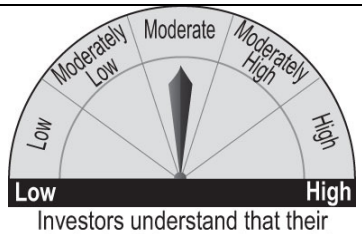
# SCHEME INFORMATION DOCUMENT

**ICICI Prudential Fixed Maturity Plan – Series 77**
**(A Close – Ended Debt Fund)**
**From**
**ICICI PRUDENTIAL MUTUAL FUND**

| This Product is suitable for investors who are seeking*: | Riskometer |
|---|---|
| • Medium term savings solution<br>• A Debt Fund that seeks to generate income by investing in a portfolio of fixed income securities/debt instruments maturing on or before the maturity of the Scheme. |  Investors understand that their principal will be at moderate risk |
| *Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | |

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

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

**The Scheme is proposed to be listed on National Stock Exchange of India Limited.**

| Name of the Scheme | New Fund offer opens | New fund offer closes |
|---|---|---|
| 1100 Days Plan M | July 03, 2015 | July 09 , 2015 |

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

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

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

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

| Registered Office: | Corporate Office: | Central Service Office: |
|---|---|---|
| 12th Floor, Narain Manzil,<br>23, Barakhamba Road,<br>New Delhi – 110 001<br>www.icicipruamc.com | 3rd Floor, Hallmark Business Plaza, Sant Dyaneshwar Marg, Bandra (East), Mumbai – 400051 | 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400 063<br>website:www.icicipruamc.com,<br>email id: enquiry@icicipruamc.com |

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

**The particulars of ICICI Prudential Fixed Maturity Plan – Series 77 – 1100 Days Plan M (the Scheme) have been prepared in accordance with the Securities and Exchange Board of**

**India (Mutual Funds) Regulations 1996, as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.**

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

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

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

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

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

**This Scheme Information Document is dated June 23, 2015.**

**National Stock Exchange of India Limited Disclaimer:**
"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/16456 dated February 28, 2015 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 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."

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## HIGHLIGHTS/SUMMARY OF THE SCHEME

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to generate income by investing in a portfolio of fixed income securities/debt instruments maturing on or before the maturity of the Scheme. However, there can be no assurance that the investment objective of the Scheme will be realized.

## LIQUIDITY

### Repurchase facility

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

## BENCHMARK

| Duration of the Scheme | Benchmark |
|---|---|
| 1100 Days | CRISIL Short Term Bond Fund Index |

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

## TRANSPARENCY/NAV DISCLOSURE

The AMC will calculate and disclose the first NAV within 5 business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every business day. NAV shall be published in at least two daily newspapers having circulation all over India. The AMC shall disclose portfolio of all the Schemes on the website www.icicipruamc.com alongwith ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month. As required under SEBI (Mutual Funds) Regulations, 1996, portfolio of various Schemes would be published on a half yearly basis in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head office of the Mutual Fund is situated within one month from the close of each half year (March 31 and September 30). The Mutual Fund shall also disclose the full portfolio of the Scheme at least on a half-yearly basis on the website of AMC and AMFI.

AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and AMC website (www.icicipruamc.com) by 9:00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

## LOAD STRUCTURE

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

## MINIMUM APPLICATION AMOUNT

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

## MATURITY

The tenure of the Scheme will be 1100 days from the date of allotment. The Scheme shall be fully redeemed at the end of the maturity period unless rolled over as per SEBI Regulations. If the maturity date falls on a non-business day, the immediately following business day will be considered as the maturity date for the Scheme.

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

Maturity proceeds would be payable to investors as per the bank details provided in beneficiary position details received from depositories, in case of units held in demat form.

### Maturity proceeds to NRI investors:

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

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

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

## ELIGIBILITY FOR TRUSTS

Religious and Charitable Trusts are eligible to invest in certain securities, under the provisions of Section 11(5) of the Income Tax Act, 1961 read with Rule 17C of the Income-

tax Rules, 1962 subject to the provisions of the respective constitutions under which they are established.

