

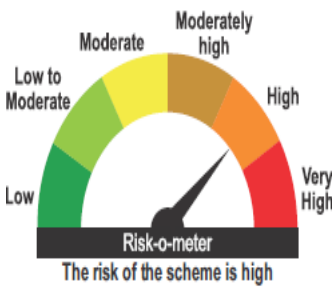
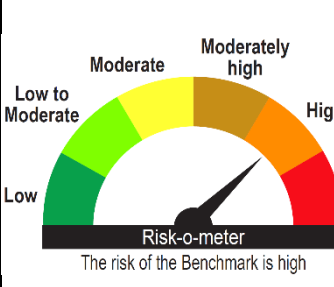
SCHEME INFORMATION DOCUMENT

SECTION I

ICICI PRUDENTIAL GOLD ETF

(An open-ended exchange traded fund replicating domestic prices of gold)

SCRIP CODES:	
BSE: 533244	NSE: GOLDIETF

This Product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer: Domestic Prices of Gold
- Long term wealth creation solution - A Gold exchange traded fund that seeks to provide investment returns that closely track domestic prices of Gold, subject to tracking error.		

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

It may be noted that risk-o-meter specified above for the Scheme is based on the scheme's monthly portfolio as on December 31, 2025. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Mutual Fund. The same shall be updated on ongoing basis in accordance with paragraph 17.4 of the Master Circular for Mutual Funds dated June 27, 2024 (the Master Circular).

Continuous Offer of Units in Creation Unit Size at Intra-day NAV based prices
Face value of units of the Scheme is Re. 1 per unit.

The units of the Scheme are listed on BSE Limited and National Stock Exchange of India Limited.

Name of Mutual Fund	ICICI Prudential Mutual Fund
Name of Asset Management Company	ICICI Prudential Asset Management Company Limited (Corporate Identity Number: U99999DL1993PLC054135)
Address of the Asset Management Company	Registered Office: 12 th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001
	Corporate Office: ICICI Prudential Mutual Fund Tower, Vakola, Santacruz East, Mumbai – 400055
	Central Service Office:

	2 nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400063
Name of the Trustee Company	ICICI Prudential Trust Limited (Corporate Identity Number: U74899DL1993PLC054134)
Address of the Trustee Company	12 th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001.
Website	www.icicipruamc.com / www.icicietf.com

The particulars of the Scheme mentioned herein above have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the Asset Management Company. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (SID).

This Scheme Information Document (SID) sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes pertaining to the Scheme such as features, load structure, etc. made to this Scheme Information Document by issue of addenda / notice after the date of this Document from the AMC / Mutual Fund / Investor Service Centers / Website / Distributors or Brokers.

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

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

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated February 2, 2026.

Disclaimer by National Stock Exchange of India Limited:

“As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/118273-D dated September 11, 2009, permission to the Mutual Fund to use the Exchange’s name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund’s units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information

Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

Disclaimer by BSE Limited:

"BSE Ltd. ('the Exchange') has given vide its letter dated April 29, 2010 permission to ICICI Prudential Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are listed. The Exchange has scrutinised this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to ICICI Prudential Mutual Fund. The Exchange does not in any manner: -

- i) warrant certify or endorse the correctness or completeness of any of the contents of this SID; or
- ii) warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of ICICI Prudential Gold ETF (an open ended exchange traded fund) may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever".

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	ICICI Prudential Gold ETF
II.	Category of the scheme	Other Schemes – Gold ETF
III.	Scheme Type	An open-ended exchange traded fund replicating domestic prices of gold.
IV.	Scheme Code	ICIC/O/O/GET/10/04/0038
V.	Investment Objective	The objective of the Scheme is to seek to provide investment returns that, before expenses, closely track the performance of domestic prices of Gold. However, the performance of the Scheme may differ from that of the underlying gold due to tracking error. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme is not actively managed. The Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying.
VI.	Liquidity/Listing Details	Through Stock Exchanges: Currently, the Scheme is listed on BSE Limited and National Stock Exchange of India Limited (NSE). Buying or selling of units of the Scheme by investors can be done on all the Trading Days of the stock exchanges. The minimum number of units that can be bought or sold is 1 (one) unit. Directly with the Fund: Market makers and other eligible investors can directly buy / sell the units from / to AMC in accordance with the criteria for Minimum Application Amount for Application/Subscription/Redemption.
VII.	Benchmark (Total Return Index)	ICICI Prudential Gold ETF will be benchmarked against the Domestic Prices of Gold. The composition of the benchmark is such that, it is most suited for comparing performance of the Scheme.
VIII.	NAV Disclosure (Total Return Index)	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 (https://www.icicipruamc.com/home) by 09.00 a.m. on the following business day, - On the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 09.00 a.m. on the following business day, and - Shall be made available at all Customer Service Centres of the AMC. For more details refer to 'III. Other Details – Transparency/NAV Disclosure'.
IX.	Applicable Timelines	Dispatch of redemption proceeds As per the Regulations, the redemption proceeds shall be dispatched within 3 business Days of receiving the redemption request subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines. Dispatch of IDCW (if applicable) etc. As per the Regulations, the IDCW warrants shall be dispatched to the Unit Holders within 7 business days from the record date. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date).
X.	Plans and Options	At present no plans/options/sub-options are available under the Scheme. The Trustee reserves the right to introduce any plan(s)/option(s)/sub-option(s) under the Scheme at a later date, by providing a notice to the investors on the AMC's website and by issuing a press release, prior to introduction of such plan(s)/option(s)/ sub-option(s).
XI.	Load Structure	Entry Load: Not Applicable.

		There will be no exit load for units sold through the secondary market on the NSE/BSE. Investors shall note that the brokerage on sales of the units of the scheme on the stock exchanges shall be borne by the investors. The Eligible Investors can redeem units directly with the Fund/the AMC in accordance with the “minimum application amount”. Currently there is no exit load applicable for the said transactions. However, during the process of creation/redemption there may be transaction costs and/or other incidental expenses (forming part of the Cash Component), which are liable to be borne by the investors/Authorized Participants.
XII	Creation Unit Size	1,10,000 units
XIII.	Minimum Application Amount/Switch ins (Application/Subsription/Redemption)	On Stock Exchange(s): Investor can buy / sell units of the Scheme in round lot of 1 unit and in multiples thereof. Directly with the Mutual Fund: Eligible Investors can buy/sell units of the Scheme in Creation Unit Size viz. 1,10,000 units and in multiples thereof. Further, any application by investors, other than Market Makers, must be for an amount exceeding INR 25 crores. However, the aforementioned threshold of INR 25 crores shall not apply to investors falling under the following categories (until such time as may be specified by SEBI/AMFI): - Schemes managed by Employee Provident Fund Organisation, India; - Recognised Provident Funds, approved Gratuity funds and approved superannuation funds under Income Tax Act, 1961. All direct transactions in units of the Scheme by eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Switch ins: Not Applicable

XIV	Minimum Additional Purchase Amount	Not Applicable
XV	Minimum Redemption Amount	Same as mentioned in Minimum Application Amount given above.
XVI	Segregated Portfolio/side pocketing disclosure	Not Applicable
XVII	Stock Lending/short selling	Not Applicable
XVIII	How to Apply and other details	Please refer to the SAI for detailed process (physical and online) with respect to additional/ongoing purchase, Investments by NRIs (Non-Resident Indian), FPIs (Foreign Portfolio Investors) and Foreign Investors, Joint Applications etc. Investors can also read further details in the application form available on the AMC website under Downloads -> Forms: Mutual Funds - Invest in Mutual Funds Online ICICI Prudential MF The applications for subscription/redemption/switches can be submitted at official points of acceptance of the AMC and CAMS Transaction Points provided in the link SID related information (icicipruamc.com) Investors can also subscribe and redeem units from the official website of AMC i.e. www.icicipruamc.com, i-Invest iPrudential (previously IPRUTouch) mobile application and MF Central platform. Kindly refer to below mentioned link for complete details: SID related information (icicipruamc.com)
XIX	Investor Services	Contact details for general service requests and complaint resolution: Investors can contact at the below toll free numbers • (MTNL/BSNL) 1800222999; • (Others) 18002006666 • Website: www.icicipruamc.com • e-mail - enquiry@icicipruamc.com The AMC will follow-up with Customer Service Centres and Registrar on complaints and enquiries received from investors for

		resolving them promptly. For this purpose, Mr. Rajen Kotak is the Investor Relations Officer. He can be contacted at the Central Service Office of the AMC. The address and phone numbers are: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400 063, Tel No.: 022 26852000, Fax No.: 022-2686 8313 e-mail - enquiry@icicipruamc.com Additionally, investors may also lodge complaints on https://scores.sebi.gov.in if they are unsatisfied with the resolutions given by AMCs. SCORES portal facilitates you to lodge your complaint online with SEBI and subsequently view its status. Further, investors may also lodge complaints through Online Dispute Resolution Portal ('ODR') Portal available at https://smartodr.in/login.
XXI	Specific attribute of the scheme	Other Schemes – ETF – Commodity ETF
XXII	Special product/facility available on ongoing basis	Not available
XXII	Weblink	A weblink wherein TER for last 6 months, Daily TER as well as scheme factsheet is available on the website at: TER Link: Total Expense Ratio of Mutual Fund Schemes (icicipruamc.com) Factsheet link: Downloads - Application Forms, SID, KIM, SA I & Others ICICI Prudential Mutual Fund (icicipruamc.com)
XXIII	Authorised Participant/ Market Maker	Authorised Participant (AP)/Market Makers (MM) are the Member of Stock Exchange appointed by the AMC/Fund to work towards providing continuous liquidity on the stock exchange platform for units of ETFs. AP/MM shall transact with AMC in multiples of creation unit size. List of Authorised Participants/ Market Makers engaged by the AMC are: East India Securities Ltd, Parwati Capital Market Pvt Ltd, Riddhisiddhi Bullion Limited and Vaibhav Stock & Derivatives Broking Private Limited

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) The AMC has complied with the set of checklist applicable for Scheme Information Documents and that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the Scheme approved by them is a new product offered by ICICI Prudential Mutual Fund and not a minor modification of any existing schemes.

Sd/-
Rakesh Shetty
Chief Compliance Officer & Company Secretary

Place: Mumbai

Date: February 2, 2026

Note: The Due Diligence Certificate dated February 2, 2026, was submitted to SEBI.

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Gold bullion and instruments with Gold as underlying that may be specified by SEBI#	95	100
Debt & Money Market Instruments including units of Debt oriented Mutual Funds*	0	5

*Investments in Securitised debt shall be limited to the maximum exposure allowed to the debt & instruments as per above asset allocation.

#In addition to the above, the Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying to the extent of 50% of net asset value of the scheme. Such investments shall be made in line with the SEBI regulations.

It may be noted that the margin placed for taking exposure to ETCDs are generally lower than the ETCD exposure limit considered for the purposes of monitoring investment limits and therefore, the residual cash (i.e. ETCD exposure less placement of margin towards participation in ETCDs) are placed in cash and cash equivalents in the interest of investors. The said placement in cash and cash equivalents shall not be considered as part of the limit of 0% to 5% allocated towards Debt & Money Market Instruments.

The cumulative gross exposure through Gold (including ETCDs with gold as underlying) and Debt, and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.

Note: Whenever SEBI notifies any instrument in this regard, the scheme may invest in such instruments. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations due to market changes.

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 exposure	of	Circular references
1.	Exchange Traded Commodity Derivatives	Upto 50% of net assets		Paragraph 12.25 of the Master Circular

	(ETCDs) with Gold as underlying asset		
2.	Securitised debt	Upto 5 % of the total assets	Paragraph 12.15 of the Master Circular
3.	Overseas Securities	Nil	Not applicable
4.	Units of InvITs	Nil	Not applicable
5.	AT1 and Tier II Bonds	Nil	Not applicable
6.	Stock Lending	Nil	Not applicable
7.	Structured Obligations and credit enhancements	Nil	Not applicable

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 paragraph 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 Paragraph 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. AMFI has vide letter dated November 3, 2021, clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

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

restrictions, and these are subject to review from time to time.

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 debt and money market instruments (except TREPS/ Government Securities/ T- Bills / Repo and Reverse Repo in Government Securities)
4.	Unlisted debt instrument
5.	Overseas securities
6.	Structured obligations and credit enhancements
7.	AT1 and Tier II bonds
8.	Bespoke or complex debt products
9.	Inter scheme transactions
10.	Units of InvITs
11.	Credit Default Swap

B. WHERE WILL THE SCHEME INVEST?

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

1. Gold and Gold-related instrument(s).
2. Securities issued by the Central, State Governments and local governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
3. Securities guaranteed by the Central, State Governments and local governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
4. Debt obligations of domestic government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
5. Corporate debt (of both public and private sector undertakings).
6. Obligations / Term Deposits of banks (both public and private sector) and development financial institutions.
7. Money market instruments permitted by SEBI/RBI, having maturities of up to one year.
8. Certificate of Deposits (CDs).
9. Commercial Paper (CPs).
10. Bank Fixed Deposits as permitted by SEBI.
11. The non-convertible part of convertible securities.
12. Securitized debt
13. Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying
14. Any other domestic fixed income securities.

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The

securities may be acquired through New Fund Offerings (NFOs), secondary market operations, private placement, rights offer or negotiated deals. The Scheme may also enter into repurchase and reverse repurchases obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

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.

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?

1. The AMC uses a “passive” approach to try and achieve Scheme investment objective. The Scheme invests in gold and gold related securities as an asset regardless of such investment merit.
2. The Scheme will invest at least 95% of its total assets in the Gold or gold related securities. It may hold up to 5% of their total assets in debt or money market securities. Expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.
3. 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 benchmark Index.
4. All the Investment decision will be taken by the designated Fund Manager under the supervision of Chief Investment Officer.
5. Any other strategy notified by the regulators from time to time.

Further, the scheme may participate in Exchange Traded Commodity Derivatives ("ETCDs") with gold as underlying up to 50% of the net asset value of the Scheme.

Exchange Traded Commodity Derivatives (ETCDs):

The Commodity derivatives are instruments designed to give exposure to the commodity market.

Multi Commodity Exchange provides derivatives for bullion, base metals, energy, agri commodities etc. These contracts have varied maturities. The pricing of a commodity derivative is the function of the underlying commodity.

➤ Numerical illustration on Exchange Traded Commodity Derivatives (ETCDs):

i. Commodity Futures trade

Trade date	20-Dec
Expiry	05-Feb
Current market price/ 10gms	39000
Lot size in gms	1000
Lot value / contract value	3900000
Margin	5%
Margin Value	195000
Trade / position	Buy Commodity
Quantity	1 lot
Buy price per 10 gms	39000
Sell trade date	25-Jan
Sell price per 10gms	39500
Gain/Loss per 10gms	500
Gain/ Loss per Lot or contract value	50000

ii. Commodity Options Trade

Trade date	20-Dec
Contract Expiry	29-Jan
Corresponding futures contract	05-Feb
Current market price/ 10gms	39000
Strike price	39000
Call Options premium per 10gms	410
Trade / position	Buy strike 39000 CE
Quantity	1Kg
Buy price per 10gms	410
Sell trade date	25-Jan
Futures price on 25-Jan	39500
39000 strike CE price on 25-Jan	550
Gain/Loss per 10gms	140
Gain/Loss per contract value / Lot	14000

Fixed Income securities

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer, the short as well as longer-term financial health of the issuer. Rated debt instruments in which the Schemes invests will be of investment grade as rated by a credit rating agency. The AMC will be guided by the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of Rating agencies, for this purpose. In case a debt instrument is not rated, such investments shall be made by the Board of Trustees and the Board of Asset Management Company or by an internal committee constituted by AMC to

approve the investment in un-rated debt securities in terms of the parameters approved by the Board of Trustees and the Board of Asset Management Company.

