performance of banks or the companies which have been provided funding by banks.
5. The volatility and/or performance of the said sector and/or of the companies belonging to this sector may have a material adverse bearing on the performance of the Scheme.

#### **Market Risk:**

The Scheme's NAV will react to the stock market movements. The Investor could lose money over short periods due to fluctuation in the Scheme's NAV in response to factors such as

economic and political developments, changes in interest rates and perceived trends in stock prices market movements, and over longer periods during market downturns.

**Settlement Risk:** In certain cases, settlement periods may be extended significantly by unforeseen circumstances. 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 portfolio.

#### **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.

#### **Portfolio Concentration Risk**

To the extent that the Scheme may concentrate its investments in the Securities of companies of certain companies/sectors, the Scheme will therefore be subject to the risks associated with such concentration. In addition, the Scheme may be exposed to higher levels of volatility and risk than would generally be the case in a more diverse fund portfolio of equity Securities. Such risks may impact the Scheme to the extent that it invests in particular sectors even in cases where the investment objective is more generic.

#### **Passive Investments**

The Scheme is not actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its Underlying Index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets

#### **Risk associated with investing in equities and equity related instruments**

- 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.
- 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 Mutual Fund may not be able to sell / lend out securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.
- Investors may note that the dividend is due only when declared and there is no assurance that a company (even though it may have a track record of payment of dividend in the past) may continue paying dividend in future. As such, the schemes are vulnerable to instances where investments in securities may not earn dividend or where lesser dividend is declared by a company in subsequent years in which investments are made by the scheme. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay dividend, the performance of the schemes may be adversely affected due to such factors.
- 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.
- 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 endeavours to generate returns based on certain past statistical trend. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
- In case of abnormal circumstances, it will be difficult to complete the square off transaction due to liquidity being poor in stock futures/spot market. However, fund will aim at taking exposure into relatively liquid stocks where there will be minimal risk to square off the transaction. The 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.
- In case of warrants, a relatively small movement in the price of the underlying security results in a disproportionately large movement, unfavourable or favourable, in the price of the warrant. The prices of warrants can therefore be volatile.
- It is essential for the investors to understand that the right to subscribe which a warrant confers is invariably limited in time with the consequence that if the investor fails to

exercise this right within the predetermined timeline then the investment becomes worthless. Investment in a warrant can result in a total loss of the money invested plus any commission or other transaction charges.

### **Risk associated with investment in fixed income and money market securities**

- **Market Risk/Interest Rate Risk:** The Net Asset Value (NAV) of the Scheme, 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 is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Liquidity Risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.
- **Credit Risk:** Investments in fixed income securities and money market instruments are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.
- **Risks associated with investment in unlisted securities:** Except for any security of an associate or group company, the underlying scheme have the power to invest in securities which are not listed on a stock exchange or receive unlisted securities which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. These securities may lack a liquid secondary market and there can be no assurance that the underlying scheme will realise their investments in unlisted securities at a fair value.
- **Settlement risk:** The inability of the Scheme to make intended securities purchases due

to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Scheme.

- Different types of fixed income securities in which the Scheme 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 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.

#### • **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 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.

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 follows:

- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place
- Basis Risk: This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset being hedged
- Exchanges could raise the initial margin, variation margin or other forms of margin on derivative contracts, impose one sided margins or insist that margins be placed in cash. All of these might force positions to be unwound at a loss, and might materially impact returns.
- The derivative contracts at times are undertaken with various counterparties. These counterparties may not be able to meet the obligations under such derivative contracts. This would lead to credit risk in derivative transactions, Hence, derivative trades are undertaken with approved counterparties or through exchanges. This mitigates credit risk on derivative transactions.

#### • Risks associated with Stock Lending & Borrowing (SLB)

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.

Investors are requested to refer to section “**How will the Scheme allocate its assets?**” for maximum permissible exposure to Stock Lending & Borrowing.

The AMC shall report to the Trustee on a quarterly basis as to the level of lending in terms of value, volume and the names of the intermediaries and the earnings/losses arising out of the transactions, the value of collateral security offered etc. The Trustees shall offer their comments on the above aspect in the report filed with SEBI under sub-regulation 23(a) of Regulation 18.

#### **Risks associated with investing in securitized debt:**

The Scheme will not invest in securitized debt.

#### **Risks associated with investing in ADR/ GDR/ Overseas securities:**

The Scheme will not invest in ADR/GDR/Overseas securities.

### **Risks associated with Short Selling:**

The Scheme will not engage in short selling of securities.

### **Risk factors associated with creation of segregated portfolios**

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

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

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

### **Risks Related to Index Schemes**

Performance of the Index will have a direct bearing on the performance of the Scheme.

In case of investments in derivative instruments like index, the risk/ reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is relatively new market for Index and also it is relatively less popular as compared to the Index.

#### **a. Tracking error risk:**

The performance of the Index Fund may not commensurate with the performance of their respective index on any given day or over any given period. Such variations are commonly referred to as the tracking error. Tracking errors are inherent in any indexed fund and such errors may cause the Scheme to generate returns which are not in line with the performance of the Index.

Tracking errors may result from a variety of factors including but not limited to:

1. Expenditure incurred by the Scheme.
2. The funds may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or expenses.

3. The underlying index reflects the prices of securities at close of business hours. However, the Fund may buy or sell the securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices.
4. Index Service Provider undertakes the periodical review of the scrips that comprise the underlying index and may either drop or include new securities. In such an event, the Fund will endeavor to reallocate its portfolio but the available investment/disinvestment opportunities may not permit precise mirroring of the Index.
5. The potential for trades to fail which may result in the Scheme not having acquired security at a price necessary to track the index.
6. The holding of a cash/liquid asset position (0-5% of the Net Assets to meet the redemptions and other liquidity requirements) and accrued income prior to distribution and accrued expenses.
7. Any delay experienced in the purchase or sale of shares due to illiquidity of the market, settlement and realization of sale proceeds and the registration of any securities transferred and any delays in receiving cash and scrip dividends and resulting delays in reinvesting them. Securities trading may halt temporarily due to circuit filters.
8. Corporate actions such as rights, merger, change in constituents etc.
9. Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.