## PLANS/ OPTIONS AVAILABLE UNDER THE SCHEME:

Following Plans/Options will be available under the Scheme:

| | |
|---|---|
| **Plans** | Direct Plan and Regular Plan. |
| **Default Plan (if no plan selected)** | a) If broker code is not mentioned the default plan is Direct Plan.<br>b) If broker code is mentioned the default option is Regular Plan. |
| **Default Plan (in certain circumstances)** | • If Direct Plan is opted, but ARN code is also stated, then application would be processed under Direct Plan.<br>• If Regular Plan is opted, but ARN code is not stated, then the application would be processed under Direct Plan. |
| **Options** | Cumulative Option and Dividend Option with only Dividend Payout facility. |
| **Default Option** | Cumulative Option. |

Default Plan would be as follows in below mentioned scenarios:

| Scenario | ARN Code mentioned / not mentioned by the investor | Plan mentioned by the investor | Default Plan |
|---|---|---|---|
| 1 | Not mentioned | Not mentioned | Direct Plan |
| 2 | Not mentioned | Direct | Direct Plan |
| 3 | Not mentioned | Regular | Direct Plan |
| 4 | Mentioned | Direct | Direct Plan |
| 5 | Direct | Not Mentioned | Direct Plan |
| 6 | Direct | Regular | Direct Plan |
| 7 | Mentioned | Regular | Regular Plan |
| 8 | Mentioned | Not Mentioned | Regular Plan |

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

In case neither distributor code is mentioned nor 'Direct Plan' is selected in the application form, the application will be processed under the 'Direct Plan'.

The Plans and Options stated above will have common portfolio. Direct Plan is only for investors who purchase /subscribe units in a Scheme directly with the Fund. Half yearly dividend frequency will be available under this Scheme, subject to availability of distributable surplus.

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

Regulations. The decision of the Trustee in this regard shall be final. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.

## I. INTRODUCTION

### A. RISK FACTORS

**Standard Risk Factors:**

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 22.2 lacs made by it towards setting up the Fund.
- The present Scheme is not a guaranteed or assured return Scheme.
- ICICI Prudential Fixed Maturity Plan - Series 77 – 1100 Days Plan M is the name of the Scheme and does not in any manner indicate either the quality of the Scheme or their future prospects and returns.
- The NAVs of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures.
- The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme.
- Investors in the Scheme are not being offered any guaranteed/indicated returns.
- From time to time and subject to the Regulations, the Sponsors, the Mutual Funds and investment companies managed by them, their affiliates, their associate companies, subsidiaries of the Sponsors, and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these affiliates, associates, the Sponsors, subsidiaries of the Sponsors and /or the AMC may acquire a substantial portion of the Scheme's Units and collectively constitute a major investor in the Scheme. Further, as per SEBI (Mutual Funds) Regulations, 1996, in case the AMC invests in any of the schemes managed by it, it shall not be entitled to charge any fees on such investments.
- The Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.
- From time to time and subject to the regulations, the AMC may invest in this Scheme. Further, as per the Regulation, in case the AMC invests in the Scheme, it shall not be entitled to charge any fees on such investments.
- Mutual funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Schemes. The various factors which impact the value of the Scheme's investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government

policy, factors specific to the issuer of the securities, tax laws in various countries, liquidity of the underlying instruments, settlement periods, trading volumes overseas etc.

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

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

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

The Fund has identified following risks of investing in debt and have designed risk management strategies, which are embedded in the investment process to manage such risks.

The Scheme may invest in unrated instruments. Investments in unrated instruments may involve a risk of default or decline in market value higher than rated instruments due to adverse economic and issuer-specific developments. Such investments display increased price sensitivity to changing interest rates and to a deteriorating economic environment. The market values for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities.

| Risk & Description specific to Debt | Risk mitigants / management strategy |
|---|---|
| **Market Risk**<br>As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV. | The Scheme will invest in a basket of debt and money market securities maturing on or before maturity of the Scheme with a view to hold them till the maturity of the Scheme. While the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme. |
| **Liquidity or Marketability Risk**<br>This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). | The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.<br><br>Liquidity risk is today characteristic of the Indian fixed income market. The Scheme will however, endeavor to minimize liquidity risk by investing in securities having a liquid market. |
| **Credit Risk**<br>Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). | Management analysis will be used for identifying company specific risks. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off-balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower. |
| **Reinvestment Risk**<br>This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. | Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value. |

**Risks associated with Investing in Securitised Debt**

The Scheme will not invest in Securitised Debt.