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

The Schemes could invest in Fixed Income Securities issued by government, quasi government entities, corporate issuers, structured notes and various other institutions in line with the investment objectives of the Schemes as permitted by SEBI from time to time.

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

For details on the Derivative Strategies followed, kindly refer to SAI.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

ICICI Prudential Gold ETF will be benchmarked against the Domestic Prices of Gold.

The benchmark may be changed in future, if a benchmark better suited to the investment objective of the Scheme is available.

E. WHO MANAGES THE SCHEME?

Mr. Gaurav Chikane, Mr. Nishit Patel, Ms. Ashwini Bharucha and Mr. Venus Ahuja are the Fund Managers of the Scheme. As on December 31, 2025, Mr. Gaurav Chikane has been managing the Scheme for tenure of 4 years 4 months, since August 2021, Mr. Nishit Patel has been managing the Scheme for tenure of 1 year 1 month since December 2024, Ms. Ashwini Bharucha and Mr. Venus Ahuja have been managing the Scheme for 2 months since November 2025. Their qualifications and experience are as under:

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
Mr. Gaurav Chikane/35/ B.E. (IT), MBA (Finance)	Mr. Gaurav Chikane has been appointed as the Manager in the Investments Department of ICICI Prudential Asset Management Company Limited. w.e.f. July 1, 2021. He is currently a dedicated fund manager for managing investment	• ICICI Prudential Silver ETF • ICICI Prudential Multi-Asset Fund

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
	in Exchange Traded Commodity Derivatives in the schemes of the Fund wherein such investments are permissible. Past Experience: ~ Inditrade Business Consultants Limited – Commodities - November 18, 2016 till June 30, 2021 ~ Edelweiss Commodities Trading Limited – Commodities - February 2, 2015 till November 17, 2016 ~ Accenture Services Private Limited – IT - March 25, 2013 till July 26, 2013	
Mr. Nishit Patel/31/Chartered Financial Analyst (CFA) (Level I), 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.	• ICICI Prudential Gold ETF FOF (Erstwhile ICICI Prudential Regular Gold Saving Fund (FOF)) • ICICI Prudential BHARAT 22 FOF • ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF • ICICI Prudential Nifty Alpha Low-Volatility 30 ETF FOF • ICICI Prudential BSE 500 ETF FOF • ICICI Prudential Silver ETF FOF (erstwhile ICICI Prudential Silver ETF Fund of Fund)) • ICICI Prudential Nifty EV & New Age Automotive ETF FOF • ICICI Prudential Passive Multi-Asset Fund of Funds • ICICI Prudential Silver ETF • ICICI Prudential BSE Sensex ETF • ICICI Prudential Nifty 50 ETF • ICICI Prudential Nifty 100 ETF • ICICI Prudential Nifty50 Value 20 ETF • ICICI Prudential BSE Midcap Select ETF • ICICI Prudential Nifty 100 Low Volatility 30 ETF

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
		• BHARAT 22 ETF • ICICI Prudential BSE 500 ETF • ICICI Prudential Nifty Next 50 ETF • ICICI Prudential Nifty Bank ETF • ICICI Prudential Nifty Private Bank ETF • ICICI Prudential Nifty Midcap 150 ETF • ICICI Prudential Nifty Alpha Low-Volatility 30 ETF • ICICI Prudential Nifty IT ETF • ICICI Prudential Nifty Healthcare ETF • ICICI Prudential Nifty FMCG ETF • ICICI Prudential Nifty India Consumption ETF • ICICI Prudential Nifty Auto ETF • ICICI Prudential Nifty 200 Momentum 30 ETF • ICICI Prudential Nifty Infrastructure ETF • ICICI Prudential Nifty Financial Services Ex-Bank ETF • ICICI Prudential Nifty Commodities ETF • ICICI Prudential Nifty PSU Bank ETF • ICICI Prudential Nifty 200 Quality 30 ETF • ICICI Prudential Nifty Oil & Gas ETF • ICICI Prudential Nifty Metal ETF • ICICI Prudential Nifty200 Value 30 ETF • ICICI Prudential Nifty Top15 Equal Weight ETF • ICICI Prudential Nifty EV & New Age Automotive ETF • ICICI Prudential Nifty 50 Index Fund • ICICI Prudential BSE Sensex Index Fund • ICICI Prudential Nifty Smallcap 250 Index Fund • ICICI Prudential Nifty 200 Momentum 30 Index Fund • ICICI Prudential Nifty Next 50 Index Fund • ICICI Prudential NIFTY50 Equal Weight Index Fund • ICICI Prudential Nifty Auto Index Fund • ICICI Prudential Nifty Pharma Index Fund

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
		• ICICI Prudential Nifty50 Value 20 Index Fund • ICICI Prudential Nifty LargeMidcap 250 Index Fund • ICICI Prudential Nifty200 Value 30 Index Fund • ICICI Prudential Nifty 500 Index Fund • ICICI Prudential Nifty200 Quality 30 Index Fund • ICICI Prudential Nifty Midcap 150 Index Fund • ICICI Prudential Nifty Bank Index Fund • ICICI Prudential Nifty IT Index Fund • ICICI Prudential Nifty Top 15 Equal Weight Index Fund • ICICI Prudential Nifty Private Bank Index Fund
Ms. Ashwini Bharcuha/ 31/ Bachelor of Commerce (B.Com), Master of Commerce (M.Com) from Mumbai University and Inter CA	Ms. Ashwini was appointed as the Deputy Manager – Dealer Support in the Investment Department of ICICI Prudential Asset Management Company Limited w.e.f. August 1, 2024. In November 2024, she was appointed as fund manager for certain passive schemes. Past Experience: ~ ICICI Prudential Asset Management Company Limited - Treasury Mutual Fund Operations - March 14, 2016 to January 30, 2020 ~ ICICI Prudential Asset Management Company Limited - Treasury Mutual Fund Operations - August 3, 2021 to July 31, 2024.	• ICICI Prudential Silver ETF • ICICI Prudential BSE Sensex ETF • ICICI Prudential Nifty 50 ETF • ICICI Prudential Nifty 100 ETF • ICICI Prudential Nifty50 Value 20 ETF • ICICI Prudential BSE Midcap Select ETF • ICICI Prudential Nifty 100 Low Volatility 30 ETF • BHARAT 22 ETF • ICICI Prudential BSE 500 ETF • ICICI Prudential Nifty Next 50 ETF • ICICI Prudential Nifty Bank ETF • ICICI Prudential Nifty Private Bank ETF • ICICI Prudential Nifty Midcap 150 ETF • ICICI Prudential Nifty Alpha Low-Volatility 30 ETF • ICICI Prudential Nifty IT ETF • ICICI Prudential Nifty Healthcare ETF • ICICI Prudential Nifty FMCG ETF • ICICI Prudential Nifty India Consumption ETF • ICICI Prudential Nifty Auto ETF • ICICI Prudential Nifty 200 Momentum 30 ETF • ICICI Prudential Nifty Infrastructure ETF • ICICI Prudential Nifty Financial Services Ex-Bank ETF • ICICI Prudential Nifty Commodities ETF

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
		• ICICI Prudential Nifty PSU Bank ETF • ICICI Prudential Nifty 200 Quality 30 ETF • ICICI Prudential Nifty Oil & Gas ETF • ICICI Prudential Nifty Metal ETF • ICICI Prudential Nifty200 Value 30 ETF • ICICI Prudential Nifty Top15 Equal Weight ETF • ICICI Prudential Nifty EV & New Age Automotive ETF • ICICI Prudential ICICI Prudential Gold ETF FOF (Erstwhile ICICI Prudential Regular Gold Saving Fund (FOF)) • ICICI Prudential BHARAT 22 FOF • ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF • ICICI Prudential Nifty Alpha Low-Volatility 30 ETF FOF • ICICI Prudential BSE 500 ETF FOF • ICICI Prudential Silver ETF FOF (erstwhile ICICI Prudential Silver ETF Fund of Fund)) • ICICI Prudential Nifty EV & New Age Automotive ETF FOF • ICICI Prudential Nifty 50 Index Fund • ICICI Prudential BSE Sensex Index Fund • ICICI Prudential Nifty Smallcap 250 Index Fund • ICICI Prudential Nifty 200 Momentum 30 Index Fund • ICICI Prudential Nifty Next 50 Index Fund • ICICI Prudential NIFTY50 Equal Weight Index Fund • ICICI Prudential Nifty Auto Index Fund • ICICI Prudential Nifty Pharma Index Fund • ICICI Prudential Nifty50 Value 20 Index Fund • ICICI Prudential Nifty LargeMidcap 250 Index Fund • ICICI Prudential Nifty200 Value 30 Index Fund • ICICI Prudential Nifty 500 Index Fund

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
		• ICICI Prudential Nifty200 Quality 30 Index Fund • ICICI Prudential Nifty Midcap 150 Index Fund • ICICI Prudential Nifty Bank Index Fund • ICICI Prudential Nifty IT Index Fund • ICICI Prudential Nifty Top 15 Equal Weight Index Fund • ICICI Prudential Nifty Private Bank Index Fund
Ms. Venus Ahuja/ 27/ Chartered Accountant and B.Com	Mr. Venus Ahuja has been appointed as the fund manager for certain passive schemes of ICICI Prudential Mutual Fund with effect from November 01, 2025. Prior to this he was appointed as dealer in the Investments Department of ICICI Prudential Asset Management Company Limited w.e.f January 13, 2025. ICICI Prudential Asset Management Company Limited – Investment Monitoring – August 6, 2021 to January 10, 2025.	• ICICI Prudential Silver ETF • ICICI Prudential BSE Sensex ETF • ICICI Prudential Nifty 50 ETF • ICICI Prudential Nifty 100 ETF • ICICI Prudential Nifty50 Value 20 ETF • ICICI Prudential BSE Midcap Select ETF • ICICI Prudential Nifty 100 Low Volatility 30 ETF • BHARAT 22 ETF • ICICI Prudential BSE 500 ETF • ICICI Prudential Nifty Next 50 ETF • ICICI Prudential Nifty Bank ETF • ICICI Prudential Nifty Private Bank ETF • ICICI Prudential Nifty Midcap 150 ETF • ICICI Prudential Nifty Alpha Low-Volatility 30 ETF • ICICI Prudential Nifty IT ETF • ICICI Prudential Nifty Healthcare ETF • ICICI Prudential Nifty FMCG ETF • ICICI Prudential Nifty India Consumption ETF • ICICI Prudential Nifty Auto ETF • ICICI Prudential Nifty 200 Momentum 30 ETF • ICICI Prudential Nifty Infrastructure ETF • ICICI Prudential Nifty Financial Services Ex-Bank ETF • ICICI Prudential Nifty Commodities ETF • ICICI Prudential Nifty PSU Bank ETF • ICICI Prudential Nifty 200 Quality 30 ETF • ICICI Prudential Nifty Oil & Gas ETF • ICICI Prudential Nifty Metal ETF • ICICI Prudential Nifty200 Value 30 ETF

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
		• ICICI Prudential Nifty Top15 Equal Weight ETF • ICICI Prudential Nifty EV & New Age Automotive ETF • ICICI Prudential Gold ETF FOF (Erstwhile ICICI Prudential Regular Gold Saving Fund (FOF)) • ICICI Prudential BHARAT 22 FOF • ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF • ICICI Prudential Nifty Alpha Low-Volatility 30 ETF FOF • ICICI Prudential BSE 500 ETF FOF • ICICI Prudential Silver ETF FOF (erstwhile ICICI Prudential Silver ETF Fund of Fund)) • ICICI Prudential Nifty EV & New Age Automotive ETF FOF • ICICI Prudential Nifty 50 Index Fund • ICICI Prudential BSE Sensex Index Fund • ICICI Prudential Nifty Smallcap 250 Index Fund • ICICI Prudential Nifty 200 Momentum 30 Index Fund • ICICI Prudential Nifty Next 50 Index Fund • ICICI Prudential NIFTY50 Equal Weight Index Fund • ICICI Prudential Nifty Auto Index Fund • ICICI Prudential Nifty Pharma Index Fund • ICICI Prudential Nifty50 Value 20 Index Fund • ICICI Prudential Nifty LargeMidcap 250 Index Fund • ICICI Prudential Nifty200 Value 30 Index Fund • ICICI Prudential Nifty 500 Index Fund • ICICI Prudential Nifty200 Quality 30 Index Fund • ICICI Prudential Nifty Midcap 150 Index Fund • ICICI Prudential Nifty Bank Index Fund • ICICI Prudential Nifty IT Index Fund

Name of the Fund Manager / Age / Qualification	Experience	Other Schemes managed
		• ICICI Prudential Nifty Top 15 Equal Weight Index Fund • ICICI Prudential Nifty Private Bank Index Fund

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

As on December 31, 2025, the existing commodity ETFs are as follows:

1. ICICI Prudential Silver ETF
2. ICICI Prudential Gold ETF

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

G. HOW HAS THE SCHEME PERFORMED?

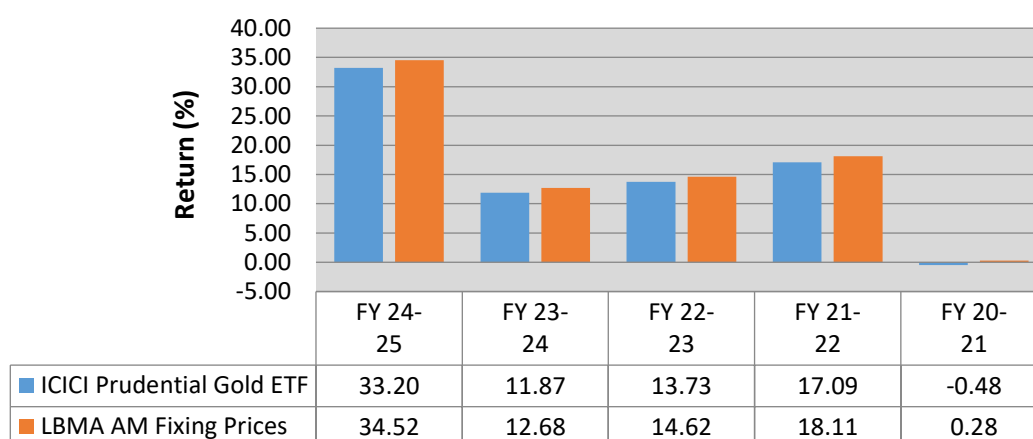
Compounded Annualised Returns (in %) of the Scheme and its benchmark as on December 31, 2025:

Period	ICICI Prudential Gold ETF	Domestic Prices of Gold ((Benchmark)
Last 1 Year	72.49	74.73
Last 3 Year	32.48	33.75
Last 5 Year	20.47	21.48
Since Inception	12.37	13.51
Inception Date	24-08-2010	

The Benchmark of the Scheme has been changed to Domestic Prices of Gold with effect from January 30, 2026. The returns shown above are of previous benchmark i.e. LBMA AM Fixing Prices (Domestic Prices of Gold).

Wherever applicable, for calculating returns, NAV of ICICI Prudential Gold ETF has been adjusted on account of change in face value. Past performance may or may not be sustained in the future. Benchmark is Domestic Prices of Gold. NAV Returns are without considering load. Date of inception – August 24, 2010.

Absolute returns of last five financial years of the Schemes are as follows:



The Benchmark of the Scheme has been changed to Domestic Prices of Gold with effect from January 30, 2026.