**ICICI Prudential Nifty Bank Index Fund** will follow a passive investment strategy, the endeavour will be to minimise portfolio turnover subject to the exigencies and needs of the Schemes. Generally, turnover will be confined to rebalancing of portfolio on account of new subscriptions, redemptions and change in the composition of Nifty Bank Index.

#### **RISK MANAGEMENT STRATEGIES:**

The Scheme by utilizing a holistic risk management strategy will endeavour to manage risks associated with investing in debt and equity markets. The risk control process involves identifying & measuring the risk through various risk measurement tools. The Scheme has identified following risks of investing in equity and debt and designed risk management strategies, which are embedded in the investment process to manage such risks.

<b>Risks associated with Equity investments</b>	
<p><b>Market Risk</b> 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.</p>	<p>Market risk is inherent to an equity scheme. Being a passively managed scheme, it will invest in the securities included in its Underlying Index.</p>
<p><b>Derivatives Risk</b> As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk</p>	<p>Derivatives will be used in the form of Index Options, Index Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. The AMC monitors the portfolio and regulatory limits for derivatives through its front office monitoring system. Exposure to derivatives of stocks or</p>

analyses different from those associated with stocks and bonds.	underlying index will be done based on requisite research. Fund managers will endeavor to use derivatives which are 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. Such exposure shall also be regularly reviewed by the Fund manager. No OTC contracts will be entered into.
<b>Liquidity risk</b> The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which they invest.	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 stocks.
<b>Tracking Error risk (Volatility/ Concentration risk):</b> The performance of the Scheme may not be commensurate with the performance of the underlying Index on any given day or over any given period	Tracking Error risk (Volatility/ Concentration risk): Over a short to medium period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objectives of the Scheme are to closely track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavor to maintain a low tracking error by actively aligning the portfolio in line with the Index.

<b>Risks associated with Debt/Money market investments</b>	
<b>Market Risk/ Interest Rate Risk</b> 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.	In a rising interest rates scenario the 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> This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).	The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.
<b>Credit Risk</b>	Management analysis will be used for identifying company specific risks. In order to

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).	assess financial risk, a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off-balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower.
<p><b>Reinvestment Risk</b></p> <p>This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.</p>	Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.

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.

## II. Information about the scheme

### A. Where will the scheme invest?

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

- 1) Equity and equity related securities forming part of underlying index, including warrants carrying the right to obtain equity shares.
- 2) Derivative instruments like Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
- 3) Units of debt schemes, subject to applicable regulations.
- 4) Money market instruments including TREPs#

#Or similar instruments as may be permitted by SEBI/RBI from time to time.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds, provided it is in conformity with the investment objective of the Scheme and in terms of the prevailing Regulations. As per the seventh schedule of the Regulations, no investment management fees will be charged for such investments and the aggregate inter-scheme investment made by all Schemes of the Fund or in Schemes under the management of other asset management companies shall not exceed 5% of the Net Asset Value of the Mutual Fund.

Further the Scheme intends to participate in securities lending as permitted under the Regulations.

The inter Scheme transfer of investments shall be in accordance with the provisions contained in paragraph Inter-Scheme transfer of investments, stated in paragraph 12.30 of the Master Circular

## 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, 2024

Issuer	Instrument	Maturity	Yields (%)	Liquidity
GOI	Treasury Bill	91 Days	6.45%	High
GOI	Treasury Bill	364 Days	6.55%	High
GOI	Short Dated	1-3 Years	6.63% - 6.66%	High
GOI	Medium Dated	3-5 Years	6.66% - 6.67%	High
GOI	Long Dated	5-10 Years	6.67% - 6.75%	High
Corporates	Taxable Bonds (AAA)	1-3 Years	7.62% - 7.44%	Medium
Corporates	Taxable Bonds (AAA)	3-5 Years	7.44% - 7.30%	Low to Medium
Corporates	CDs (A1+)	3 months	7.18%	Medium to High
Corporates	CPs (A1+)	3 months	7.45%	Medium to High

## B. What are the investment restrictions?

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

1. a.) A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act as per the following matrix.

A mutual fund scheme shall not invest more than:

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

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

b) Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and TREPs:

c) Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board.

A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

2. Mutual fund schemes shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

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

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

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

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

4. The Fund under all its Schemes shall not own more than 10% of any company's paid up capital carrying voting rights.

Provided, investment in the asset management company or the trustee company of a

mutual fund shall be governed by paragraph(a), of sub-regulation (1), of regulation 7B.

5. Transfer of investments from one Scheme to another Scheme in the same Mutual Fund is permitted provided:
  - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
  - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

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

6. The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the Fund or in the Schemes of any other mutual fund.
7. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:
  - Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI
  - Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard
  -
8. 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.
9. Pending deployment of funds of the Schemes in terms of the investment objective of the Schemes, the Mutual Fund may invest them in short term deposits of scheduled commercial banks in accordance with paragraph 12.16 of the Master Circular. The following guidelines shall be followed for parking of funds in short term deposits of Scheduled commercial Banks pending deployment:
  - a. "Short Term" for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days.
  - b. Such short term deposits shall be held in the name of the concerned Scheme.



- c. No mutual fund Scheme shall park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
- d. No mutual fund Scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- e. Trustees/Asset Management Companies (AMCs) shall ensure that no funds of a scheme are parked in short term deposit (STD) of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD does not invest in the said scheme until the scheme has STD with such bank.

**The above conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.**

- f. Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
10. No mutual fund Scheme shall make any investments in;
    - a) any unlisted security of an associate or group company of the sponsor; or
    - b) any security issued by way of private placement by an associate or group company of the Sponsor; or
    - c) the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets (except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as maybe specified by the Board).
  11. The scheme shall not invest in Fund of funds scheme.
  12. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed
  13. No loans for any purpose can be advanced by the Scheme.
  14. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest or IDCW to the unit holders. Such borrowings shall not exceed more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
  15. If any company invests more than 5% of the NAV of any of the Scheme, investments made by that or any other schemes of the Mutual Fund in that company or its subsidiaries will be disclosed in accordance with the SEBI (MF) Regulations.
  16. The Mutual Fund having an aggregate of securities which are worth Rs.10 crores or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by the Board, settle their transactions entered on or after January 15, 1998 only through dematerialised securities. Further all transactions in government securities shall be in dematerialised form.