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

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

**Risks associated with investment in Foreign securities**

The Scheme will not have any exposure in Foreign securities.

**Risks associated with investment in Derivatives**

The Scheme will not have any exposure to derivatives.

## B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

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

## C. SPECIAL CONSIDERATIONS, if any

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

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

- **Investors in the Scheme are not being offered any guaranteed returns.**
- **Investors are advised to consult their Legal /Tax and other Professional Advisors in regard to tax/legal implications relating to their investments in the Scheme and before making decision to invest in the Scheme or redeem the Units in the Scheme.**

## D. DEFINITIONS

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

| | |
|---|---|
| **Asset Management Company or AMC or Investment Manager** | ICICI Prudential Asset Management Company Limited, the Asset Management Company incorporated under the Companies Act, 1956, and registered with SEBI to act as an Investment Manager for the schemes of ICICI Prudential Mutual Fund |
| **Applicable NAV** | Being a Close-ended Scheme, units of the Scheme can be purchased during New Fund Offer period only.<br>The units will be issued in respect of valid applications |

| | |
|---|---|
| | received upto the closure of business hours of the last day of New Fund Offer Period alongwith a local cheque or a demand draft payable at par at the place where the application is received. |
| **"Applications Supported by Blocked Amount" or "ASBA"** | An application containing an authorization given by the Investor to block the Amount" or "ASBA" application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. |
| **AMFI Registration Number /ARN Code** | Broker Code/ Distributor Code |
| **Business Day** | A day other than: (i) Saturday and Sunday; (ii) a day on which Banks in Mumbai or RBI are closed (iii) a day on which there is no RBI clearing/ settlement of securities or (iv) a day on which the Sale and Redemption of Units is suspended by the Trustee.<br><br>However, AMC reserves the right to declare any day as a non-business day at any of its locations at its sole discretion. |
| **Custodian** | **HDFC Bank Ltd,** Mumbai, acting as Custodian of the Scheme, or any other custodian who is approved by the Trustee. |
| **Cut Off time** | The units will be issued in respect of valid applications received upto the closure of business hours of the last day of NFO period. The cut-off time for the switches will be as applicable to the Source Scheme. |
| **FII** | Foreign Institutional Investors registered with SEBI under Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time. |
| **Foreign Portfolio Investor** | "Foreign portfolio investor" means a person who satisfies the eligibility criteria prescribed under regulation 4 of the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014. Any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995. |
| **ICICI Bank** | ICICI Bank Limited |
| **Investment Management Agreement** | The Agreement dated September 3, 1993 entered into between ICICI Prudential Trust Limited and ICICI Prudential Asset Management Company Limited as amended from time to time. |
| **Money Market Instruments** | Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India from time to time. |