Returns are without considering load. Past performance may or may not be sustained in future. Benchmark is Domestic Prices of Gold. NAV Returns are without considering load. Date of inception – August 24, 2010.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. SCHEME'S PORTFOLIO HOLDINGS

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

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

ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION –Not Applicable

iii. PORTFOLIO DISCLOSURE

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

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

List of addendums effective from April 1, 2026:

Sr. No.	Particulars	Date Addendum	Link to addendum
1.	Temporary restrictions on subscriptions in ICICI Prudential Gold ETF	June 5, 2026	Click
2.	Changes in the Market Maker/Authorized Participant	July 3, 2026	Click

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

v. SCHEME's PORTFOLIO TURNOVER RATIO: NA

vi. AGGREGATE INVESTMENT IN THE SCHEME BY: As on December 31, 2025

Sr. No.	Category of Persons	Net Value
1.	Concerned scheme's Fund Manager(s)	Units NAV per unit
	Nil	

The Scheme being an ETF, 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.

vii. INVESTMENT OF THE AMC IN THE SCHEME

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

PART III. OTHER DETAILS

A. COMPUTATION OF NAV

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

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

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

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

iNAVs shall be disclosed on a continuous basis on Stock Exchange (s), where the units of the Scheme are listed and traded and shall be updated based on the latest available data for Gold. Accordingly, iNAV disclosed for Gold ETF may either be static or dynamic depending upon the availability of the underlying price.

B. NEW FUND OFFER (NFO) EXPENSES: NA

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 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 business days prior to the effective date of the change. The requirement for disclosing such change would be subject to paragraph 10.1.8 of the Master Circular. Investor can refer [Total Expense Ratio of Mutual Fund Schemes \(icicipruamc.com\)](http://icicipruamc.com) for Total Expense Ratio (TER) for Total Expense Ratio (TER) details.

Particulars	ICICI Prudential Gold ETF (% p.a. of net assets)
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	
Brokerage and transaction cost pertaining to distribution of units	
Goods and Services Tax on expenses other than investment and advisory fees	
Goods and Services Tax on brokerage and transaction cost	
Other Expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)	Up to 1.00
The aforesaid does not include Goods and Services Tax on investment management and advisory fees. The same is more specifically elaborated below.	

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

*Including exchange listing fee

#The Scheme shall not incur any distribution expenses/ commission.

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

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear.

The 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, the maximum recurring expenses that can be charged to the Scheme shall not exceed one percent (1.00%) of daily net assets.

Pursuant to paragraph 10.1.3 of the Master Circular, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and Securities and Exchange Board of India (Mutual Funds) (Fourth Amendment) Regulations, 2018, following additional costs or expenses may be charged to the scheme, namely:

(i) The AMC may charge Goods and Services tax on investment and advisory fees to the scheme of the Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the Regulations, 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.

The AMC shall set aside 5% of total TER charged to direct plan of the Scheme for investor education and awareness initiatives, subject to maximum of 0.5 bps of AUM.

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

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

Illustration impact of expense ratio on scheme's return:

	Amount (Rs.)	Units	NAV (Rs.)
Invested in NFO (A)	10,000	1000	10.000
Value of above investment after 1 year from the date of allotment (post all applicable expenses) (B)	10,300	1000	10.3000
Total Expense (1%) (C)	100		
Value of above investment after 1 year from the date of allotment (after adding back all expenses charged) (D) [D= B+C]	10,400	1000	10.4000
Returns (%) (post all applicable expenses) (E) [E= (B-A)/A]	3.00%		
Returns (%) (without considering any expenses) (F) [F = (D-A)/A]	4.00%		

D. LOAD STRUCTURE

Exit load is an amount, which is paid by the investor to redeem the units from the Scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.icicipruamc.com) or may call your distributor.

Entry Load	Not Applicable.
Exit Load	Nil

The exit load charged, if any, shall be credited to the 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.

The Eligible Investors can redeem units directly with the Fund/the AMC in accordance with the “minimum application amount”. Currently there is no exit load applicable for the said transactions.

Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios:

- i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or
- iii. Total bid size on the exchange is less than half of creation unit size daily, averaged over a period of 7 consecutive trading days.

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.

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

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**

1. The Scheme would invest in Gold and Gold-linked instrument(s). Accordingly, the NAV of the Scheme will react to Gold price movements. Units of the fund are listed on a stock exchange; hence the market prices of the units would also react to general stock market fluctuations.
2. Although units are listed on an exchange, there can be no assurance that an active secondary market will develop or be maintained. Prices of units, which are listed and traded, could be impacted by thin liquidity in the secondary market as these funds may not be actively traded.
3. Risk of passive investment: The Scheme is not actively managed. The Scheme may be affected by a general price decline in the gold prices. The Scheme ultimately invests in gold as an asset class regardless of such investment merit. The AMC does not attempt to take defensive positions in declining markets.
4. Trading in units on the exchange may be halted because of market conditions or for reasons that in view of exchange authorities or SEBI, trading in units of the Scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of exchange necessary to maintain the listing of the units will continue to be met or will remain unchanged.
5. The units may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that units can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.
6. Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.
7. The returns from physical gold in which the Scheme invests may under perform returns from the various general securities markets or different asset classes other than gold. Different types of securities tend to go through cycles

of out-performance and under-performance in comparison to the general securities markets.

8. Value of Gold Exchange Traded Funds could decrease if unanticipated operational or trading problems arise.
9. There is no Exchange for physical gold in India. The Scheme may have to buy or sell gold from the open market, which may lead to counter party risks for the Scheme for trading and settlement.
10. An investment in the Scheme may be adversely affected by competition from other methods of investing in gold.
11. The Trustee, in the general interest of the unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.
12. For the valuation of units, indirect taxes like customs duty etc. would also be considered. Hence, any change in the rates or norms of indirect taxation would affect the valuation of units of the Scheme.
13. The Scheme may also invest in gold related instruments, money market instruments, bonds & other debt securities as permitted under the Regulations which are subject to price, credit and interest rate risk. Trading volumes and settlement periods and transfer procedures may restrict liquidity in debt investments.

A. Market risk due to volatility in Gold prices: The value of the Units relates directly to the value of the Gold held by the Scheme and therefore, fluctuations in the price of Gold could adversely affect investment value of the Units. The factors that may affect the price of Gold, inter alia, include demand & supply, economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, restrictions on movement/trade of Gold that may be imposed by the Reserve Bank of India (RBI), and restrictions on import/export of Gold or Gold jewellery, etc. Hence, the investor may also lose money due to fluctuation in the prices of the Gold. Value of Gold ETFs may decrease if unanticipated operational or trading problems arise.

B. Liquidity risks in physical or derivative markets impairing the ability of the fund to buy and sell Gold: Due to various regulatory, economic and market conditions, the ability of the Scheme to buy and/or sell Gold in physical or trade in ETCD with Gold as an underlying, could be impacted.

C. Risks associated with handling, storing and safekeeping of physical Gold: There is a risk that part or all of the Scheme's Gold could be lost, damaged or stolen. Access to the Scheme's Gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units.

Several other factors that may affect the price of gold are as follows:

- a) Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, and

productions and cost levels in major gold producing countries such as the South Africa, the United States and Australia.

- b) Investors' expectations with respect to the rate of inflation;
- c) Currency exchange rates;
- d) Interest rates;
- e) Investment and trading activities of hedge funds and commodity funds; and
- f) Global or regional political, economic or financial events and situations.
- g) In addition, investors should be aware that there is no assurance that gold will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold declines, the value of investment in units is expected to decline proportionately.

- **Portfolio Concentration Risk**

To the extent that the Scheme may concentrate its investments in Gold and Gold-related instrument(s), the Scheme will therefore be subject to the risks associated with such concentration.

- **Risks associated with investment in ADR/GDR and foreign securities**

The Scheme will not have any exposure in ADR/GDR and foreign securities.

- **Risks associated with Investing in Derivatives –**

The Scheme would not be investing in derivatives.

- **Risks associated with Investing in securitized debt–**

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

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

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

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

Investment in these instruments will help the fund in aiming at reasonable returns. These returns come with a certain degree of risks which are covered separately in the Scheme Information Document. Accordingly, the medium risk profile of the securitised debt instruments matches that of the prospective investors of these funds.

- Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc.
- Risk mitigation strategies for investments with each kind of originator

For a complete understanding of the policy relating to selection of originators, we have first analyzed below risks attached to a securitization transaction.

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

The Scheme may invest in securitized debt assets. These assets would be in the nature of Asset Backed securities (ABS) and Mortgage Backed securities (MBS) with underlying pool of assets and receivables like housing loans, auto loans and single corporate loan originators. The Scheme intends to invest in securitized instruments rated AAA/AA by a SEBI recognized credit rating agency.

Before entering into any securitization transaction, the risk is assessed based on the information generated from the following sources:

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

(1) Assessment by a Rating Agency

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

Credit Risk:

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

- Asset risk

- Originator risk
- Portfolio risk
- Pool risks

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

Counterparty Risk:

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

- Servicer risk
- Commingling risk
- Miscellaneous other counterparty risks

Legal Risks:

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

Market Risks:

Market risks represent risks not directly related to the transaction, but other market related factors, stated below, which could have an impact on transaction performance, or the value of the investments to the investors.

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

Other Risks associated with investment in securitized debt and mitigation measures

Limited Liquidity and Price Risk:

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

Risk Mitigation: Securitized debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity. The liquidity risk and HTM nature is taken into consideration at the time of analyzing the appropriateness of the securitization.

Limited Recourse, Delinquency and Credit Risk:

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

Risk Mitigation: In addition to careful scrutiny of credit profile of borrower/pool additional security in the form of adequate cash collaterals and other securities may be obtained to ensure that they all qualify for similar rating.

Risks due to possible prepayments: Weighted Tenor / Yield

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

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

Risk Mitigation: A certain amount of prepayments is assumed in the calculations at the time of purchase based on historical trends and estimates. Further a stress case estimate is calculated and additional margins are built in.

Bankruptcy of the Originator or Seller:

If originator becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from originator to Trust was not a sale, then an Investor could experience losses or delays in the payments due. All possible care is generally taken in structuring the transaction so as to minimize the risk

of the sale to Trust not being construed as a “True Sale”. Legal opinion is normally obtained to the effect that the assignment of Receivables to Trust in trust for and for the benefit of the Investors, as envisaged herein, would constitute a true sale.

Risk Mitigation: Normally, specific care is taken in structuring the securitization transaction so as to minimize the risk of the sale to the trust not being construed as a 'true sale'. It is also in the interest of the originator to demonstrate the transaction as a true sell to get the necessary revenue recognition and tax benefits.

Bankruptcy of the Investor's Agent:

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

Risk Mitigation: All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets/receivables if and when held by Investor's Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor's Agent.

Credit Rating of the Transaction / Certificate:

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

Risk of Co-mingling:

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

(2) Assessment by the AMC

Mapping of structures based on underlying assets and perceived risk profile

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

Originator:

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

Track record:

The AMC ensures that there is adequate past track record of the Originator before selection of the pool including a detailed look at the number of issuances in past, track record of issuances, experience of issuance team, etc.

Willingness to pay:

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

Ability to pay:

This assessment is based on a strategic framework for credit analysis, which entails a detailed financial risk assessment.

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

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

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

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

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

- High default track record/ frequent alteration of redemption conditions / covenants

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

Advantages of Investments in Single Loan Securitized Debt

- Wider Coverage: A Single Loan Securitized Debt market offers a more diverse range of issues / exposures as the Banks / NBFCs lend to larger base of borrowers.
- Credit Assessment: Better credit assessment of the underlying exposure as the Banks / NBFCs ideally co-invest in the same structure or take some other exposure on the same borrower in some other form.
- Better Structuring: Single Loan Securitized Debt investments facilitates better structuring than investments in plain vanilla debt instruments as it is governed by Securitization guidelines issued by RBI.
- Better Legal documentation: Single Loan Securitized Debt structures involve better legal documentation than Non-Convertible Debenture (NCD) investments.
- End use of funds: Securitized debt has better standards of disclosures as well as limitation on end use of funds as compared to NCD investments wherein the end use is general corporate purpose.
- Yield enhancer: Single Loan Securitized Debt investments give higher returns as compared to NCD investments in same corporate exposure.
- Regulator supervision: Macro level supervision from RBI in Securitization Investments as compared to NCD investments.
- Tighter covenants: Single Loan Securitized Debt structures involve tighter financial covenants than NCD investments.

Disadvantages of Investments in Single Loan Securitized Debt

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

Table below illustrates the framework that will be applied while evaluating investment decision relating to a pool securitization transaction:

Characteristics/Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2wheelers	Micro Finance Pools	Personal Loans
Approximate Average maturity (in Months)	36-120 months	12-60 months	12-60 months	15-48 months	15-80 weeks	5 months -3 years
Collateral margin (including cash , guarantees, excess interest spread, subordinate tranche)	3-10%	4-12%	4-13%	4-15%	5-15%	5-15%
Average Loan to Value Ratio	75%-95%	80%-98%	75%-95%	70%-95%	Unsecured	Unsecured
Average seasoning of the Pool	3-5 months	3-6 months	3-6 months	3-5 months	2-7 weeks	1-5 months
Maximum single exposure range	4-5%	3-4%	NA (Retail Pool)	NA (Retail Pool)	NA (Very Small Retail loan)	NA (Retail Pool)
Average single exposure range %	0.5%-3%	0.5%-3%	<1% of the Fund size	<1% of The Fund size	<1% of The Fund size	<1% of The Fund size

Notes:

1. Retail pools are the loan pools relating to Car, 2 wheelers, micro finance and personal loans, wherein the average loan size is relatively small and spread over large number of borrowers.
2. Information illustrated in the Tables above, is based on the current scenario relating to Securitized Debt market and is subject to change depending upon the change in the related factors.
3. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments
4. Majority of our securitized debt investments shall be in asset backed pools wherein underlying assets may be Medium and Heavy Commercial Vehicles, Light Commercial Vehicles (LCV), Cars, and Construction Equipment etc. Where we invest in Single Loan Securitization, as the credit is on the underlying issuer, we focus on the credit review of the borrower.

In addition to the framework as per the table above, we also take into account following factors, which are analyzed to ensure diversification of risk and measures identified for less diversified investments:

- Size of the Loan:

We generally analyze the size of each loan on a sample basis and analyze a static pool of the originator to ensure the same matches the Static pool characteristics. Also

indicates whether there is excessive reliance on very small ticket size, which may result in difficult and costly recoveries. To illustrate, the ticket size of housing loans is generally higher than that of personal loans. Hence in the construction of a housing loan asset pool for say Rs.1,00,00,000/- it may be easier to construct a pool with just 10 housing loans of Rs.10,00,000 each rather than to construct a pool of personal loans as the ticket size of personal loans may rarely exceed Rs.5,00,000/- per individual. Also to amplify this illustration further, if one were to construct a pool of Rs.1,00,00,000/- consisting of personal loans of Rs.1,00,000/- each, the larger number of contracts (100 as against one of 10 housing loans of Rs.10 lakhs each) automatically diversifies the risk profile of the pool as compared to a housing loan based asset pool.

- **Average Original Maturity of the Pool:**

Indicates the original repayment period and whether the loan tenors are in line with industry averages and borrower's repayment capacity. To illustrate, in a car pool consisting of 60-month contracts, the original maturity and the residual maturity of the pool viz. number of remaining installments to be paid gives a better idea of the risk of default of the pool itself. If in a pool of 100 car loans having original maturity of 60 months, if more than 70% of the contracts have paid more than 50% of the installments and if no default has been observed in such contracts, this is a far superior portfolio than a similar car loan pool where 80% of the contracts have not even crossed 5 installments.