17. The Scheme will comply with provisions specified paragraph 12.25 of the Master Circular related to overall exposure limits applicable for derivative transactions as stated below:

- 1) The cumulative gross exposure across all asset classes should not exceed 100% of the net assets of the Scheme.
- 2) Mutual Funds shall not write options or purchase instruments with embedded written options.
- 3) The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
- 4) Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- 5) Exposure due to hedging positions may not be included in the above mentioned limits subject to the following
  - a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
  - b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 1.
  - c. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
  - d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken
- 6) Mutual Funds may enter into interest rate swaps for hedging purposes. The counterparty in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.
- 7) Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 1.
- 8) Definition of Exposure in case of Derivative Positions - Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

<b>Position</b>	<b>Exposure</b>
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts

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

## Master Circular

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

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

18. The Scheme will comply with any other Regulation applicable to the investments 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 Regulations may allow or as deemed fit in the general interest of the unit holders.

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

The Trustee /AMC may alter the above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make their investments in the full spectrum of permitted investments in order to achieve their investment objective.

### C. Fundamental Attributes

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

#### (i) Type of Scheme:

For details on type of Scheme, please refer “**Highlights/Summary of The Scheme**”:

#### (ii) Investment Objective

Main Objective - Please refer “**Highlights/Summary 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. Refer to the section “**How will the Scheme allocate its Assets?**” for more details.

#### (iii) Terms of Issue

##### a) **Liquidity provisions such as listing, repurchase, redemption:**

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

respective Stock Exchanges.

For details on redemption, repurchase of units, please refer Section 'UNITS AND OFFER' - Redemption of Units in Ongoing Offer details.

**b) Aggregate fees and expenses charged to the Scheme:**

For details on redemption of units, please refer **Section "FEES AND EXPENSES"**

**c) Any safety net or guarantee provided:**

The Scheme does not provide guaranteed or assured return

**Changes in Fundamental Attributes:**

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

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

- An application has been made with SEBI and views/comments of SEBI are sought on the proposal for fundamental attribute changes;
- An addendum to the existing SID shall be issued and displayed on AMC website immediately,
- SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days),
- A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated, and the Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

**D. INDEX METHODOLOGY**

**Information on Nifty Bank Index:**

Nifty Bank Index is comprised of the most liquid and large capitalised Indian Banking stocks. It provides investors and market intermediaries with a benchmark that captures the capital market performance of Indian Banks.

The index is designed to reflect the behaviour and performance of the large and liquid banks. The index comprises of maximum of 12 stocks and base date of the index is January 1, 2000.

Eligibility Criteria and methodology:

The index is designed to reflect the behaviour and performance of the large and liquid banks. The index comprises of maximum of 12 stocks and base date of the index is January 1, 2000.

**Eligibility Criteria for Selection of Constituent Stocks:**

- i. Companies should form part of Nifty 500 at the time of review. In case, the number of eligible stocks representing a particular sector within Nifty 500 falls below 10, then deficit number of stocks shall be selected from the universe of stocks ranked within top 800 based on both average daily turnover and average daily full market capitalisation based on previous six months period data used for index rebalancing of Nifty 500.
- ii. Companies should form a part of the Banking sector.
- iii. The company's trading frequency should be at least 90% in the last six months.
- iv. The Company should have a minimum listing history of 1 month as on the cutoff date.
- v. Companies that are allowed to trade in F&O segment are only eligible to be constituent of the index.
- vi. Final selection of 12 companies shall be done based on the free-float market capitalization of the companies. vii. Weightage of each stock in the index is calculated based on its free-float market capitalization such that no single stock shall be more than 33% and weightage of top 3 stocks cumulatively shall not be more than 62% at the time of rebalancing

- Companies should form part of Nifty 500 at the time of review
- In case of reconstitution of child indices, latest index composition including most recent changes in respective parent index whether announced or yet to be announced shall be considered. Child indices are defined as those indices where constituents are selected from a list of any other index. Example: Nifty Auto would be considered as a child index as constituents of Nifty Auto are selected from a list of Nifty 500 index
- Minimum number of stocks within the index should be 10
- In case, the number of eligible stocks within Nifty 500 falls below 10, then deficit number of stocks shall be selected from the universe of stocks ranked within top 800 based on both average daily turnover and average daily full market capitalisation based on previous six months period data used for index rebalancing of Nifty 500, provided company meets the eligibility criteria of having minimum listing history of 1 calendar month and 90% trading frequency as the data cut-off date
- Further, in case the number of eligible stocks in the universe is still less than 10, then the deficit number of stocks shall be selected from the universe of stocks ranked within top 1000, top 1100, top 1200 and so on, based on both average daily turnover and average daily full market capitalization based on previous six months period data, until at least 10 eligible stocks are obtained, subject to fulfilment of other inclusion criteria. If the number of eligible stocks is still less than 10, then the index may have less than 10 constituents
- Companies should form part of respective sector universe
- In case of Nifty Bank index, companies that are allowed to trade in F&O segment at NSE are only eligible to be a constituent of the index while for all the other sector indices, a Nifty Indices – Methodology Document, May 2024 20240517 31 preference shall be given to companies that are available for trading in NSE's Futures & Options segment at the time of final selection

Index Constituents as on September 30, 2024:

COMPANY_NAME	WEIGHTAGE
HDFC BANK LTD.	28.10%
ICICI BANK LTD.	23.81%
STATE BANK OF INDIA	9.53%
KOTAK MAHINDRA BANK LTD.	9.37%
AXIS BANK LTD.	9.32%
INDUSIND BANK LTD.	5.68%
FEDERAL BANK LTD.	2.86%
BANK OF BARODA	2.74%
AU SMALL FINANCE BANK LTD.	2.46%
CANARA BANK	2.23%
IDFC FIRST BANK LTD.	1.99%
PUNJAB NATIONAL BANK	1.89%

The updated constituents of the underlying index of the Scheme shall also be made available on the website i.e. [www.icicipruamc.com](http://www.icicipruamc.com) at all points of time.