| | |
|---|---|
| **NAV** | Net Asset Value of the Units of the Scheme/Plans and Options therein, calculated on daily basis in the manner provided in this SID or as may be prescribed by Regulations from time to time. If such date happens to be a non-business day, it would be computed on the day following the non-business day. |
| **NRI** | Non-Resident Indian |
| **NSE** | National Stock Exchange of India Limited |
| **Scheme Information Document** | This document issued by ICICI Prudential Mutual Fund, offering Units of ICICI Prudential Fixed Maturity Plan - Series 77 – 1100 Days Plan M. |
| **Self Certified Syndicate Bank/ SCSB** | Self Certified Syndicate Bank means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBA can be accepted only by SCSB's whose names appear in the list of SCSBs as displayed by SEBI on its website www.sebi.gov.in. |
| **Prudential** | Prudential plc of the U.K. and includes, wherever the context so requires, its wholly owned subsidiary Prudential Corporation Holdings Limited. |
| **RBI** | Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time. |
| **R & T Agent/ Registrar** | **Registrar and Transfer Agent:**<br>Computer Age Management Services Private Limited (CAMS), New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road) Chennai - 600 034 has been appointed as Registrar for the Scheme. The Registrar is registered with SEBI under registration No: INR000002813. As Registrar to the Scheme, CAMS will handle communications with investors, perform data entry services and dispatch Account Statements. The AMC and the Trustee have satisfied themselves that the Registrar can provide the services required and have adequate facilities and the system capabilities. |
| **SEBI** | Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992, as amended from time to time. |
| **ICICI Prudential Fixed Maturity Plan – Series 77 – 1100 Days Plan M** | ICICI Prudential Fixed Maturity Plan – Series 77 – 1100 Days Plan M & Plans / Options there under. |
| **The Fund or Mutual Fund** | ICICI Prudential Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882. The Fund is registered with SEBI vide Registration No.MF/003/93/6 dated October 13, 1993 as ICICI Mutual Fund and has obtained approval from SEBI for change in name to Prudential ICICI Mutual Fund vide SEBI's letter dated April 16, 1998. The change of name of the Mutual Fund to ICICI Prudential Mutual Fund was approved by SEBI vide Letter No. IMD/PM/90170/07 dated 2nd April 2007. |
| **The Trustee** | ICICI Prudential Trust Limited, a company set up under the Companies Act, 1956, and approved by SEBI to act as the Trustee for the schemes of ICICI Prudential Mutual Fund. |
| **The Regulations** | Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time. |
| **Trust Deed** | The Trust Deed dated August 25, 1993 establishing ICICI Mutual Fund, as amended from time to time. |

| | |
|---|---|
| **Trust Fund** | Amounts settled/contributed by the Sponsors towards the corpus of the ICICI Prudential Mutual Fund and additions/accretions thereto. |
| **Unit** | The interest of an Investor, which consists of, one undivided shares in the Net Assets of the Scheme. |
| **Unitholder** | A holder of Units in any of the Plans/ Options of ICICI Prudential Fixed Maturity Plan - Series 77 – 1100 Days Plan M. |
| **Scheme** | ICICI Prudential Fixed Maturity Plan – Series 77 – 1100 Days Plan M and Plans including the Options (viz. Direct Plan – Cumulative Option, Direct Plan – Dividend Option, Regular Plan - Cumulative Option and Regular Plan - Dividend Option) offered under the Scheme. |

## E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

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

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

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

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

Place : Mumbai
Date : March 03, 2015

sd/-
Supriya Sapre
Head – Compliance and Legal

Note: The Due Diligence Certificate dated March 03, 2015 as stated above, was submitted with SEBI.

## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

A close-ended Debt Fund

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

The investment objective of the Scheme is to seek to generate income by investing in a portfolio of fixed income securities/ debt instruments maturing on or before the maturity of the Scheme. However, there can be no assurance that the investment objective of the Scheme will be realized.

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

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

| Instruments | Indicative allocations (% of total assets) | | Risk Profile |
|---|---|---|---|
| | Maximum | Minimum | High/Medium/Low |
| Debt Instruments* including government securities | 100 | 70 | Low to Medium |
| Money Market Instruments | 30 | 0 | Low to Medium |

Note: The Scheme will not have any exposure to derivatives.

*If the Scheme decides to invest in securitized debt (Single loan and/ or Pool loan Securitized debt), it could be upto 25% of the corpus of the Scheme.

This Scheme will have exposure in the following instruments:

| Credit Rating / Instruments | A | Unrated |
|---|---|---|
| NCDs | 75-80% | 20-25% |

This Scheme will not have any exposure to Securitised Debt.

The tenure of the Scheme is 1100 days from the date of the allotment.

1. For both rated and unrated instruments/ securities, the Scheme shall endeavour to invest in instruments having credit rating as indicated above or higher.
2. In case instruments/securities as indicated above are not available or taking into account risk – reward analysis of instruments/ securities, the Scheme may invest in Certificate of Deposits (CDs) having highest ratings/ CBLOs/ T- Bills / Repo and Reverse Repo in Government Securities. Such deviation for NCDs may exist till suitable instruments of desired quality are available.
3. With respect to rated instruments/ securities, all investment shall be made based on the rating prevalent at the time of investment. In case instruments/ securities are rated by more than one rating agency, the most conservative rating would be considered. In case of downgrades of a particular instrument, the Fund Manager shall endeavor to rebalance the portfolio on a best effort basis within 30 days, provided such a rebalancing is possible on risk reward analysis.