- **Default Rate Distribution:**

We generally ensure that all the contracts in the pools are current to ensure zero default rate distribution. Indicates how much % of the pool and overall portfolio of the originator is current, how much is in 0-30 DPD (days past due), 30-60 DPD, 60-90 DPD and so on. The rationale here being, as against 0-30 DPD, the 60-90 DPD is certainly a higher risk category.

- **Geographical Distribution:**

Regional/state/ branch distribution is preferred to avoid concentration of assets in a particular region/state/branch.

- **Loan to Value Ratio:**

Indicates how much % value of the asset is financed by borrower's own equity. The lower LTV, the better it is. This Ratio stems from the principle that where the borrowers own contribution of the asset cost is high, the chances of default are lower. To illustrate for a Truck costing Rs.20 lakhs, if the borrower has himself contributed Rs.10 lakhs and has taken only Rs.10 lakh as a loan, he is going to have lesser propensity to default as he would lose an asset worth Rs.20 lakhs if he defaults in repaying an installment. This is as against a borrower who may meet only Rs.2 lakhs out of his own equity for a truck costing Rs.20 lakh. Between the two scenarios given above, the latter would have higher risk of default than the former.

- **Average seasoning of the pool:**

Indicates whether borrowers have already displayed repayment discipline. To illustrate, in the case of a personal loan, if a pool of assets consists of those who have already repaid 80% of the installments without default, this certainly is a superior asset pool than one where only 10% of installments have been paid. In the former case, the portfolio has already demonstrated that the repayment discipline is far higher.

- **Risk Tranching:**

Typically, we would avoid investing in mezzanine debt or equity of Securitized debt in the form of sub ordinate tranche, without specific risk mitigant strategies / additional cash / security collaterals/ guarantees, etc.

- **The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund**

Investments made by the scheme in any asset are done based on the requirements of the scheme and is in accordance with the investment policy. All Investments are made entirely at an arm's length basis with no consideration of any existing / consequent investments by any party related to the transaction (originator, issuer, borrower etc.). Investments made in Securitized debt are made as per the Investment pattern of the Scheme and are done after detailed analysis of the underlying asset. There might be instances of Originator investing in the same scheme but both the transactions are at arm's length and avoid any conflict of interest. In addition to internal controls in the fixed income investment process, there is regular monitoring by the compliance team, risk management group, and internal review teams. Normally the issuer who is securitizing instrument is in need of money and is unlikely to have long term surplus to invest in mutual fund scheme.

- **In general, the resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt**

The risk assessment process for securitized debt, as detailed in the preceding paragraphs, is same as any other credit. The investments in securitized debt are done after appropriate research by credit analyst. The ratings are monitored for any movement. Monthly Pool Performance MIS is received from the trustee and is analyzed for any variation. The entire securitized portfolio is published in the fact sheet and disclosed in the website with details of underlying exposure and originator.

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.

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

The Scheme shall not undertake any short selling and stock lending activity.

- **Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCD)**

- An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.
- **Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
- **Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.
- **Settlement risk:** ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

- **Risk associated with investing in fixed income securities:**

- **Interest Rate risk/Market risk:** The Net Asset Value (NAV) of the Scheme, to the extent invested in fixed income securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme/underlying scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Credit risk:** Investments in fixed income securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- **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.

- **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.
- Fixed Income Securities are subject to the risk of an issuer’s inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- **Settlement risk:** The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Schemes’ portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the Schemes’ portfolio.
- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.
- The scheme may invest in units of debt oriented schemes of ICICI Prudential Mutual Fund or other schemes which may also be subject to risks as stated above.
- **Risks associated with investing in Tri Party Repo through CCIL (TREPS):**

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

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

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

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

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

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

Portfolio Turnover

Portfolio turnover is defined as the aggregate of purchases and sales as a percentage of the corpus of the Scheme during a specified period of time. The portfolio turnover shall be generally on account of purchase and redemptions in the scheme.

- **Risk Mitigation Strategies:**

Risk Mitigation measures for portfolio volatility

The Scheme being passively managed carry lesser risk compared to active management. The Scheme follow the underlying price of gold and therefore the level of portfolio volatility would be same as that of the underlying gold price. The fund manager would also endeavour to keep minimal cash levels to keep performance deviation to minimal.

Risk mitigation measures for managing liquidity

The Scheme invest in physical gold which satisfy the norms of 'Good Delivery' as per the acceptable market practice. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange.

Also the Scheme could have tracking error with respect to price of physical gold which

may add to the Schemes tracking error with its benchmark i.e. physical gold due to various factors including but not limited to:

1. Delay in the purchase or sale of gold due to
 - a. Illiquidity of gold,
 - b. Delay in realization of sale proceeds,
 - c. Creating a lot size to buy the required amount of gold

Risk Mitigation:

a. Gold is a fairly liquid asset and hence in normal circumstances would be available for purchase and sale at all points of time.

b. The AMC has a robust process of retrieving speedily the daily collections at various RTA locations. The RTA has been advised to bank cheques as expeditiously as possible. The AMC tracks the daily cash flows and the Fund Managers towards prompt deployment, subject to market conditions.

c. Even if the collections reported on a day are less than the minimum lot size, the AMC can procure the required quantity through open market purchases. The AMCs generally appoint Authorised Participants to ensure liquidity in the market place.

2. The Scheme may buy or sell the gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.

Risk Mitigation:

Investment is based on the judgment of the Fund Manager who shall work towards furtherance of the unitholders interest.

3. The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.

Risk Mitigation:

Units procured through exchanges have an auction process inbuilt into them, and hence the aforesaid risk is automatically mitigated. Even for lot size purchases, the AMC deals with multiple reputed banks/authorized participants whereby the probability of default in trades are remote.

4. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.

Risk Mitigation: The fund manager would endeavour to keep cash to the minimal, subject to the asset allocation table; the fund has also proposed a minimal expenses ratio, thereby reducing the extent of tracking error.

5. Execution of large buy / sell orders, and disinvestments to meet redemptions, recurring expenses, dividend payouts etc.

Risk Mitigation: Endeavor shall be carry out these deals at best possible prices available at the time of investments. Distortions, if any could automatically get corrected over periods of time.

6. Transaction cost (including taxes and insurance premium) and recurring expenses

Risk Mitigation: The Fund seeks to keep it to the minimal to reduce the impact of the tracking error. The AMC will endeavor to keep the tracking error as low as possible. However, this may vary when the markets are very volatile.

C. Risk mitigation strategies:

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

Risk & Description	Risk mitigants / management strategy
Tracking Error: The performance of the Scheme may not be commensurate with the performance of the benchmark index on any given day or over any given period, referred to as tracking error.	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. The investment manager will endeavor to maintain low cash levels to minimize tracking error.
Price risk: Fluctuations in the price of Gold	The fund is passively managed and fluctuations in Gold prices will not increase the tracking error.
Liquidity risk: Inability to buy / sell appropriate quantity of gold	Purchase of gold: All bullion banks have access to the international markets for purchase of gold. Sale of gold: The bullion banks are not allowed to sell the gold back in the international markets. However, sale of gold to meet the expenses of the Scheme would require gold to be sold in very small quantities which would be bought by the Bullion Bank.
Event risk/Custody Risk: Risk of loss, damage, theft, impurity etc. of gold	There is a risk that part or all of the physical gold belonging to the Scheme could be lost, damaged or stolen. In order to ensure safety, the said gold will be stored with custodian in its vaults. Gold held by custodian is also insured. The custodian will insure/cover all such risks.

Risk & Description specific to Debt	Risk mitigants / management strategy
<u>Market Risk</u> 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. 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.
<u>Liquidity or Marketability Risk</u> 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.
<u>Credit Risk</u> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.	Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken. In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets.
<u>Reinvestment Risk</u> This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.	Reinvestment risks will be limited to the extent of coupons received on debt instruments, which may be a very small portion of the portfolio value.

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 will the Scheme allocate its Assets”, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. In Gold and Gold-related instrument(s).
2. Securities issued by the Central, State Governments and local governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
3. Securities guaranteed by the Central, State Governments and local governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
4. Debt obligations of domestic government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
5. Corporate debt (of both public and private sector undertakings).
6. Obligations / Term Deposits of banks (both public and private sector) and development financial institutions.
7. Money market instruments permitted by SEBI/RBI, having maturities of up to one year.
8. Certificate of Deposits (CDs).
9. Commercial Paper (CPs).
10. Bank Fixed Deposits as permitted by SEBI.
11. The non-convertible part of convertible securities.
12. Securitised debt
13. Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying
14. Any other domestic fixed income securities.

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through New Fund Offerings (NFOs), secondary market operations, private placement, rights offer or negotiated deals. The Scheme may also enter into repurchase and reverse repurchases obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

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.

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 January 22, 2026 are as under:

Issuer	Instrument	Maturity	Yields (%)	Liquidity
GOI	Treasury Bill	91 Days	5.45%	High
GOI	Treasury Bill	364 Days	5.65%	High
GOI	Short Dated	1-3 Years	5.75% - 5.90%	High
GOI	Medium Dated	3-5 Years	5.90% - 6.39%	High
GOI	Long Dated	5-10 Years	6.39% - 6.63%	High
Corporates	Taxable Bonds (AAA)	1-3 Years	7.15% - 7.22%	Medium
Corporates	Taxable Bonds (AAA)	3-5 Years	7.22% - 7.31%	Low to Medium
Corporates	CDs (A1+)	3 months	6.97%	Medium to High
Corporates	CPs (A1+)	3 months	7.47%	Medium to High

B. What are the investment restrictions?

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

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

Further the inter Scheme transfer of investments shall be in accordance with the provisions contained in clause Inter-Scheme transfer of investments, contained in Statement of Additional Information.

The Scheme may invest in any other scheme under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund. The AMC shall comply with the guidelines stated in paragraph 12.30 of the Master Circular.

2. The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature.
3. The 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 sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard

4. No loans for any purpose can be advanced by the Scheme.
5. No mutual fund scheme shall make any investments in;
 - any unlisted security of an associate or group company of the sponsor; or
 - any security issued by way of private placement by an associate or group company of the Sponsor; or
 - 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)
 - Fund of funds scheme.
6. In accordance with 12.16 of the Master Circular, the following guidelines shall be followed for parking of fund in short term deposits of Scheduled commercial Banks pending deployment, for a maximum period of 7 business days.
 - a. "Short Term" for such parking of fund by mutual fund 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 fund 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 do not invest in the said scheme until the scheme has STD with such bank.

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

- 7. 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.
- 8. 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.
- 9. 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 Unitholders. Such borrowings shall not exceed 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.
- 10. Participation in ETCDs shall be subject to the following investment limits:
 - a. In case of Gold ETFs, the cumulative exposure to gold related instruments i.e. Gold Deposit Scheme (GDS) of banks, Gold Monetization Scheme (GMS) and ETCD having gold as the underlying shall not exceed 50% of net asset value of the scheme.
 - b. However, within the 50% limit, the investment limit for GDS and GMS as part of gold related instrument shall not exceed 20% of net asset value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying.
 - c. The cumulative gross exposure through equity, debt and derivative positions (including commodity derivatives) shall not exceed 100% of net asset value of the scheme.
 - d. No mutual fund scheme shall have net short positions in ETCDs on any particular good, considering its positions in physical goods as well as ETCDs, at any point of time.

These investment limitations/parameters as expressed (linked to the Net Asset/Net Asset Value/capital) shall apply at the time of 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

Change in Investment Pattern

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 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.

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 as follows:

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

D. Index Methodology - Not Applicable

Illustration and meaning of creation unit size, portfolio deposit and Cash component: 'Creation Unit' size is a fixed number of units, which is exchanged for Portfolio Deposit which would consist of Gold of defined purity and quantity and Cash Component. Each creation unit consists of 1,10,000 units of the Scheme. The Fund may from time to time change the size of the creation unit in order to equate it with marketable lots of the underlying instruments.

Portfolio Deposit is a pre-defined quantity and purity of gold which has to be submitted to the Custodian/AMC/Registrar at the time of subscribing for units directly from the fund in creation unit size and will be defined and announced by the Fund on allotment date and on all Business Days thereafter. Portfolio Deposit will change from time to time.

The Cash Component represents the difference between the applicable net asset value of Creation Unit and the market value of Gold. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses for creating / redeeming units and other taxes as applicable. The cash component will vary from time to time and will be decided and announced by the AMC. Cash Component will also include exit load, if applicable. The exit load, if any will be declared by the AMC from time to time and will be within the limits specified under the Regulations.

Example of Creation of Units

A	Applicable NAV (As on December 31, 2025)	113.6316
B	Unit Creation size	1,10,000
C	Portfolio Value	1,24,99,476.00
D	Closing Value of Portfolio (Price of 1 kg of Gold as on December 31, 2025)	1,32,63,999.90
E	Cash Component	(7,64,523.90)

In addition, Investors shall also pay charges payable to depositories / exchanges for creation / redemption of units as part of Cash Component.

The above is just an example to illustrate the calculation of Cash Component. Cash Component will vary depending upon the actual charges incurred like Custodial Charges and other incidental charges for creating units.

E. Principles of incentive structure for market makers

Pursuant to paragraph 3.6.1.4 of Master Circular, the principles of incentive structure pertaining to Market Makers (MMs) as mentioned below:

- i. Incentives, if any, to Market Makers (MMs) shall be charged to the scheme within the maximum permissible limit of total expense ratio (TER).
- ii. AMC may determine the incentives basis the performance of MMs in terms of generating liquidity in units of ETFs.
- iii. Incentives to MMs may be variable in nature or fixed amount basis agreed performance standards between the AMC and MMs.