Impact cost of Constituents as on September 30, 2024:

Companies must have average impact cost not greater than 1% during the previous six months period.

Index Service provider: NSE Indices Limited

#### E. Other Scheme Specific Disclosures

Listing and transfer of units	
	<p><b>Listing:</b> 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> 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>

<p><b>Dematerialization of units</b></p>	<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 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). 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</p>

after incorporating such information. The minimum amount for IDCW payout shall be Rs.100, else IDCW would be mandatorily reinvested

**(iv) IDCW Reinvestment:**

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



	<p>Overnight Fund - Unclaimed IDCW, ICICI Prudential Overnight Fund - Unclaimed Redemption Investor Education and ICICI Prudential Overnight Fund - Unclaimed IDCW Investor Education]</p> <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>Equalization Reserve: When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p>
<p><b>Allotment (Detailed procedure)</b></p>	<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 working 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</p>

	days of the receipt of request from the unit holder.
<b>Refund</b>	Not Applicable for ongoing schemes.
<b>Who can Invest?</b> (This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.)	<p>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):</p> <ul style="list-style-type: none"> <li>• Resident adult individual either singly or jointly (not exceeding four)</li> <li>• Minor through parent/lawful guardian</li> <li>• 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)</li> <li>• 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</li> <li>• Any other trust, including private trusts as may be permitted by their respective Regulator</li> <li>• Non-Government Organizations as may be permitted by their respective Regulator.</li> <li>• Partnership Firms</li> <li>• Karta of Hindu Undivided Family (HUF)</li> <li>• Banks &amp; Financial Institutions</li> <li>• Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis</li> <li>• Foreign Portfolio Investor (FPI) subject to applicable regulations</li> <li>• Army, Air Force, Navy and other para-military funds</li> <li>• Scientific and Industrial Research Organizations</li> <li>• Mutual fund Schemes</li> <li>• Alternate Investment Funds, Portfolio Management Services, Venture Capital Funds etc.</li> <li>• Authorized Government entities as may be approved by State Governments or Central</li> </ul>

	<p>Government</p> <ul style="list-style-type: none"> <li>• EPFOs</li> <li>• Other individuals/institutions/body corporate etc. or any other permitted category of investors</li> </ul> <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>
<p><b>Who cannot invest?</b></p>	<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 in accordance with SEBI regulations and any other applicable laws reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case</p>

	<p>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> <li>• Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time.</li> </ul>
<p><b>How to Apply and other details</b></p>	<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:</p> <p><a href="#">Downloads - Application Forms, SID, KIM, SAI &amp; Others   ICICI Prudential Mutual Fund</a></p> <p><a href="#">Link for Official Points of Acceptance: SID related information (icicipruamc.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><b><u>Open Network for Digital Commerce (ONDC)</u></b></p>

	<p>The schemes of ICICI Prudential Mutual Fund (the Fund) are now available to be transacted 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.  <a href="http://icicipruamc.com">SID related information (icicipruamc.com)</a></p>
<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></p>	<p>Not Applicable</p>
<p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b></p>	<p>The Units of the Scheme can be transferred in demat form or in such form as may be permitted under SEBI Regulations and guidelines, as amended from time to time.</p> <p>Investors may please consult their tax advisors to understand the tax implications that may arise on account of such transfers.</p> <p>Except as stated above, additions/ deletion of names will not be allowed under any folio of the Scheme. The above provisions in respect of deletion of names will not be applicable in case of death of unit holder (in respect of joint holdings) as this is treated as transmission of units and not transfer.</p> <p>As per requirements of the U.S. Securities and Exchange Commission (SEC), A person who</p>

	<p>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.</p> <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>
<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 amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.</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</li> </ul>

of the next Business Day shall be applicable.

- Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

**For Switch-ins of any amount:**

In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).

To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Flex STP, Capital Appreciation STP, IDCW Transfer, Trigger etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.

- *“Switch Out” shall be treated as redemption application and accordingly, closing NAV of the day will be applicable based on the cut-off time for redemption followed for various type of schemes.*

- *“Switch In” shall be treated as purchase application and accordingly for unit allotment, closing NAV of the day will be applicable on which the funds are available for utilization.*

**Redemptions including switch-outs:**

In respect of valid applications received upto

	<p>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 day for the Scheme.</p>
<b>Minimum amount for purchase/redemption/switches</b>	<p>Minimum application amount Rs. 1,000/- (plus in multiples of Re. 1/-) Minimum application amount for switch-ins: Rs. 1,000/- and any amount thereafter.</p> <p>Minimum additional application amount: Rs. 1,000/- (plus in multiples of Re. 1/-) Minimum additional application amount for switch ins: Rs. 1,000/- 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>Minimum Redemption Amount: Any amount</p>
<b>Accounts 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</li> </ol>



investors on a monthly basis, pursuant to any financial transaction in such folios on or before fifteenth day of succeeding month.

3. The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number.
4. In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investors within 5 business days from the receipt of such request.
5. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS.

Further, in case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all Schemes of all mutual funds, shall be emailed at the registered email address of the unitholders on half yearly basis, on or before twenty first day of succeeding month, unless a specific request is made to receive the same in physical form.

The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.

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

Further, CAS shall be issued for the half-year (September/ March)

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

	<p>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 working days from the record date.
<b>Redemption</b>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>Further, SEBI 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>Bank Mandate Requirement</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> </ol>

3. Photocopy of the bank statement duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal.
4. Photocopy of the bank pass book duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal.
5. Photocopy of the bank statement/passbook/cheque duly attested by the AMC branch officials after verification of original bank statement/passbook shown by the investor or their representative.
6. Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months.

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.

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.