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

There would not be any variation from the intended portfolio allocation as stated in the launch Scheme Information Document / Key Information Memorandum on the final allocation, except as specified in point nos. 1,2,3,5,6 and 8.

In the event of any deviation from the asset allocation stated above, the Fund Manager shall rebalance the portfolio within 30 days from the date of said deviation except in case where the deviation is on account of the conditions stated in point 1,2,3 and 8 above.

**Credit Evaluation Policy for investment in debt securities**

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

Macroeconomic call is taken on interest rate direction by careful analysis of various influencing factors like Inflation, Money supply, Private sector borrowing, Government borrowing, currency market movement, Central Bank policy, local fiscal and monetary policy, global interest rate scenario and Market sentiment. Interest rate direction call is supplemented by technical analysis of market and short term influencing factors like trader position, auction/issuance of securities, release of economic numbers, offshore market position, etc. Interest rate direction call and anticipation of yield curve movement forms the basis of portfolio positioning in duration and spread terms. Credit research is done on a regular basis for corporate having high investment grade rating. Credit research includes internal analysis of rating rationale, and financial statements (annual reports and quarterly earnings statements) of the issuer, for the last 1-3 years evaluating amongst other metrics, relevant ratios of profitability, capital adequacy, gearing, turnover and other inputs from external agencies. On an ongoing basis, the credit analyst keeps track of credit profile of the issuer, possible credit risks reflected in change in outlook of rating agencies, external developments affecting the issuer etc. Internal credit call is a pre-requisite for all investments since the investment universe is primarily high-grade credit instruments. Credit research is also used to minimize credit migration risk and for generating relative value trade ideas. Stable to higher rating on maturity vis-à-vis issuance is the guiding factor for investment decisions from credit point of view.

## D. WHERE WILL THE SCHEME INVEST?

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

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

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

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

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

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

6. Money market instruments as permitted by SEBI/RBI;

7. The non-convertible part of convertible securities;

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

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

The instruments may be secured or unsecured of varying maturity and listed/unlisted.

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

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

1. Foreign securities
2. Derivatives
3. Companies falling within Gems and Jewellery and Leather and Leather Products Sectors.
4. Repos in corporate debt securities
5. Credit Default Swaps transactions
6. Short Selling
7. Securities Lending
8. Securitised debt

The investors/unit holders can ascertain details of asset allocation of the Scheme as on the last date of each month on AMC's website at www.icicipruamc.com.

## POSITION OF DEBT MARKET IN INDIA

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

The yields and liquidity on various securities as on May 30, 2015 are as under:

| Issuer | Instrument | Maturity | Yields (%) | Liquidity |
|---|---|---|---|---|
| GOI | Treasury Bill | 91 days | 7.73 - 7.83 | High |
| GOI | Treasury Bill | 364 days | 7.72 - 7.82 | High |
| GOI | Short Dated | 1-3 Yrs | 7.78 - 7.79 | High |
| GOI | Medium Dated | 3-5 Yrs | 7.79 - 7.84 | High |
| GOI | Long Dated | 5-10 Yrs | 7.84 - 7.64 | High |
| Corporates | Taxable Bonds (AAA) | 1-3 Yrs | 8.41 - 8.49 | Medium |
| Corporates | Taxable Bonds (AAA) | 3-5 Yrs | 8.49 - 8.51 | Low to Medium |
| Corporates | CPs (A1+) | 3 months | 8.18 - 8.28 | Medium to High |

## E.WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme will invest in a basket of permissible securities maturing on or before maturity of the Scheme. The Scheme will invest in securities with a view to hold them till the maturity. To that effect the Scheme will follow a buy and hold strategy to investment. The 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 investment team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as longer-term financial health of the issuer. Rated debt instruments in which the Scheme 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.

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

rates and position the portfolio appropriately to take advantage of the same.

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

The Scheme may also invest in unrated securities.