F. Other Scheme Specific Disclosures:

Listing and transfer of units	Listing: Currently the Scheme is listed on NSE and BSE Ltd. Units of the Scheme may also be listed on such other stock exchange(s) as may be decided from time to time. The trading will be as per the normal settlement cycle. Transfer: 1. Units of the Scheme is transferable. 2. Transfer would be only in favor of transferees who are capable of holding units. The Fund shall not be bound to recognize any other transfer. 3. The Fund will affect transfer only in electronic form provided the intended transferee is otherwise eligible to hold the units under the Scheme. 4. The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode.
Dematerialization of units	• Units of the Scheme will be available only in the Dematerialized form. • The applicant under the Scheme will be required to have a beneficiary account with

	a Depository Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and its beneficiary account number with DP. • The units of the Scheme are to be issued/repurchased and traded compulsorily in dematerialized form, no request for rematerialisation of units of the Scheme will be accepted. • Applications without relevant details of their depository account are liable to be rejected.
Policy for declaration of Income Distribution cum capital withdrawal (IDCW Policy)	Unit holders to note that the Trustee may declare IDCW from time to time in accordance with the IDCW Policy set out below. The Trustee may declare IDCW to the Unit holders under the Scheme subject to the availability of distributable surplus and the actual distribution of IDCW and the frequency of distribution will be entirely at the discretion of the Trustee. Such IDCW will be payable to the Unit holders whose names appear on the register of Unit holders on the record date as fixed for the respective Schemes. The IDCW declared will be paid net of tax deducted at source, wherever applicable, to the Unit holders within 7 business days from the record date. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that will the IDCW be paid regularly. If the Fund declares IDCW, the NAV of the respective Schemes will stand reduced by the amount of IDCW and statutory levy (if applicable) paid. All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as applicable from time to time. Equalization Reserve Account: When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

Allotment (Detailed procedure)	The AMC shall allot the units to the applicant whose valid application has been accepted and funds have been credited to the account. The AMC shall also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or registered mobile number not later than 5 business days from the date of receipt of the request from the unitholders Further, the asset management company shall issue units in dematerialized form to a unit holder in a scheme within two business days of the receipt of request from the unit holder.
Who can Invest? (This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.)	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of Mutual Funds being permitted under respective constitutions and relevant statutory regulations): • Resident adult individual either singly or jointly (not exceeding four) • Minor through parent/lawful guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions) • Religious and Charitable Trusts (eligible to invest in certain securities) under the provisions of 11(5) of the Income-tax Act, 1961 read with Rule 17C of Income-Tax Rules, 1962 subject to the provisions of the respective constitutions under which they are established permits to invest Any other trust, including private trusts as may be permitted by their respective Regulator • Non-Government Organizations as may be permitted by their respective Regulator. • Partnership Firms • Karta of Hindu Undivided Family (HUF) • Banks & Financial Institutions • Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis

	• Foreign Portfolio Investor (FPI) subject to applicable regulations • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organizations • Mutual fund Schemes • Alternate Investment Funds, Portfolio Management Services • Authorized Government entities as may be approved by State Governments or Central Government • EPFOs • Other individuals/institutions/body corporate etc. or any other permitted category of investors Respective investors are requested to ensure compliance with the regulatory guidelines applicable to them, while making such investments. Every investor, depending on any of the above category under which he/she/ it falls, is required to provide the relevant documents along with the application form as may be prescribed by AMC.
Who cannot invest?	The following persons are not eligible to invest in the Scheme and apply for subscription to the units of the Schemes: • A person who falls within the definition of the term “U.S. Person” under ‘Regulation S’ promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by ICICI Prudential Asset Management Company Limited (the AMC)/ICICI Prudential Trust Limited (the Trustee) from time to time.

	The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. • A person who is resident of Canada • Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time.
Restriction on fresh purchases/additional purchases/switches in any Schemes of ICICI Prudential Mutual Fund	As per requirements of the U.S. Securities and Exchange Commission (SEC), A person who falls within the definition of the term “U.S. Person” under ‘Regulation S’ promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by ICICI Prudential Asset Management Company Limited (the AMC)/ICICI Prudential Trust Limited (the Trustee) from time to time. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by

	the AMC, which are not in compliance with the terms and conditions notified in this regard. However, existing investments will be allowed to be redeemed
How to Apply and other details	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 -> Forms on the following link: Downloads - Application Forms, SID, KIM, SAI & Others ICICI Prudential Mutual Fund Link for Official Points of Acceptance: SID related information (icicipruamc.com) Currently, the Mutual Fund / AMC has not appointed any collecting bankers for accepting application forms for existing schemes. The application forms will be accepted at any of the Investor Service Centres of the AMC or the designated branch offices of Computer Age Management Services Ltd. (CAMS). Further, for details of R&T, Official Points of Acceptance please refer to the last section of the of the SID. It is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units. If the 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. Kindly refer to below link for list of official points of acceptance, collecting banker details etc.

	SID related information (icicipruamc.com)
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	1. Units of the Scheme is transferable. 2. Transfer would be only in favor of transferees who are capable of holding units. The Fund shall not be bound to recognize any other transfer. 3. The Fund will affect transfer only in electronic form provided the intended transferee is otherwise eligible to hold the units under the Scheme. 4. The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in the Scheme by MMs and other Eligible Investors.
Ongoing Offer Period <i>(This is the date from which the scheme will reopen for Subscription / Redemption after the closure of the NFO Period)</i>	Ongoing offer price for subscriptions/redemptions: A. For Subscription/Redemption directly with the Mutual Fund: Ongoing purchases/redemption directly from the Mutual Fund would be restricted to Eligible Investors. Eligible Investors may buy/sell the units directly from the AMC on any Business Day of the Scheme at Intraday NAV subject to minimum application amount as defined in “Highlights of the Scheme” section. Application can be made either: • in exchange of Cash* [as determined by the AMC equivalent to the amount towards the purchase/sell of predefined basket of

	securities that represents the Underlying Index (i.e. Portfolio Deposit)]. Cash Component and other applicable transaction charges shall be adjusted; • in exchange of Portfolio Deposit [i.e. by depositing/collecting basket of securities constituting of the underlying index]. Cash Component and other applicable transaction charges shall be adjusted. *Cash means payments shall be made only by means of payment instruction of Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT) or Funds Transfer Letter/Transfer Cheque of a bank where the Scheme has a collection account. Liquidity window for Investors directly with AMC: Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios: i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or iii. Total bid size on the exchange is less than half of creation unit size daily, averaged over a period of 7 consecutive trading days. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day. B. For Subscription/Redemption through Stock Exchange(s): All categories of Investors may purchase/sell the units through secondary market (stock exchanges wherever the scheme is listed) on any trading day like any other publicly traded
--	--

	stock at prices which may be close to the actual NAV of the Scheme. The AMC will appoint market makers/Authorized Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorized Participant(s)/Market Makers envisage to offer daily two-way quote on exchange. The trading members shall be responsible for delivering the units to the demat account of the investors on successful completion of settlement. Investors are advised to contact their trading members to understand the various cut-off times to meet their fund pay-in obligations for ensuring successful settlement of their transactions. There is no exit load currently. However, transaction charges payable to Custodian/ Depository Participants, and other incidental charges relating to conversion of units into basket of securities may be deducted from redemption proceeds. The charges will be notified on www.icicipruamc.com from time to time. Investors other than Authorized Participant may redeem units at the market price plus transaction handling charges on stock exchange. For more details on Loads refer section on 'Load Structure'.
	Payment of Proceeds As per the Regulations, the Fund shall dispatch redemption proceeds within 3 business days of receiving the redemption request. Trustees reserve the right to alter or modify the number of days taken for redemption of Units under the Fund after taking into consideration the actual settlement cycle, when announced, as also the changes in the settlement cycles that may be announced by the Principal Stock Exchanges from time to time.

	As per the Regulations, in the event of failure to dispatch the redemption or repurchase proceeds within 3 business days, the AMC is liable to pay interest to the Unit holders @ 15% p.a. SEBI has further advised the Funds that in the event of payment of interest to the Unit holders, such Unit holders should be informed about the rate and the amount of interest paid to them. The mode of payment may be direct credit/ECS/cheque or any other mode as may be decided by AMC in the interest of investors.
Ongoing price for subscription/redemption by investors	Ongoing offer price for subscriptions/redemptions: A. For Subscription/Redemption directly with the Mutual Fund: Ongoing purchases/redemption directly from the Mutual Fund would be restricted to Eligible Investors. Eligible Investors may buy/sell the units directly from the AMC on any Business Day of the Scheme at Intraday NAV subject to minimum application amount as stated in “Liquidity/Listing” section in “Highlights/Summary of the Scheme. Application can be made either: • in exchange of Cash* [as determined by the AMC equivalent to the amount towards the purchase/sell of predefined basket of securities that represents the Underlying Index (i.e. Portfolio Deposit)]. Cash Component and other applicable transaction charges shall be adjusted. • in exchange of Portfolio Deposit [i.e. by depositing/collecting basket of securities constituting of the underlying index]. Cash Component and other applicable transaction charges shall be adjusted. *Cash means payments shall be made only by means of payment instruction of Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT) or Funds Transfer

	Letter/Transfer Cheque of a bank where the Scheme has a collection account. Liquidity window for Investors directly with AMC: Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios: i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or iii. Total bid size on the exchange is less than half of creation unit size daily, averaged over a period of 7 consecutive trading days. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day. B. For Subscription/Redemption through Stock Exchange(s): All categories of Investors may purchase/sell the units through secondary market (stock exchanges wherever the scheme is listed) on any trading day like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. The AMC will appoint market makers/Authorized Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorized Participant(s)/Market Makers envisage to offer daily two-way quote on exchange. The trading members shall be responsible for delivering the units to the demat account of the investors on successful completion of settlement. Investors are advised to contact
--	--

	their trading members to understand the various cut-off times to meet their fund pay-in obligations for ensuring successful settlement of their transactions. There is no exit load currently. However, transaction charges payable to Custodian/ Depository Participants, and other incidental charges relating to conversion of units into basket of securities may be deducted from redemption proceeds. The charges will be notified on www.icicipruamc.com from time to time. Investors other than Authorized Participant may redeem units at the market price plus transaction handling charges on stock exchange. For more details on Loads refer section on 'Load Structure'.
Minimum amount for purchase/redemption/switches for direct subscriptions with the AMC	Eligible Investors can buy/sell units of the Scheme in Creation Unit Size viz. 1,10,000 units and in multiples thereof. An investor can buy / sell units on a continuous basis in the normal market segment of National Stock Exchange of India Limited (NSE)/ BSE Limited during the trading hours like any other publicly traded stock at prices which are quoted on NSE/BSE. These prices may be close to the actual NAV of the Scheme. There is no minimum investment, although units are to be purchased in lots of 1 unit. All direct transactions in units of the Scheme by MMs or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed. An investor can buy/ sell units on a continuous basis in the normal market segment of National Stock Exchange of India Limited (NSE)/ BSE Limited or any other stock

	exchange where the Scheme will be listed, during the trading hours like any other publicly traded stock at prices which are quoted on the stock exchanges. These prices may be close to the actual NAV of the Scheme. There is no minimum investment, although units are to be purchased in lots of 1 (one) unit.
Settlement of Purchase / Sale on stock exchange(s)	Buying/ Selling units of the Scheme on the stock exchange is similar to buying / selling any other listed securities. If an investor has bought units, the investor has to pay the purchase amount to the broker / sub-broker such that the amount paid is realized before funds pay-in day of the settlement cycle on the exchange. If an investor has sold units, the investor has to deliver the units to the broker/ sub-broker before the securities pay-in day of the settlement cycle on the exchange. The units (in case of units bought) and the funds (in the case of units sold) are paid out to the broker on the payout day of the settlement cycle on the exchange. The trading member would pay the money or units to the investor in accordance with the time prescribed by the stock exchange regulation. If an investor has bought units, he/she should give standing instructions for 'Delivery-In' to his/her DP for accepting units in his/her beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her DP to his/her trading member. The trading member will transfer the units directly to his/her beneficiary account on receipt of the same from exchange's clearing corporation. An investor who has sold units should instruct his/her Depository Participant (DP) to give 'Delivery Out' instructions to transfer the units from his/her beneficiary account to the Pool Account of his/her trading member through whom he/she has sold the units. The details of the Pool Account of investor's trading member to which the units are to be transferred, unit quantity, etc. should be mentioned in the delivery out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the delivery out instructions should be given atleast 24 hours

	prior to the cut off time for the prescribed securities pay in to avoid any rejection of instructions due to data entry errors, network problems, etc. All investors including Authorized Participants, Investors and other investors may sell their units in the stock exchange(s) on which these units are listed on all the Trading Days of the stock exchange. The Mutual Fund will repurchase units from Authorized Participants and Investors on any Business Day provided the units offered for repurchase is not less than the Creation Unit Size and multiples thereafter.
Rolling Settlement	The Fund intends to follow the settlement pattern and practices of BSE and NSE as per the trade/s executed on the respective exchange. Rolling Settlement = T+ 1 The Pay-in and Pay-out of funds and the units will take place within 1 business day after the trading date. The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below: While calculating the days from the Trading Day (Day T), weekend days (i.e. Saturday and Sundays) and Bank holidays are not taken into consideration. All investors including Authorized Participants, may sell their units, in the stock exchange(s) on which these units are listed on all the trading days of the stock exchange. Mutual fund will repurchase units from Authorized Participants on any business day provided the units offered for repurchase is not less than the creation unit size and multiples thereafter.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of e-mail 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. As the units of the Scheme will be issued, traded and settled in dematerialized

	(electronic) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically.
IDCW	Not Applicable
Creation/Redemption of Units on the exchange and directly with from the Fund	On Stock Exchanges: Investors can buy/sell units of the Scheme in round lot of 1 unit and in multiples thereof. The eligible investors can directly buy/sell with the Fund in Creation Unit Size in accordance with "Minimum application amount": Directly with the Fund: a. Subscription (Purchase)/Switch-in The Fund may allow purchases of units of the Scheme in 'Creation Unit' size or multiples thereof in exchange of the Portfolio Deposit/equivalent amount of cash and Cash Component by Investors/Authorised Participants. b. Redemption (Sale)/Switch-out The Fund will redeem units only in Creation Unit size or in multiples thereof, in exchange of the Portfolio Deposit/equivalent amount of Cash and Cash Component. Note: For the purpose of this addendum, the terms 'Cash' means RTGS, NEFT or transfer Cheque. Note: Units of the Scheme if less than Creation Unit cannot be purchased/ redeemed directly with the Fund except for certain circumstances as listed in this document. In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds. All direct transactions in units of the Scheme by MMs or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid

	threshold shall not be applicable for eligible investors, subject to exceptions as mentioned in minimum application amount.
Procedure for Purchasing in Creation Unit Size	<u>Creation of Units</u> The requisite securities constituting the Portfolio Deposit have to be transferred to the DP account of the respective Scheme on the day of receipt of the application, while the Cash Component, as applicable on that business day; has to be paid to the Fund. On confirmation of the receipt of Portfolio Deposit/ equivalent amount of cash by the Custodian/AMC, the AMC will credit the equivalent number of units of the Scheme into the investor's DP account. In case of cash subscription of units of the Scheme in 'Creation Unit' Size, the purchase request for creation of units shall be made by such investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio of securities on behalf of the investor. The cost of purchase of securities including brokerage charges, transaction handling charges and all other incidental costs/profits/losses arising out of market movement during the purchase of securities shall be borne by the investor. The AMC may at its discretion create "Creation Unit" prior to receipt of all or a portion of the relevant Portfolio Deposit or equivalent amount in cash and Cash Component, wherein, amongst other things, the AMC may ask investor to post collateral to secure the obligation to deliver such outstanding Portfolio Deposit Securities or equivalent amount of cash and Cash Component. The Portfolio Deposit and Cash Component for units of the Scheme may change from time to time due to changes in the Underlying Index on account of corporate actions and changes to the index constituents. The AMC reserves the right to adjust the number of Units to be credited in case the instrument towards the Cash Component is

	not honored. The creation request can be made to the AMC/ Fund in a duly filled application form. Application Forms for Creation of units can be obtained from the office of AMC. Note: For the aforesaid purpose, the terms 'Cash' means RTGS, NEFT or transfer Cheque.
Procedure for Redeeming in Creation Unit Size	<u>Redemption of Units:</u> The requisite number of units of the Scheme equivalent to the Creation Unit lot size has to be transferred to the DP account of the respective Scheme, while the Cash Component, as applicable on that business day to be paid to the Scheme. On confirmation of the receipt of unit of the Scheme by the Custodian/AMC, the AMC shall extinguish the units and credit the Portfolio Deposit to the investor's DP account and pay the Cash Component, as applicable. The Fund may allow cash redemption of the units of the Scheme in Creation Unit Size. Redemption request shall be made by such investor to the Fund before the stipulated cut-off time whereupon the Fund shall arrange to sell the underlying portfolio of securities on behalf of the investor. Accordingly, the cost of sale of securities including brokerage charges, transaction handling charges and any other incidental costs/profits/losses arising out of market movement during the sale of securities shall be borne by investor. Payment will then be made to the Investor net of all the above mentioned charges. The Portfolio Deposit and Cash Component for the units of the Scheme may change from time to time due to changes in the Underlying Index on account of corporate actions and changes to the index constituents. Note: For the aforesaid purpose, the terms 'Cash' means RTGS, NEFT or transfer Cheque. Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid