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.
<b>Delay in payment of redemption / repurchase proceeds/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 para 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>Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.</p> <p>For further details, please refer to SAI</p>
<b>Ongoing Offer Period</b> This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period.	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.
<b>Ongoing price for subscription (purchase)/switch-in (from other Schemes/plans of the mutual fund) by investors</b> This is the price you need to pay for purchase/switch-in.	<p>The purchase price of the Units will be based on the Applicable NAV (for respective plan and option of the Scheme).</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>
<b>Any other disclosure in terms of Consolidated Checklist on Standard Observations</b>	<b>Investment by the AMC:</b> From time to time and subject to the SEBI (Mutual Funds) Regulations, 1996, the sponsors, the mutual funds and investment Companies managed by them, their associate companies, subsidiaries of the sponsors and the AMC may invest either directly or indirectly in the Scheme. The funds managed by associates and/ or the AMC may acquire a

substantial portion of the Scheme. Accordingly, redemption of units held by such funds, associates and sponsors may have an adverse impact on the units of the Scheme because the timing of such redemption may impact the ability of other unitholders to redeem their units.

Further, as per the SEBI (Mutual Funds) Regulations, 1996, in case the AMC invests in any of the Scheme managed by it, it shall not be entitled to charge any fees on such investments.

The Scheme may invest in other Scheme managed by the AMC or in the Scheme of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing SEBI (Mutual Funds) Regulations, 1996 and guidelines. As per the SEBI (Mutual Funds) Regulations, 1996, no investment management fees will be charged for such investments.

**Disclosure norms as per as per paragraph 3.6.8 of SEBI Master Circular:**

- A. The following details of the Scheme will be updated on a monthly basis:
- i. Name and exposure to top 7 stocks respectively as a percentage of NAV of the Scheme;
  - ii. Name and exposure to top 7 groups as a percentage of NAV of the Scheme;
  - iii. Name and exposure to top 4 sectors as a percentage of NAV of the Scheme.
- B. Change in constituents of the underlying index, if any, shall be disclosed on the AMC website on the day of change.

**Portfolio Concentration Norms:**

The Scheme shall ensure compliance with the portfolio concentration norms in accordance with paragraph 3.4 of the Master circular, details whereof are given below:

	<ol style="list-style-type: none"> <li>1. The index shall have a minimum of 15 stocks as its constituents.</li> <li>2. For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.</li> <li>3. The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.</li> <li>4. The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.</li> </ol>
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### III. Other Details

#### A. Periodic Disclosures

- **Portfolio Disclosures**

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

AMC i.e. [www.icicipruamc.com](http://www.icicipruamc.com)

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. The AMC shall provide a feature wherein a link is provided to the investors to their registered email address to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

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

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

- **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 accounts year. The AMC shall publish an advertisement every year in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC.

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

- **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 [www.icicipruamc.com](http://www.icicipruamc.com). The half-yearly unaudited report shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. Further, the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

- **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 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 mutual fund schemes: -

- 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 will be made available on the website of the AMC and AMFI. The SSD will be updated in case of any changes.

- **Tracking Error:**

In accordance with paragraph 3.6 of the Master circular, the tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the Scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. The same shall be disclosed on a daily basis on the websites of AMC and AMFI.

The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective AMCs and AMFI.

• **Tracking Difference:**

The annualized difference of daily returns between the index and the NAV of the Scheme. The same shall be disclosed on a monthly basis on the websites of AMC and AMFI.

The Scheme, in general, will hold all of the securities that comprise the Underlying Index in the same proportion as the index. Expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.

**B. Transaction charges and stamp duty**

➤ **Transaction charges:**

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

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.

**C. Transparency/NAV Disclosure**

The NAV will be calculated and disclosed at the close of every Business Day. NAV will be determined on every Business Day except in special circumstances. 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 11.00 p.m. on every business day,
- On the website of Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 11.00 p.m. on every business day, and
- Shall be made available at all Customer Service Centres of the AMC.

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

#### D. Associate Transactions

Please refer to Statement of Additional Information (SAI).

#### E. Taxation

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

Particulars	Tax rates applicable for Resident Investors	Tax rates applicable for non-resident Investors	Mutual Fund
Tax on Dividend/IDCW	Taxable as per applicable tax rates	Taxable as per applicable tax rates	Nil
Equity Mutual Fund - Long term Capital Gains on transfer on or after 23 July 2024 (held for more than 12 months)**	12.5 <sup>#</sup> % (Exceeding INR 1.25 Lakhs) without Indexation in case of redemption of units where STT is paid on transfer (u/s 112A)	12.5 <sup>#</sup> % (Exceeding INR 1.25 Lakhs) without Indexation in case of redemption of units where STT is paid on transfer (u/s 112A)	Nil
Equity Mutual Fund - Short term Capital Gains on transfer on or after 23 July 2024 (held for not more than 12 months)	20% <sup>#</sup> on redemption of units where STT is paid on transfer (u/s 111A)	20% <sup>#</sup> on redemption of units where STT is paid on transfer (u/s 111A)	Nil

#### Notes:

1. Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23D) of the Act.
2. Under the terms of the Scheme Information Document, this Scheme is classified as "equity oriented fund".

As per clause (a) of the explanation to section 112A, an "Equity oriented fund" has been defined to mean a fund set up under a scheme of a mutual fund specified under clause (23D) of section 10 and,—

- (i) in a case where the fund invests in the units of another fund which is traded on a recognised stock exchange,—
  - (A) a minimum of ninety per cent of the total proceeds of such fund is invested in the units of such other fund; and
  - (B) such other fund also invests a minimum of ninety per cent of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange; and
- (ii) in any other case, a minimum of sixty-five per cent of the total proceeds of such fund is invested in the equity shares of domestic companies listed on a recognised stock exchange

Further it is stated that the percentage of equity shareholding or unit held in respect of the fund, as the case may be, shall be computed with reference to the annual average of the monthly averages of the opening and closing figures

1. 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.
2. 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.
3. A rebate of up to Rs. 12,500 is available for resident individuals whose total income does not exceed Rs. 500,000.
4. The Finance Act, 2023 provides a rebate of up to Rs 25,000 for resident individuals opting for taxation under section 115BAC of the Act whose total income does not exceed Rs 700,000

\*\*Aggregate long term capital gains exceeding **one lakh twenty-five thousand rupees** in a financial year, arising from the transfer of units of an 'equity oriented fund', equity shares and units of business trust are chargeable to tax at **12.5** per cent (plus the applicable surcharge, health and education cess).