	threshold shall not be applicable for MMs and shall be periodically reviewed. Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios: i. Traded price (closing price) of the Scheme units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or ii. No quotes for the Scheme are available on stock exchange(s) for 3 consecutive trading days, or iii. Total bid size on the exchange is less than half of creation units' size daily, averaged over a period of 7 consecutive trading days. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.
Bank Mandate	<u>Bank Account Details:</u> As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units. If the Unit-holder fails to provide the Bank mandate, the request for redemption would be considered as not valid and the Scheme retains the right to reject the redemption until a proper bank mandate is furnished by the Unit-holder and the provision with respect of penal interest in such cases will not be applicable. No bank account shall be registered in the investor account or subsequent addition or change in bank request unless a validation is undertaken whereby the investors name, account number/ details are verified <u>Bank Mandate Requirement</u> No bank account shall be registered in the

	investor account as part of account opening or subsequent addition or change of bank request unless a validation is undertaken through any one of the following modes whereby the investors name, account number /details are verified. In this regard, any one of the following documents needs to be submitted. 1. Original cancelled cheque having the First Holder Name and bank account number printed on the cheque. 2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application. 3. Self-certified cheque copy/bank passbook and verified with the original by AMC/ RTA. 4. Photocopy of the bank statement duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal. 5. Photocopy of the bank pass book duly attested by the bank manager/ authorized personnel with designation, employee number and bank seal. 6. Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months. In case the bank account details are not mentioned or found to be incomplete or invalid in a purchase application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the payout bank account for the payment of redemption/IDCW amount etc. AMC reserves the right to validate the details through PAN based account validation facility provided by NCPI or Penny Drop facility. Where the bank mandate cannot be validated by any of the stated methods, the bank
--	--

	account validation may be done on the basis of the cheque leaf if it is available. If the bank account details cannot be validated, AMC reserves the right to reject the application and in case of redemption, the payout will be issued by way of warrant/cheque. The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/ incomplete/ invalid bank account details. The AMC also reserves the right to reject such applications.
Delay in payment of redemption / repurchase proceeds/IDCW	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The treatment of unclaimed redemption & IDCW amount will be as per paragraph 14.3 of SEBI Master Circular and any other circular published by SEBI from time to time.
Disclosure w.r.t investment by minors	A minor can invest through his/her parent/lawful guardian. Minors can complete their KYC requirements for their folio through guardian. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. For further details, please refer to SAI.
Acceptance of transactions through email in respect of Non-Individual investors	Application for financial transaction in the schemes of ICICI Prudential Mutual Fund from Non-Individual investors would be processed as per the following: - The Investors are required to submit a copy of board resolution or an authority letter on their letterhead granting appropriate authority to the designated officials of the entity. - The board resolution/authority letter shall explicitly mention the following:

	i. List of approved authorized officials who are authorized to transact on behalf of Investors along with their designation and email IDs. ii. An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the Investor as if it were a written agreement. c. In case the document is submitted electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and d. acceptable, and shall be binding on the Investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. e. In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the Investor may also be accepted, and shall be binding on the non-individual investor provided – i. The email is also cc'd (copied) to the registered email ID of the authorized official/ signatory of the Investor; and ii. the domain name of the email ID of the sender of the email is from the same organization's official domain name. f. In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the Investor, received from the registered mutual fund distributor (MFD) of the Investor or
--	---

	a third party authorized by the non-individual unitholder may also be accepted subject to fulfilment of the following requirements: i. Authorization letter from the Investor authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the Investor and the Investor's registered email ID is also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter. For more details, please refer SAI.
Nomination	The SEBI (Mutual Fund) Regulations notifies that the mutual fund shall provide nomination facility to the unit holders to nominate a person in whose favour the units shall be transmitted in the event of death of the unitholder. Any new investor, investing in Mutual Fund Units shall mandatorily have to provide nomination or Opt out of nomination through physical or online mode. The requirement of nomination shall be optional for jointly held folios. For detailed guidelines on Nomination please refer to SAI.
KYC rules for investors:	All the prospective and existing investors / Unit holders of the Fund are requested to note that, pursuant to SEBI Master Circular on Know Your Client (KYC) norms for the securities market dated October 12, 2023 regarding uniformity in KYC process in the securities market and development of a mechanism for centralization of the KYC records, the following KYC procedure is being carried out: A) <u>Requirement of PAN:</u> • In order to strengthen the KYC norms and identify every participant in the securities market with their respective PAN thereby ensuring sound audit trail of all the transactions, PAN shall be the unique identification number for all participants transacting in the securities market, irrespective of the amount of transaction

	• The following are exempted from the mandatory requirement of PAN: a. Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market. b. Investors residing in the state of Sikkim. c. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India. d. SIP of Mutual Funds upto ₹50,000/- per year. • Exempted investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted PAN-exempt KYC Reference Number (PEKRN). <u>B) List of Officially Valid Documents (OVDs):</u> The aforesaid circular specifies list of documents considered as Officially Valid Documents for Proof of Identity (Pol) and Proof of Address (POA). The investor shall visit the www.icicipruamc.com of the Mutual fund and go on KYC Corner section which will have FAQs providing required details. <u>C) Methods for completing KYC process and know your KYC status:</u> <u>Physical KYC process:</u> • To bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries viz. Mutual Funds, Depository Participants, Stock Brokers, etc. are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo - In Person Verification (IPV) requirements. For Common KYC Application Form
--	--

	please visit our website www.icicipruamc.com <u>Digital KYC process:</u> The investor shall visit the www.icicipruamc.com of the Mutual fund and go on new investor section and fill up the required details and online KYC form and submit requisite documents. Digital KYC process will be in accordance with SEBI Master circular of KYC dated October 12, 2023. <u>Review of KYC status by existing investors:</u> The investor shall visit the www.icicipruamc.com of the Mutual fund and go on KYC Corner in Quick link section and fill up the required details to check their KYC status. Further, if investors wish to modify its KYC status, the same can also be done from that section of the website.
Any other disclosure in terms of Consolidated Checklist on Standard Observations	Investment by the AMC: From time to time and subject to the SEBI (Mutual Funds) Regulations, 1996, the sponsors, the mutual funds and investment Companies managed by them, their associate companies, subsidiaries of the sponsors and the AMC may invest either directly or indirectly in the Scheme. The funds managed by associates and/ or the AMC may acquire a substantial portion of the Scheme. Accordingly, redemption of units held by such funds, associates and sponsors may have an adverse impact on the units of the Scheme because the timing of such redemption may impact the ability of other unitholders to redeem their units. Further, as per the SEBI (Mutual Funds) Regulations, 1996, in case the AMC invests in any of the Scheme managed by it, it shall not be entitled to charge any fees on such investments. The Scheme may invest in other Scheme managed by the AMC or in the Scheme of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing SEBI

	(Mutual Funds) Regulations, 1996 and guidelines. As per the SEBI (Mutual Funds) Regulations, 1996, no investment management fees will be charged for such investments. Disclosure norms as per paragraph 3.6.8 of the Master Circular: A. The following details of the Scheme will be updated on a monthly basis: - Name and exposure to top 7 stocks respectively as a percentage of NAV of the Scheme; - Name and exposure to top 7 groups as a percentage of NAV of the Scheme; - 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.
--	---

III. Other Details

a. Periodic Disclosures

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

2. Tracking Error

In accordance with paragraph 3.6.3 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 ETF 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.

3. Tracking Difference

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

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

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

5. Half – Yearly Financial Results

The AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website i.e. <https://www.icipruamc.com/about-us/financials-&-disclosures>. Further, the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

6. Disclosure on Riskometers

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

that particular scheme.

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

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

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

A Scheme Summary Document (SSD) of the Scheme which contains details such as Scheme features, Fund Manager details, investment details, investment objective, expense ratio etc will be made available on the website of the AMC and AMFI. The SSD will be updated within 5 working days from the date of change or modification in the Scheme.

b. Transaction charges and stamp duty

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. Please refer Statement of Additional Information for more details.

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 (<https://www.icicipruamc.com/home>) by 09.00 a.m. on the following business day,

- On the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 09.00 a.m. on the following business day, and
- Shall be made available at all Customer Service Centres of the AMC.

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

c. Associate Transactions

Please refer to Statement of Additional Information (SAI).

d. Taxation

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

Particulars	Tax rates# applicable for Resident Investors (Refer note 2)	Tax rates# applicable for Non-Resident Investors (Refer note 2)	Tax rates applicable for Mutual Fund
Tax on IDCW	Taxable as per applicable tax rates	Taxable as per applicable tax rates	Nil
Long Term Capital Gains on sale of listed and unlisted units transferred	12.5% without Indexation (held for more than 12 months)	12.5% without Indexation (held for more than 12 months)	Nil
Short Term Capital Gains on sale of listed and unlisted units	Income tax rate applicable to the unit holders as per their income slabs (*) (held for less than 12 months)	Non-resident (other than company) - Income tax rate applicable to the unit holders as per their income slabs Foreign company – 35% (held for less than 12 months)	Nil

1. Under the terms of the Scheme Information Document, the scheme is classified as “other mutual fund”.

2. As per section 50AA of the Act, “specified mutual fund” means (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its total proceeds in debt and money market instruments; or (b) a fund which invests sixty-five per cent or more of its total proceeds in units of a fund referred to in sub-clause (a).”

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

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

3. Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23D) of the Income-tax Act, 1961 (Act).
4. If the total income of a resident investor (being individual or HUF) [without considering such Long Term Capital Gains / Short Term Capital Gains] is less than the basic exemption limit, then such Long-term capital gains/short-term capital gains should be first adjusted towards basic exemption limit and only excess should be chargeable to tax.

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

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

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

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

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

(*) A tax rate of 25% (plus applicable surcharge and health and education cess) is applicable for the financial year 2025-26 in the case of domestic companies having total turnover or gross receipts not exceeding Rs. 400 crores in the financial

year 2023-24. Domestic companies may opt for a lower tax rate of 22% (plus fixed surcharge at the rate of 10% and health and education cess) (as per section 115BAA of the Act), subject to fulfillment of prescribed conditions. Further, new domestic manufacturing companies may opt for a lower tax rate of 15% (plus fixed surcharge at the rate of 10% and health and education cess) (as per section 115BAB of the Act), subject to fulfillment of prescribed conditions.

Excluding applicable surcharge and cess.

For details on Stamp Duty, please refer SAI.

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

Please consult your tax advisor for further details on taxation.

e. Rights of Unitholders

Please refer to SAI for details.

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

The details of the points of acceptance/ Additional official transaction acceptance points CAMS Transaction Points) can be accessed at the following link: [SID related information \(icicpruamc.com\)](https://www.icicpruamc.com/SID-related-information)

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

The details of such penalties, pending litigations or proceedings, findings of inspections or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority can be accessed at the following link: [SID related information \(icicpruamc.com\)](https://www.icicpruamc.com/SID-related-information)

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

Note: The Scheme under this Scheme Information Document (SID) was approved by the Directors of ICICI Prudential Trust Limited on September 9, 2009. Further, we confirm that the Scheme is a new product offered by ICICI Prudential Mutual Fund and not a minor modification of an 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 : February 2, 2026

ICICI Prudential Mutual Fund Official Points of Acceptance

STATE	ADDRESS	CITY	PINCODE
Jharkhand	ICICI Prudential Asset Management Company Limited, Shantiniketan Building, 1st Floor, 1 S.B. Shop Area, Bistupur, Main Road, Jamshedpur, Jharkhand	Jharkhand	831 001
	Top Link Serenity Building, 1st Floor, Unit No. 102 & 2nd Floor, Unit No. 202, Line Tank Road, Near Firayalal Chowk, P.O.: Ranchi, Dist.: Ranchi	Jharkhand	834001
Assam	KK Tower, 1st Floor, GS Road, Bora Service	Guwahati	781007
Bihar	1st Floor, Kashi Place, Dak Bungalow Road,	Patna	800001
Chhattisgarh	SCO 463-464, 1st & 2nd Floor, Sector - 35C	Chandigarh	160022
	ICICI Prudential Asset Management Company Ltd. Raheja Tower, 1st Floor, Shop no. 6,7,8 & 9, Jail Road, Raipur - 492001, Chhattisgarh	Raipur	492001
Goa	Ground floor, Shop No. G 2, Milroc Lar Meneze, Swami Vivekanand Road, Opposite Old Passport Office, Panjim	Panjim	403001
	UG-20, Vasant Arcade, Behind Police Station, Comba, Margao	GOA	403601
Gujarat	Shop No 2,3,4and5 ,Madhav Arcade,-Opp Garden, Nr RMC Commissioner, Bunglow,-Ram Krishna Nagar Main Road	Rajkot	360001
	HG 30, B Block, International Trade Center, Majura Gate	Surat	395002
	First Floor, Unit no 108,109,110,Midtown Heights, Opp Bank of Baroda, Jetalpur Road	Baroda (Vadodara)	390007
	307, 3rd Floor, Zodiac Plaza, Beside NABARD VIHAR, Near St. Xavier's College Corner,H.L Collage Road, Off C. G. Road	Ahmedabad	380009
	Ground Floor, Unit no 2&3, Bhayani Mension, Gurudwara Road	Jamnagar	361001
	Valsad, Unit no A1&A2, Ground Floor, Zenith Doctor House, Halar Cross Road, Valsad	Valsad	396001
	Unit No. 129, First Floor, Narayan Empire, Anand - Vidhyanagar Road	Anand	388001
	ICICI Prudential Asset Management Company Limited, Ground Floor - 43, Jubilee Colony, Jubilee Circle, Near Phone Wale, Bhuj-Kutch	Bhuj	370001
	First Floor, Unit no. 107/108,Nexus Business Hub, City Survey no 2513, ward no 1, Beside Rajeshwar Petrol Pump,Opp Pritam Society 2, Mojampur	Bharuch	392001
Haryana	Scf - 38, Ground floor, Market 2, Sector - 19, Faridabad	Faridabad	121002
	Unit No 125, First Floor, Vipul Agora Building, M.G.Road, Gurgaon	Gurgaon	122002