#excluding applicable surcharge and health and education cess.

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

## F. Rights of Unitholders

Please refer to SAI for details.

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

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

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

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

The details of such penalties, pending litigations or proceedings, findings of inspections or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority can be accessed at the following link:

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

**Note:** The Scheme under this Scheme Information Document (SID) was approved by the Directors of ICICI Prudential Trust Limited on August 25, 2021. The Trustees have ensured that ICICI Prudential Nifty Bank Index Fund approved by them is a new product offered by ICICI Prudential Mutual Fund and is not a minor modification of the existing Schemes.

For and on behalf of the Board of Directors of  
**ICICI Prudential Asset Management Company Limited**

**Sd/-  
Nimesh Shah  
Managing Director**

**Place: Mumbai**

**Date: November 27, 2023**

### ICICI Prudential Mutual Fund Official Points of Acceptance

STATE	ADDRESS	CITY	PINCODE
Jharkhand	Padmalaya, 18 Ram Mandir Area, Ground Floor, Bistupur, Jamshedpur,	Jharkhand	831 001
Assam	Jadavbora Complex, M.Dewanpath, Ullubari	Guwahati	781007
Bihar	1st Floor, Kashi Place, Dak Bungalow Road,	Patna	800001
Chandigarh	SCO 463-464, 1st & 2nd Floor, Sector - 35C	Chandigarh	160022
	ICICI Prudential Asset Management Company Ltd. Shop No. 10, 11 & 12, Ground Floor, Raheja Towers, Jail Road	Raipur	492001
Goa	1st Floor, Unit no F3, 1st Floor, Lawande Sarmalkar Bhavan, Goa Street, Opp Mahalakshmi Temple, Panji	Goa	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, Bungalow, -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
	Third floor unit no.301, Bhula Laxmi Business Center, Vapi Silvassa Road, Opp. DCB Bank	Vapi	396191
	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
	1st Floor, Unit No F1, Gangotri Plaza, Opp Daxinamurti School, Waghwadi Road	Bhavnagar	364002
	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

	Plot No. 5318/2 and 5314/1, Ground Floor, Near B.D.High School, 3 Cross Road,Ambala Cantt.,	Ambala Cantt	133001
	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
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
	#230/1, New No Ch13, 1st Floor, 5th Cross,12th Main, Saraswathipuram,	Mysore	570009
Kerala	TC 15/1926, Near Ganapathy Temple, Bakery Junction,Vazhuthacaud Road, Thycaud PO	Thiruvananthapuram (Trivandrum)	695014
	Ground and First Floor, Parambil Plaza, Kaloor 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
	First Floor Unit No.F04 THE EMPIRE, 33 Commercial Scheme, City Center	Gwalior	474009
	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,	Mumbai	400077

	Plot no 9, Jawahar Road, Opposite Ghatkopar Railway Station, Ghatkopar East		
	ICICI Prudential Mutual Fund, Ground Floor, Suchitra Enclave Maharashtra Lane, Borivali (West)	Mumbai	400092
	ICICI Prudential Mutual Fund, Ground Floor, Mahavir Arcade, Ghantali Road, Naupada, Thane West	Thane	400602
	Unit no B15/15C, Ground Floor, Vardhman Chambers, Plot no. 84, Sector 17, Vashi	Navi Mumbai	400705
	Shop No 1,2,3, Ground Floor of Cross wind, City Survey no 597, Mauza - Ambazari, North Ambazari Road, Gandhi Nagar	Nagpur	440010
	Ground Floor, Plot no 57, Karamkala, New Pandit Colony, Opp Old Municipal Corporation, (NMC) Off Sharanpur Road,	Nashik	422002
	ICICI Prudential AMC Ltd, Ground Floor, Office no 6, Chetna CHS Ltd. General Thimayya Marg, Camp-Pune	Pune	411001
	1205 / 4 / 6 Shivaji Nagar, Chimbalkar House, Opp Sambhaji Park, J M Road	Pune	411004
	Ground Floor, Empire Estate-4510, Premiser City Bldg, Unit No. A-20, Pimpri, Pune	PUNE	411019
	Shop no A1, Ground floor, Dhaiwat Viva Swarganga, Next to IICI Bank, Aghashi Road, Virar West, Dist -Palghar,	Palghar	401303
	Ground Floor, Shop no 137/B, Samarth Nagar, 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	12th Floor Narain Manzil, 23 Barakhamba Road	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
	Plot No. C-1, 2, 3-Shop No. 112, Above ICICI Bank, First Floor, P.P. Towers, Netaji Subash Place Pitampura	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
Punjab	SCO 121, Ground Floor, Feroze Gandhi Market	Ludhiana	141001
	SCO Shop No.64, Ground Floor, New Leela Bhawan, Near Income Tax Office	Patiala	147001
	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
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
	1st Floor, Plot No 3, Sindhi Colony, Shastri Nagar	Jodhpur	342003
Tamil Nadu	Abithil Square, 189, Lloyds Road, Royapettah	Chennai	600014
	1st Floor, A Wing, Kimbarley Towers, Y-222, 2nd Avenue, Anna Nagar	Chennai	600040
	Unit No. 2E, at New Door Nos.43 & 44 / Old Nos.96 & 97, 11th Avenue, Ashok Nagar	Chennai	600083
	Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram	Coimbatore	641002
	Door No.24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai	Chennai	600047
Telanga	Ground & First Floor, No: 1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet	Hyderabad	500016
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
	No 2 & 9, Block No-54/4 ,Ground Floor, Prateek Tower, Sanjay Place	Agra	282010
	Plot no -409 ,1st floor, Gram Chawani, Near Mahila Thana Civil Lines	Moradabad	244001
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
	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 Pru AMC Ltd, B- 9/14 (C.A), 1st Floor, Central Park, Dist- Nadia	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

Sr. Nos	Email-IDs:
1.	<a href="mailto:TrxnETF@icicipruamc.com">TrxnETF@icicipruamc.com</a>
2.	<a href="mailto:TRXN@icicipruamc.com">TRXN@icicipruamc.com</a>
3.	<a href="mailto:TrxnChandigarh@icicipruamc.com">TrxnChandigarh@icicipruamc.com</a>
4.	<a href="mailto:TrxnIndore@icicipruamc.com">TrxnIndore@icicipruamc.com</a>
5.	<a href="mailto:TrxnJaipur@icicipruamc.com">TrxnJaipur@icicipruamc.com</a>
6.	<a href="mailto:TrxnLucknow@icicipruamc.com">TrxnLucknow@icicipruamc.com</a>
7.	<a href="mailto:TrxnMUMretail@icicipruamc.com">TrxnMUMretail@icicipruamc.com</a>
8.	<a href="mailto:TrxnNCRretail@icicipruamc.com">TrxnNCRretail@icicipruamc.com</a>
9.	<a href="mailto:TrxnPatna@icicipruamc.com">TrxnPatna@icicipruamc.com</a>
10.	<a href="mailto:TrxnAhmedabad@icicipruamc.com">TrxnAhmedabad@icicipruamc.com</a>
11.	<a href="mailto:TrxnBangalore@icicipruamc.com">TrxnBangalore@icicipruamc.com</a>
12.	<a href="mailto:TrxnChennai@icicipruamc.com">TrxnChennai@icicipruamc.com</a>
13.	<a href="mailto:TrxnDelhi@icicipruamc.com">TrxnDelhi@icicipruamc.com</a>
14.	<a href="mailto:TrxnHyderabad@icicipruamc.com">TrxnHyderabad@icicipruamc.com</a>
15.	<a href="mailto:TrxnKerala@icicipruamc.com">TrxnKerala@icicipruamc.com</a>
16.	<a href="mailto:TrxnKolkatta@icicipruamc.com">TrxnKolkatta@icicipruamc.com</a>
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>

**Toll Free Numbers and MF central mobile application:**

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

MFCentral platform enables a user-friendly digital interface for investors for execution of mutual fund transactions for all Mutual Funds in an integrated manner subject to applicable terms and conditions of the Platform. MFCentral will be operational in phased manner



starting with non-financial transactions. MF Central can be accessed using <https://mfcentral.com/> and a Mobile App which will be launched in future. Any registered user of MF Central, requiring submission of physical document as per the requirements of MF Central, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS. MF Central application will be available as and when the same is launched.

Computer Age Management Services Limited (“**CAMS**”/ the “**Registrar**”), having its principal business at New No 10. Old No. 178, Opp. To Hotel Palm Grove, MGR Salai (K.H.Road) Chennai – 600 034 is the Registrar and Transfer Agent. Website- <https://www.camsonline.com/>.

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

- Agartala: Nibedita, 1st Floor, JB Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura (West), Pin – 799 001.
- Agra: No. 8, II Floor Maruti Tower Sanjay Place, Agra 282002, Uttar Pradesh
- Ahmedabad: 111-113, 1st Floor, Devpath Building, off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Ahmedabad 380006, Gujarat
- Nadiad: F -134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad – 387001, Gujarat
- Bijapur: 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
- Allahabad: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211051, Uttar Pradesh
- Assam: Kanak Tower 1st Floor, Opp. IDBI Bank/ICICI Bank, C.K.Das Road, Tezpur Sonitpur, Assam - 784 001
- Alleppey: Doctor’s Tower Building, Door No. 14/2562, 1st floor, North of 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 : SCO 48-49, Ground Floor, Opposite Peer, Bal Bhawan Road, Near HDFC Bank, Ambala – 134003, Haryana
- 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
- N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal
- KH. No. 183/2G, opposite Hotel Blue Diamond, T.P. Nagar, Korba, Chhatisgarh – 495677
- Ward No. 5, Basantapur More, PO Arambag, Hoogly, Arambagh 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:Office No. 4-5, 1st Floor RTO, Relocation Commercial, Complex - B, Opp. Fire Station,, Near RTO Circle, Bhuj, Kutch 370001, 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 • 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: Mazzanine Floor, F-4, City Centre Sector 4, Bokaro Steel City 827004, Bokaro 827004, Jharkhand • Bongaigaon: G.N.B Road, Bye Lane, Prakash Cinema, Bongaigaon – 783380, Assam • Burdwan: 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, Ghaziabad 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 • Hassan: 2nd Floor, Pankaja Building, Near Hotel Palika, Race Course Road, Hassan – 573201, Karnataka • Hazaribag: Municipal Market Annanda Chowk, Hazaribagh 825301, Jharkhand • Hisar: 12, Opp. Bank of Baroda Red Square Market, Hisar 125001, Haryana • Hubli: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029, Karnataka • Hyderabad: 208, II Floor, Jade Arcade Paradise Circle, Secunderabad 500003, Andhra Pradesh • Indore: 101, Shalimar Corporate Centre 8-B, South Tukogunj, Opp.Greenpark, Indore 452001, Madhya Pradesh • Jabalpur: 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001, Madhya Pradesh • Jaipur: R-7, Yudhishthir Marg, C-Scheme Behind Ashok Nagar Police Station, Jaipur 302001, Rajasthan • Jalandhar: 367/8, Central Town Opp. Gurudwara Diwan Asthan, Jalandhar