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

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

	UNIT No. 17-24, S-1 level, Ground Floor,Block F, American Plaza International Trade Tower, Nehru Place	Delhi	110019
	Unit No. 123-126, First Floor, Aggarwal Cyber Plaza, Plot No. C-4,5,6, Tower – 1, Netaji Subhash Place, New Delhi – 110034	New Delhi	110034
	ICICI Prudential AMC Ltd, B23, Ground Floor, community Center, Janak Puri	New Delhi	110058
Orissa	ICICI Prudential Asset Management Company Ltd., Plot No – 381, Khata – 84, MZ Kharvel Nagar,Near Ram Mandir,Dist – Khurda, Bhubaneswar, Odisha	Bhubhaneshwar	751001
	ICICI Prudential Asset Management Company Ltd 515, Jagannath Bhawan Complex, Block-B/GF/1, Ground Floor, BK – Professor Pada Road, PO-AD Market, PS Badambadi, Cuttack, Odisha	Cuttack	753012
Punjab	Ludhiana Stock Exchange Building, built upon Property bearing Municipal No. 751/133, Khasra No. 720, Feroze Gandhi Market	Ludhiana	141001
	ICICI Prudential AMC Ltd. SCF-30, Ground Floor, Ranjit Avenue, B Block , Amritsar	Amritsar	143008
	Unit No.22, Ground Floor, City Square Building, EH 197, Civil Lines	Jalandhar	144001
	ICICI Prudential Mutual Fund, Property No. 7, 1st Floor, Old MC No 1623/5 III and 1623-E/5, Khewat No. 1892, Khasra No. 95/2-0, situated at Happy Nest, Bhupindra Road, Near Petrol Pump	Patiala	147001
Rajasthan	Unit No. D-34, Ground Floor, G - Business Park,Subhash Marg, C Scheme,	Jaipur	302001
	ICICI Prudential AMC Ltd SHOP NO. 2,RATNAM, PLOT NO.-14,BHATTJI KI BADI	Udaipur	313001
	ICICI Prudential Asset Management Company Ltd.Plot no. 437 B, Ground Floor, Sardarpura	Jodhpur	342003
Tamil Nadu	Abithil Square,189, Lloyds Road,Royapettah	Chennai	600014
	1st Floor, A Wing, Kimbarley Towers, Y-222, 2nd Avenue,Anna Nagar	Chennai	600040
	Unit No. 2E, at New Door Nos.43 & 44 / Old Nos.96 & 97, 11th Avenue, Ashok Nagar	Chennai	600083
	Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S.Puram	Coimbatore	641002
	Door No.24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai	Chennai	600047
	First Floor, Block No: 138, No: 465/5, 100 Feet By Pass Road, Velachery, Chennai – 600 042	Chennai	600042
Telanga	Ground & First Floor, No: 1-10-72/A/2, Pochampally House, Sardar Patel Road, Begumpet	Hyderabad	500016
Tripura	11, Central Road, House No. 203775, 1st Floor,	Agartala	799001

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

	79/A, Mukherjee Para Lane, Ground Floor, Sreerampore, Dist. – Hooghly	Hooghly	712201
--	--	---------	--------

Sr. Nos	Email-IDs:
1.	TrxnETF@icicipruamc.com
2.	TRXN@icicipruamc.com
3.	TrxnChandigarh@icicipruamc.com
4.	TrxnIndore@icicipruamc.com
5.	TrxnJaipur@icicipruamc.com
6.	TrxnLucknow@icicipruamc.com
7.	TrxnMUMretail@icicipruamc.com
8.	TrxnNCRretail@icicipruamc.com
9.	TrxnPatna@icicipruamc.com
10.	TrxnAhmedabad@icicipruamc.com
11.	TrxnBangalore@icicipruamc.com
12.	TrxnChennai@icicipruamc.com
13.	TrxnDelhi@icicipruamc.com
14.	TrxnHyderabad@icicipruamc.com
15.	TrxnKerala@icicipruamc.com
16.	TrxnKolkatta@icicipruamc.com
17.	TrxnMumbai@icicipruamc.com
18.	TrxnNRI@icicipruamc.com
19.	TrxnPune@icicipruamc.com

Toll Free Numbers and MF central mobile application:

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

MF Central platform enables a user-friendly digital interface for investors for execution of transactions in an integrated manner subject to applicable terms and conditions of the Platform. MF Central 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 • 303 – 304, 3rd Floor Marcado, Opp. Municipal Market, Near President Hotel, C G Road, Ahmedabad – 380009, Gujarat. • Nadiad: F -134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad – 387001, Gujarat • Bijapur: Padmasagar Complex, 1st Floor, 2nd Gate, Ameer Talkies Road, Vijayapur (Bijapur) – 568101, Karnataka • Ajmer: Shop No.S-5, Second Floor Swami Complex, Ajmer 305001, Rajasthan • Akola: Opp. RLT Science College Civil Lines, Akola 444001, Maharashtra • Aligarh: City Enclave, Opp. Kumar Nursing Home Ramghat Road, Aligarh 202001, Uttar Pradesh • 18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj, Allahabad - 211 001 • Assam: Kanak Tower 1st Floor, Opp. IDBI Bank/ICICI Bank, C.K.Das Road, Tezpur Sonitpur, Assam - 784 001 • Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey 688011, Kerala • Alwar: 256A, Scheme No:1, Arya Nagar, Alwar 301001, Rajasthan • Sikar: C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex Near Geetanjali Book depot Tapariya Bagichi, Sikar 332001, Rajasthan • Amaravati : 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies, Amaravati 444601, Maharashtra • Ambala : Shop No. 4250, Near B D Senior Secondary School, Ambala Cantt, Ambala, Haryana – 133 001 • Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist Jalpaiguri, Pincode: 735101, West Bengal • Amritsar: 3rd Floor, bearing Unit No. 313, Mukut House, Amritsar 143001, Punjab • Anand: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers , Anand 388001, Gujarat • Anantapur: AGVR Arcade, 2nd Floor, Plot No. 37 (Part), Layout No. 466/79, Near Canara Bank, Sangamesh Nagar, Andhra Pradesh, Pin code - 515001 • Andhra Pradesh : 22b-3-9, Karl Marx Street, Powerpet, Eluru – 534002 • Andheri (parent: Mumbai ISC): CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri 400069, Maharashtra • Angul : Near Siddhi Binayak +2 Science College, Similipada, Angul – 759122, Orissa • Ankleshwar: Shop # F -56,1st Floor, Omkar Complex,Opp Old Colony, Near Valia Char Rasta, G.I.D.C., Ankleshwar 393002, Gujarat • Asansol: Block – G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram, Asansol 713303, West Bengal • S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Coochbehar – 736101, West Bengal. • KH. No. 183/2G, opposite Hotel Blue Diamond, T.P. Nagar, Korba, Chhatisgarh – 495677 • CAMS Service Center, C/o. Rice Education and IT Centre, Near Wireless Gali, Amla Tola, Katihar Bihar – 854105 • Mukherjee Building First Floor, Beside MP Jewellers, next to Mannapuram Ward no. 5, Link Road, Arambag, Hooghly 712 601, West Bengal • House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Landmark: Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar – 788 004 • Aurangabad:2nd Floor, Block D-21-D-22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad 431001, Maharashtra • Balasore: B C Sen Road, Balasore 756001, Orissa • Bangalore: Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre), Bangalore 560042, Karnataka • Karnataka :Shop No. 2, 1st Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot - 587 101, Karnataka • Bangalore: 1st Floor, 17/1, 272, 12th Cross Road, Wilson Garden, Bangalore – 560027 • Bankura: 1st Floor, Central Bank Building Machantala, PO Bankura Dist. Bankura, West Bengal - 722 101 • Bareilly: F-62, 63, Second Floor,, Butler Plaza Civil Lines, Bareilly 243001, Uttar Pradesh • Belgaum: Classic Complex, Block no. 104, 1st Floor, Saraf Colony Khanapur Road, Tilakwadi, Belgaum - 590 006, Karnataka • Bellary: CAMS Service centre, 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102, Karnataka • Berhampur: First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road, Berhampur 760001, Orissa • Bhagalpur: Ground floor, Gurudwara road, Near old

Vijaya Bank, Bhagalpur 812 001, Bihar • Purnea: CAMS Service Centre, C/O Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near Mobile Tower, Purnea – 854301, Bihar • Bharuch: A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat • Bhatinda: 2907 GH,GT Road Near Zila Parishad, Bhatinda 151001, Punjab • Bhavnagar: 501-503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar, Gujarat, Pin code – 364 001. • Bhilai: Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai 490020, Chattisgarh • Bhilwara: Indraparstha tower Shop Nos 209-213, Second floor, Shyam ki sabji mandi Near Mukharji garden, Bhilwara 311051, Rajasthan • Bhojpur: Ground Floor, Old NCC Office, Club Road, Arrah – 802301, Bhojpur, Bihar • Bhopal: Plot No . 10, 2nd floor, Alankar Complex, Near ICICI Bank, M P Nagar, Zone II, Bhopal 462011, Madhya Pradesh • Bhubaneswar: 101/ 7, Janpath, Unit-III, Bhubaneswar 751001, Orissa • Bhuj: Tirth kala, First Floor, Opp. BIC Bank, New Station Road, Bhuj, Kutch – 370 001, Gujarat • Bolpur: Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204 • Godhra: 1st Floor, Prem Prakash Tower, B/H B.N Chambers, Ankleshwar Mahadev Road, Godhra - 389001, Gujarat • Bhavnagar: Shop No. 1, Ground Floor, Victoria Prime, Block D5/5-A, Kaliyabid Water Tank, Near Dilbahar, Lakhubha Hall Road, Bhavnagar, Gujarat - 364 002. • Nalanda: R-C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalanda) Bihar 803 101. • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal, Bhusawal 425201, Maharashtra • Bikaner: Behind Rajasthan patrika, in front of Vijaya Bank, 1404 Amar Singh Pura, Bikaner 334 001, Rajasthan • Bilaspur: Shop No. B-104, First Floor, Narayan Plaza, Link Road, Bilaspur, (C.G), 495 001 Contact:9203900626 • Bokaro: 1st Floor, Plot No. HE-7, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004, Jharkhand, India • Bongaigaon: G.N.B Road, Bye Lane, Prakash Cinema, Bongaigaon – 783380, Assam • Burdwan: Basement, Building Name: - Talk of the Town, 399 G T Road, Burdwan, West Bengal, - 713 101 • Calicut: 29/97G 2nd Floor Gulf Air Building Mavoor Road Arayidathupalam, Calicut 673016, Kerala • Chandigarh: Deepak Towers, SCO 154-155, 1st Floor, Sector17-C, Chandigarh 160017, Punjab • Mandi 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi – 175001 Himachal Pradesh • Door No. 4-8-73, Beside Sub Post Office, Kothagraham, Vijaynagaram – 535001, Andhra Pradesh • Haryana : Sco-11-12, 1st Floor, Pawan Plaza, Model Town, Atlas Road, Subhash Chowk, Sonapat-130301 • Maharashtra: 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road Nasik - 422 002 • Maharashtra: Dev Corpora, 1st Floor, Office no. 102, Cadbury Junction, Eastern Express Highway, Thane (West) - 400 601 1 • Maharashtra: st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road Nasik - 422 002 • Chandrapur: Opp. Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra 442 402. Tel. No. 07172 – 253108, Chennai: Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam, Chennai 600034, Tamil Nadu • Chennai: 7th floor, Rayala Tower - III, 158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • Chennai: Ground floor, Rayala Tower- I, 158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • Cochin: Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Modayil Building,, Cochin - 682 016. Tel.: (0484) 6060188/6400210 • Coimbatore: Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S. Puram, Coimbatore 641002, Tamil Nadu • Cuttack: Near Indian Overseas Bank Cantonment Road Mata Math, Cuttack 753001, Orissa • Davenegere: 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension, Devengere 577002, Karnataka • Dehradun: 204/121 Nari Shilp Mandir Marg Old Connaught

Place, Dehradun 248001, Uttaranchal • Delhi: CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001., New Delhi • CAMS Service Centre Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi-110058 • Deoghar: S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town, Deoghar 814112, Jharkhand • Dewas: Tarani Colony, Near Pushp Tent House, Dewas – 455001, Madhya Pradesh • Dhanbad: Urmila Towers Room No: 111(1st Floor) Bank More, Dhanbad 826001, Jharkhand • Dhule: House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule 424001 • Durgapur: City Plaza Building, 3rd floor, City Centre, Durgapur 713216, West Bengal • Erode: 197, Seshaiyer Complex Agraharam Street, Erode 638001, Tamil Nadu • Faridhabad: LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121 002 • Gaya: C/o Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya, Bihar – 823001 • Ghaziabad: 113/6 I Floor Navyug Market, Gazhiabad 201001, Uttar Pradesh • Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur, 231 001, Uttar Pradesh, Contact no: 05442 – 220282, Email ID: camsmpr@camsonline.com • F-10, First Wings, Desai Market, Gandhi Road, Bardoli, 394 601, Contact No: 8000791814, Email ID: cambrd@camsonline.com • Hyderabad: No. 15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad 500072 • Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001 • Gondal: Parent CSC - Rajkot, A/177, Kailash Complex, Khedut Decor, Gondal 360311, Gujarat • Gandhinagar : 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar – 382421 • Gorakhpur: Shop No. 5 & 6, 3rd Floor Cross Road, The Mall, AD Tiraha, Bank Road, Gorakhpur 273001, Uttar Pradesh • Gobindgarh: Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab – 147 301 • Guntur: Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel, Guntur 522002, Andhra Pradesh • Gurgaon: Unit No - 115, First Floor, Vipul Agora Building, Sector - 28, Mehrauli Gurgaon Road, Chakkarpur, Gurgaon 122001, Haryana • Guwahati: Piyali Phukan Road, K.C Path, House No.-1 Rehabari, Guwahati 781008, Assam • H. No.: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Bhoothpur Road, Mahbubnagar, Telangana - 509 001 • B1, 1st floor, Mira Arcade, Library Road, Amreli, 365601 • Gwalior: G-6, Global Apartment Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior 474001, Madhya Pradesh • House No: Gtk /006/D/20(3), (Near Janata Bhawan) D. P. H. Road, Gangtok - 737 101. Sikkim • Haridwar – F-3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand, 249408 • Vidya Bhavan Building, 1st Floor, Old Bus Stand Road, Hassan - 573201 • Hazaribag: Municipal Market Annanda Chowk, Hazaribagh 825301, Jharkhand • Hisar: 12, Opp. Bank of Baroda Red Square Market, Hisar 125001, Haryana • Hubli: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029, Karnataka • Hyderabad: 208, II Floor, Jade Arcade Paradise Circle, Secunderabad 500003, Andhra Pradesh • Indore: 101, Shalimar Corporate Centre 8-B, South Tukogunj, Opp. Greenpark, Indore 452001, Madhya Pradesh • Jabalpur: 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001, Madhya Pradesh • Jaipur: R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station, Jaipur 302001, Rajasthan • Jalandhar: 367/8, Central Town Opp. Gurudwara Diwan Asthan, Jalandhar 144001, Punjab • Jalgaon: Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon 425001, Maharashtra • Jalna C.C. (Parent: Aurangabad): Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna 431203, Maharashtra • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004, Jammu & Kashmir • Jamnagar: 207, Manek Centre, P N