144001, Punjab • Jalgaon: Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon 425001, Maharashtra • Jalna C.C. (Parent: Aurangabad): Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna 431203, Maharashtra • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004, Jammu & Kashmir • Jamnagar: 207, Manek Centre, P N Marg, Jamnagar 361001, Gujarat. Tel.: (0288) 6540116 • Jamshedpur: Millennium Tower, “R” Road Room No:15 First Floor, Bistupur, Jamshedpur 831001, Jharkhand • Jhansi: 372/18 D, 1st floor, Above IDBI Bank, Beside V-Mart, Near RASKHAN, Gwalior Road, Jhansi 284001 • Jodhpur: 1/5, Nirmal Tower Ist Chopasani Road, Jodhpur 342003, Rajasthan • Dewal Road, 2<sup>nd</sup> Floor, Left Side Second Building, Near Budhi Gukhani Mandir, Gar Ali, Jorhat - 785001 • Junagadh: Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Gujarat • Kadapa: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa 516001, Andhra Pradesh, West Bengal • R. N. Tagore Road, Kotwali P. S., Krishnanagar, Nadia, West Bengal. Pin code - 741101 • Kangra: C/O Dogra Naresh and Associates, College Road, Kangra, Himachal Pradesh, 176001 • D No – 25-4-29, 1st floor, Kommireddy vari street, Beside Warf Road, Opp Swathi Medicals, Kakinada 533001, Andhra Pradesh • Kalyani: A - 1/50, Block - A, Dist Nadia, Kalyani 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 • 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad 283 203 • 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, # Ist Floor, 278, North Perumal, Maistry Street (Nadar Lane), Madurai 625001, Tamil Nadu • Mangaluru: 14-6-674/15(1), Shop No - UG11-2 Maximus Complex, Light House Hill Road, Mangaluru - 575001, Karnataka. • Mapusa: Office no. 503, Buildmore Business Park, New Canca by pass road, Ximer, Mapusa, 403 507, Goa. • Margao: F4 – Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa 403601 • Meerut: 108 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road, Meerut

250002, Uttar Pradesh • Mehsana: 1st Floor, Subhadra Complex Urban Bank Road, Mehsana 384002, Gujarat • Moradabad: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sales Tax Office,, Uttar Pradesh • 501 - TIARA CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali (West), Mumbai - 400 092. • Mumbai - Ghatkopar: Office no. 307, 3<sup>rd</sup> Floor, Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai - 400077 • Mumbai: Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai 400023, Maharashtra • Navi Mumbai: CAMS Service Centre BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705 • Muzaffarnagar 235, Patel Nagar, Near Ramlila Ground, New Mandi,, Muzaffarnagar - 251001 • Muzaffarpur: 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, Kalluveetil 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, Navsari 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: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800001, Bihar • Pathankot: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot 145001, Punjab • Port Blair CAMS Service Centre, 35, behind Hotel Haywiz, M.A. Road, Phoenix Bay, Port Blair - 744 102 • 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 Baruvari Street T Nagar, Rajahmundry 533101, Andhra Pradesh • Rajkot: Office 207 - 210, Everest Building Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot 360001, Gujarat • Ranchi: 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, Ranchi 834001, Jharkhand • Rohtak: 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001, Haryana • Rourkela: 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 – 3rd floor, Nalanda Chambers, B Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) 400 062 • Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu • Thiruvalla: Central Tower, Above Indian Bank Cross Junction, Tiruvalla 689101, Kerala • 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 • 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.

### 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, 1st Floor, Jamia Shopping Complex, Opp Pandey School, Station Road, Basti 272002, Uttar Pradesh • Chhindwara: 2<sup>nd</sup> Floor, Parasias Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara – 480001, Madhya Pradesh • Chittorgarh: CAMS Service centre, 3 Ashok Nagar, Near Heera Vatika, Chittorgarh, Chittorgarh 312001, Rajasthan • Darbhanga: Shahi Complex, 1st Floor Near RB Memorial hospital, V.I.P. Road, Benta Laheriasarai, Darbhanga 846001, Bihar • Dharmapuri : # 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri 636701, Tamil Nadu • Shop No 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh, 518001 • Dhule : H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule 424001, Maharashtra • Faizabad: Amar Deep Building, 3/20/14, 1<sup>st</sup> floor, Niyawan, Faizabad-224001 • Gandhidham: Office No. 4,, Ground Floor, Ratnakala Arcade, Plot No. 231, Ward – 12/B, Gandhidham 370201, Gujarat • Gulbarga: Pal Complex, 1st Floor Opp. City Bus Stop, SuperMarket, Gulbarga 585101, Karnataka • Haldia: 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721602, West Bengal • Haldwani: Durga City Centre, Nainital Road Haldwani, Haldwani 263139, Uttaranchal • Himmatnagar: D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383001, Gujarat • Hoshiarpur: Near Archies Gallery Shimla Pahari Chowk, Hoshiarpur 146001, Punjab • Hosur: No.303, SIPCOT Staff Housing Colony, Hosur 635126, Tamil Nadu • Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur 222001, Uttar Pradesh • Katni: 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni 483501, Madhya Pradesh • Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam 507001, Andhra Pradesh • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732101, West Bengal • Manipal: CAMS Service Centre, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal 576104, Karnataka • Mathura: 159/160 Vikas Bazar, Mathura 281001, Uttar Pradesh • Moga: Street No 8-9 Center, Arya Samaj Road, Near Ice Factory, Moga - 142001, Punjab., • Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu • Palanpur: Gopal Trade Centre, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur 385001, Gujarat • Rae Bareli: No.17 Anand Nagar Complex, Rae Bareli 229001, Uttar Pradesh • Rajapalayam: D. No. 59 A/1, Railway Feeder Road Near Railway Station, Rajapalayam 626117, Tamil Nadu • Ratlam: Dafria & Co 81, Bajaj Khanna, Ratlam 457001, Madhya Pradesh • Ratnagiri: Orchid Tower, Ground Floor, Gala No. 06, S.V. Road No. 301/Paiki ½, Nachane Municipal Aat, Arogya Mandir, Nachane Link Road, Ratnagiri – 415612, Maharashtra • Roorkee: Cams Service Center, 22 Civil Lines Ground, Floor, Hotel Krish Residency, (Haridwar), Roorkee 247667, Uttaranchal • Sagar: Opp. Somani Automobiles Bhagwanganj, Sagar 470002, Madhya Pradesh • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur 242001, Uttar Pradesh • Sirsa: Bansal Cinema Market, Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa 125055, Haryana • Sitapur: Arya Nagar Near Arya Kanya School, Sitapur 262001, Uttar Pradesh • Solan: 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall, Solan 173212, Himachal Pradesh • Srikakulam: Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam 532001, Andhra Pradesh • Sultanpur: 967, Civil Lines Near Pant Stadium, Sultanpur 228001, Uttar Pradesh • Surendranagar: 2 M I Park, Near Commerce College Wadhwan City, Surendranagar 363035, Gujarat • Tinsukia: 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 • 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.

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 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 MFUI 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.