Marg, Jamnagar 361001, Gujarat. Tel.: (0288) 6540116 • Jamshedpur: Tee Kay Corporate Towers 3rd Floor, S.B. Shop Area, Main Road, Bistupur, Jamshedpur-831001 • Jhansi: 372/18 D, 1st floor, Above IDBI Bank, Beside V-Mart, Near RASKHAN, Gwalior Road, Jhansi 284001 • Jodhpur: 1/5, Nirmal Tower Ist Chopasani Road, Jodhpur 342003, Rajasthan • Singh building, Ground Floor, C/o Prabhdeep Singh, Punjabi Gali, Opp. V-mart, Gar Ali, PO & PS, Jorhat – 785001, Assam • Junagadh: Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Gujarat • D.No: 3/2151/2152, Shop No. 4, Near Food Nation, Raja Reddy Street,, Kadapa: Kadapa 516001, Andhra Pradesh. West Bengal • R. N. Tagore Road, Kotwali P. S., Krishnanagar, Nadia, West Bengal. Pin code - 741101 • Kangra: C/O Dogra Naresh and Associates, College Road, Kangra, Himachal Pradesh, 176001 • D No – 25-4-29, 1st floor, Kommireddy vari street, Beside Warf Road, Opp Swathi Medicals, Kakinada 533001, Andhra Pradesh • Kalyani: A - 1/50, Block - A, Dist Nadia, Kalyani 741224, West Bengal • Kannur: Room No.14/435 Casa Marina Shopping Centre Talap, Kannur 670004, Kerala • Kanpur: I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, The Mall, Kanpur 208001, Uttar Pradesh • Karimnagar: HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar 505001, Andhra Pradesh • Karnal (Parent: Panipat TP): 29 Avtar Colony, Behind Vishal Mega Mart, Karnal 132001 • Karur: # 904, 1st Floor Jawahar Bazaar, Karur 639001, Tamil Nadu • Kasaragod: KMC XXV/88, 1st and 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671121, Kerala • Kashipur: Dev Bazaar, Bazpur Road, Kashipur – 244713, Uttarkhand • Kharagpur: 623/1 Malancha Main Road, PO Nimpura, Ward No - 19, Kharagpur 721304, West Bengal • Kharagpur: “Silver Palace”, OT Road, Inda – Kharagpur, G.P Barakola, P.S – Kharagpur local, West Midnapore – 721305 • Kolhapur: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001, Maharashtra • Kolkata: N/39, K.N.C Road, 1st Floor, Shrikrishna Apartment, (Behind HDFC Bank Barasat Branch), PO and PS: Barasat District: 24 PGS (North), Pincode - 700 124 • Kolkata – 2A, Ganesh Chandra Avenue, Room No. 3A “Commerce House” (4th floor), Kolkata 700013 • Kolkata: CAMS Service Centre Kankaria Centre, 2/1, Russell Street, 2nd Floor, West Bengal - 700071, Kolkata 700071, West Bengal • Kadakkan Complex, Opp Central School, Malappuram 670 504 • First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283 2033 • Kollam: Uthram Chambers, (Ground Floor), Thamarakulam, Kollam – 691 006., Kerala • Kota: B-33 ‘Kalyan Bhawan Triangle Part ,Vallabh Nagar, Kota 324007, Rajasthan • 1307 B, Puthenparambil Building, KSACS Road, Opposite ESIC Office, Behind Malayala Manorama, Muttanbalam P.O., Kottayam – 686 501, Kottayam: Door No - XIII/658, Thamarapallil Building, M L Road, Near KSRTC Bus Stand Road, Kottayam - 686001 • No. 28/8, 1st Floor, Balakrishna Colony, Pachayappa Street, Near VPV Lodge, Kumbakonam - 612001 • Kurnool: H.No.43/8, Upstairs Uppini Arcade, N R Peta, Kurnool 518004, Andhra Pradesh • Shop No. 1128, First Floor, 3rd Line, Sri 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, 3rd Floor, Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai – 400077 • Mumbai: Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai 400023, Maharashtra • Navi Mumbai: CAMS Service Centre BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705 • Muzaffarnagar 235, Patel Nagar, Near Ramlila Ground, New Mandi,, Muzaffarnagar - 251001 • Muzzafarpur: Brahman toli, Durgasthan Gola Road, Muzaffarpur 842001, Bihar • Mysore: No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore 570009, Karnataka • Nadiad: F 142, First Floor, Gantakaran Complex, Gunj Bazar, Nadiad 387001, Gujarat • Nagpur: 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath, Nagpur 440010, Maharashtra • Nagercoil IV Floor, Kalluveettil Shyras Center 47, Court Road, Nagercoil - 629 001 • Nanded: Shop No.8 and 9 Cellar, Raj Mohd. complex, Main Road Sree nagar, Nanded – 431 605. Tel. No. 9579444034 Nasik: 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road, Nasik 422005, Maharashtra • Navsari: CAMS Service Center, 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Navasari 396445, Gujarat • Nagaland: House no. 436, Ground Floor, MM Apartment, Dr. Hokishe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112 • Nellore: Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001, Andhra Pradesh. • New Delhi: Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110 034 • New Delhi : CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001., New Delhi • Nizamabad: CAMS Service Centre, 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana • Noida: Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector - 18, Noida – 201 301 • Palakkad: 18/507(3) Anugraha Garden Street, College Road , Palakkad 678001, Kerala • Panipat: 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road, Panipat 132103, Haryana • Patiala: 35 New Lal Bagh, Opposite Polo Ground, Patiala 147001, Punjab • Patna: 301-B, Third Floor, Patna One Plaza, Near Dak Bunglow Chowk, Patna 800001, Bihar • Pathankot: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot 145001, Punjab • • Port Blair CAMS Service Center C-101/2, 1st floor, near cottage industries, Middle point (Phoenix Bay), Port Blair- 744101, South Andaman • Phagwara : Shop no. 2, Model Town, Near Joshi Driving School, Phagwara – 144401, Punjab • Pondicherry: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry 605001, Pondichery • Pune: Vartak Pride, First Floor, Suvery No. 46, City Survey No. 1477, Hingne Budruk, D.P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411052, Maharashtra • Raipur: HIG, C-23, Sector - 1, Devendra Nagar, Raipur 492004, Chattisgarh • Rajahmundry: Cabin 101 D.no 7-27-4 1st Floor Krishna Complex Baruvuri Street T Nagar, Rajahmundry 533101, Andhra Pradesh • Rajkot: Office 207 - 210, Everest Building Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot 360001, Gujarat • Ranchi: 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, Ranchi 834001, Jharkhand • Rohtak: 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001, Haryana • Rourkela: JBS Market complex, 2nd Floor, Udit Nagar, Rourkela - 769012, Odisha • Saharanpur: I Floor, Krishna Complex Opp. Hath

Gate Court Road, Saharanpur 247001, Uttar Pradesh • Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem 636016, Tamil Nadu • Sambalpur: C/o Raj Tibrewal & Associates Opp.Town High School, Sansarak, Sambalpur 768001, Orissa • Sangli: Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli 416416, Contact No.: 0233-6600510 • Satna: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna 485001, Madhya Pradesh • Satara: 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment, Satara 415002, Maharashtra • Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong 793001, Meghalaya, Tel: (0364) 2502511 • Shimla: I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla 171001, Himachal Pradesh • Shimoga: Nethravathi Near Gutti Nursing Home Kuvempu Road, Shimoga 577201, Karnataka • Sikar: Pawan Travels Street, Opposite City Center Mall, Sikar – 332001, Rajasthan • Siliguri: 78, First Floor, Haren Mukherjee Road, Beside SBI Hakimpura, Siliguri - 734001, West Bengal • Solapur: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001, Maharashtra • 47/5/1, Raja Rammohan Roy Sarani, PO Mallickpara, Dist Hoogly, Sreerampur 712203 • Surat: Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura, Surat 395001, Gujarat • Shop No - 2, Solaris Royce, - Opp Old RTO, Besides AGS Eyes Hospital, Athwagate, Surat - 395007 • Thane –Dev Corpora, A Wing, 3rd floor, Office no. 301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601 • Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu • Thiruvalla: Central Tower, Above Indian Bank Cross Junction, Tiruvalla 689101, Kerala • Thiruvalla: 1st Floor, Room No. 61 (63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla, 689105, Kerala • Tirunelveli: III Floor, Nellai Plaza 64-D, Madurai Road, Tirunelveli 627001, Tamil Nadu • Tirunelveli: No. F4, Magnem Suraksha Apartments, Thiruvananthapuram Road, Tirunelveli - 627 002, Kerala • Tirupathi: Shop No: 6, Door No: 19-10-8 (Opp to Passport Office), AIR Bypass Road Tirupati - 517501, Andhra Pradesh, Tel: (0877) 6561003 • No. A5 75/1, Vaiyapuri Nagar 2nd Cross, Karur, Tamil Nadu – 639002 • Trichur: Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur 680001, Kerala • Trichy: No 8, I Floor, 8th Cross West Extn Thillainagar, Trichy 620018, Tamil Nadu • Trivandrum: TC No: 22/902, 1st - Floor “BLOSSOM” Bldg, Opp. NSS Karayogam, Sasthamangalam Village P.O, Trivandrum – 695 010, Kerala., Kerala • Udaipur: 32, Ahinsapuri, Fatehpura circle, Udaipur – 313001, Email Id - camsudp@camsonline.com, Rajasthan • Udhampur: Guru Nank Institute, NH-1A, Udhampur, Jammu & Kashmir – 182101 • Vadodara: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390007, Gujarat • Valsad: Ground Floor Yash Kamal -"B" Near Dreamland Theater Tithal Road, Valsad 396001, Gujarat • VAPI: 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasata, Vapi 396195, Gujarat • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex Varanasi - 221010, Uttar Pradesh • Vellore: Door No. 86, BA Complex, 1st Floor, Shop No. 3, Anna Salai (Officer Line), Tollgate, Vellore, Tamilnadu - 632 001. • Vijayawada: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet, Vijayawada 520010, Andhra Pradesh • Himachal Pradesh: 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi – 175001 • Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530 016, Andhra Pradesh • Warangal: A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal 506001, Andhra Pradesh • Yamuna Nagar: 124-B/R Model Town Yamunanagar, Yamuna Nagar 135001, Haryana. • Gopal katra, 1st Floor, Fort Road Jaunpur – 222001, Contact no: 05452 321630 Jaunpur • Hosur: Survey

No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kutty's Frozen Foods, Hosur - 635 110, Tamil Nadu, Contact no: 04344 – 262303. Ground Floor, Kalika Temple Street, Beside SBI Bazar Branch, Berhampur, 760 002, Odisha. Opposite Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh, Uttar Pradesh, Pin Code – 230 001. • CAMS Service Center, Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation) Shivaji Chowk, Kalyan (W) - 421 301. • Police Line, Ramakrishna Pally, Near Suri Bus Stand, Suri, West Bengal – 731101. CAMS Service Center, Anand Plaza, Shop number 6, 2nd floor, Sarbananda Sarkar Street, Munsifdanga, Purulia, West Bengal – 723101. • CAMS Service Center, 58 Padumbasan Maniktala more, 1st floor, Purba Medinipur, Tamluk, West Bengal – 721636. • CAMS Service Center, Das & Das Complex, First Floor, By-Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha – 756100. • CAMS Service Centre, near New ERA Public School, Rajbagh, Srinagar, Jammu & Kashmir – 190 008. • CAMS Service Center, Shop No 5 & 6, B2B Elite, Ground Floor, Near Deshikendra School, Signal Camp, Latur, Maharashtra, Pin – 413512. • CAMS SERVICE CENTER, Shop No. 112, First Floor, Anant Vaibhav, University Road, Rewa, Madhya Pradesh, Pin – 486001 • Computer Age Management Services Ltd, Darji Pokhari Chakka, Above OM Jewelers, Hospital Square, Puri, Odisha – 752001. • Plot No 49, Ward No 31, Swami Vivekanand Ward, Gully No 1, Padawa, Khandwa – 450001, Madhya Pradesh. • 12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji – Maharashtra – 416115.

TP Lite Centres

• Ahmednagar: Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar – 414003 • Basti: Office # 3, 1st Floor, Jamia Shopping Complex, Opp Pandey School, Station Road, Basti 272002, Uttar Pradesh • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara – 480001, Madhya Pradesh • Chittorgarh: CAMS Service centre, 3 Ashok Nagar, Near Heera Vatika, Chittorgarh, Chittorgarh 312001, Rajasthan • Darbhanga: Shahi Complex, 1st Floor Near RB Memorial hospital, V.I.P. Road, Benta Laheriasarai, Darbhanga 846001, Bihar • Dharmapuri : # 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri 636701, Tamil Nadu • Shop No 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh, 518001 • Dhule : H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule 424001, Maharashtra • Faizabad: 9/1/51, Rishi Tola, Fatehganj, Ayodhya, Faizabad, Uttar Pradesh–224001 • Gandhidham: Office No. 4,, Ground Floor, Ratnakala Arcade, Plot No. 231, Ward – 12/B, Gandhidham 370201, Gujarat • Gulbarga: Pal Complex, 1st Floor Opp. City Bus Stop, SuperMarket, Gulbarga 585101, Karnataka • Haldia: 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721602, West Bengal • Haldwani: Durga City Centre, Nainital Road Haldwani, Haldwani 263139, Uttaranchal • Himmatnagar: Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar, Gujarat - 383 001. • Hoshiarpur: Near Archies Gallery Shimla Pahari Chowk, Hoshiarpur 146001, Punjab • Hosur: No.303, SIPCOT Staff Housing Colony, Hosur 635126, Tamil Nadu • Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur 222001, Uttar Pradesh • Katni: 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni 483501, Madhya Pradesh • Khammam: Door No.15-11-432, 1st Floor, Krushi Bhavan Road, Beside Minerva Grand Hotel, VDO's Colony, Khammam - 507002, Telangana, Andhra Pradesh •

Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732101, West Bengal • Manipal: CAMS Service Centre, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal 576104, Karnataka • Mathura: 159/160 Vikas Bazar, Mathura 281001, Uttar Pradesh • Moga: Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga - 142001, Punjab., • Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu • Palanpur: Gopal Trade Centre, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur 385001, Gujarat • Rae Bareli: No.17 Anand Nagar Complex, Rae Bareli 229001, Uttar Pradesh • Rajapalayam: D. No. 59 A/1, Railway Feeder Road Near Railway Station, Rajapalayam 626117, Tamil Nadu • Ratlam: Dafria & Co 81, Bajaj Khanna, Ratlam 457001, Madhya Pradesh • Ratnagiri: Orchid Tower, Ground Floor, Gala No. 06, S.V. Road No. 301/Paiki ½, Nachane Municipal Aat, Arogya Mandir, Nachane Link Road, Ratnagiri – 415612, Maharashtra • Roorkee: Cams Service Center, 22 Civil Lines Ground, Floor, Hotel Krish Residency, (Haridwar), Roorkee 247667, Uttaranchal • Sagar: Opp. Somani Automobiles Bhagwanganj, Sagar 470002, Madhya Pradesh • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur 242001, Uttar Pradesh • Sirsa: Bansal Cinema Market, Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa 125055, Haryana • Sitapur: Arya Nagar Near Arya Kanya School, Sitapur 262001, Uttar Pradesh • Solan: 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall, Solan 173212, Himachal Pradesh • Srikakulam: Door No 10-5-65, 1st Floor Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmenta Store, Near Seven Roads Junction, Srikakulam – 532 001, Andhra Pradesh • Sultanpur: 967, Civil Lines Near Pant Stadium, Sultanpur 228001, Uttar Pradesh • Surendranagar: 2 M I Park, Near Commerce College Wadhwan City, Surendranagar 363035, Gujarat • Tinsukia: Bangiya Vidyalaya Road, Near old post office, Durgabari, Tinsukia 786125, Assam • Tuticorin: 4B / A-16 Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin 628003, Tamil Nadu • Ujjain: 109, 1st Floor, Siddhi Vinayak Trade Centre, Shaheed Park, Ujjain 456010, Madhya Pradesh • Vasco: No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama 403802, Goa • Wardha: CAMS Service Center, Opp. Raman Cycle Industries, Shastri Chowk, Krishna Nagar, Wardha, Maharashtra – 442001 Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445001, Maharashtra. • PID No. 88268, 2nd Floor, 2nd Cross, M G Road, Tumkur, Karnataka, Pin-572 101 • CAMS Service Center, 12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji – Maharashtra – 416115 • CAMS Service Center Plot No 49, Ward No 31, Swami Vivekanand Ward, Gully No 1, Padawa, Khandwa – 450001, Madhya Pradesh • CAMS Service Centre First Floor, MIG - 25, Blessed Villa, Lochan Nagar, Raigarh, Chhattisgarh – 496001.

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 Investment Strategies. Additionally, the secure Internet sites operated by CAMS will also be official point of acceptance only for the limited purpose of all channel partners transactions based on agreements entered into between IPMF and such authorized entities.

Additionally, the Internet site(s) operated by the AMC and online applications of the AMC [including i-Invest iPru (previously IPRUTouch)] will also be official point of acceptance. The AMC also accepts applications received on designated FAX numbers.

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

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