**Procedure followed for Investment decisions**

a) The Fund Manager of the Scheme is responsible for making buy/sell decisions in respect of the securities in the respective Scheme's portfolios.

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

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

d) The Managing Director makes a presentation to the Board of the AMC at its meetings indicating the performance of the Schemes.

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

f) The Managing Director brings to the notice of the Board specific factors, if any, which are impacting the performance of any individual Scheme. The Board on consideration of all relevant factors may, if necessary, give directions to AMC. Similarly, the performance of the Schemes is submitted to the Trustees. The Managing Director explains to the Trustees the details on Schemes' performance vis-à-vis the benchmark returns.

g) Subsequent to the issue of Circular No.MFD/CIR/9/120/2000 dated November 24, 2000, the Board has constituted a Committee to approve the investment in un-rated debt securities. All such investments, as and when are made, will be placed before the Board of Directors of AMC for its review. All such investments are also approved by the Board of Directors of Trustee Company.

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

i) The Chief Executive Officer of the AMC shall ensure that the mutual fund complies with all the provisions of SEBI (Mutual Funds) Regulations, 1996, as amended from time to time, including all guidelines, circulars issued in relation thereto from time to time and that the investments made by the fund managers are in the interest of the unit holders

and shall also be responsible for the overall risk management function of the mutual fund.

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

## F: FUNDAMENTAL ATTRIBUTES

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

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

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

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

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

(iii) **Terms of Issue:**

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

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

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

**Changes in Fundamental Attribute:**

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

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

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

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

| Duration of the Scheme | Benchmark |
|---|---|
| 1100 Days | CRISIL Short Term Bond Fund Index |

CRISIL Short Term Bond Fund Index has been arrived by CRISIL in consultation with AMFI (Association of Mutual Funds of India) for benchmarking the performance of the individual Short term funds in the Indian Financial Marketplace against an Index that is representative of the universe of Short term funds. The Short Term Bond Fund Index is an index to track the return on a Short Term Portfolio that includes CBLO, Commercial Paper, Certificate of Deposit, Government Securities and also Corporate Bonds.

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

## H. WHO MANAGES THE SCHEME?

| Name & Age of the Fund Manager | Qualification | Experience (last 10 years) | Name of the Schemes Managed |
|---|---|---|---|
| Mr. Rahul Goswami<br>42 Years | BSc (Mathematics)<br>MBA (Finance) | He has overall 17 years of experience in Debt Markets, including 7 Years in Fund Management. His past experience will include<br>• Franklin Templeton Asset Management Co. (I) Ltd as Asst. Vice President – Fixed Income<br>• UTI Bank Ltd as Manager – Merchant Banking SMIFS Securities Ltd as Sr. Manager – Debt sales<br>• Khandwala Finances Ltd as Sr. Manager – Debt Sales<br>• RR Financial Consultants Ltd as manager – Debt Sales | • ICICI Prudential Money Market Fund<br>• ICICI Prudential Blended Plan – Plan B – Debt portion<br>• ICICI Prudential Short Term Gilt Fund<br>• ICICI Prudential Long Term Gilt Fund<br>• ICICI Prudential Gilt Fund Treasury Plan PF Option<br>• ICICI Prudential Fixed Maturity Plans<br>• ICICI Prudential Capital Protection Oriented Funds – Debt portion ICICI Prudential Multiple Yield Funds - Debt portion<br>• ICICI Prudential Flexible Income Plan<br>• ICICI Prudential Savings Fund<br>• ICICI Prudential Liquid Plan<br>• ICICI Prudential Banking & PSU Debt Fund<br>• ICICI Prudential Dynamic Bond Fund<br>• ICICI Prudential Constant Maturity Gilt Fund |

| Name & Age of the Fund Manager | Qualification | Experience (last 10 years) | Name of the Schemes Managed |
|---|---|---|---|
| Mr. Rohan Maru<br><br>30 Years | MBA (Finance), M. Com | • ICICI Prudential Asset Management Company Limited (November 2012 till date)<br>• Kotak Mahindra AMC (May 2008 till Nov 2012) as a Fixed Income dealer<br>• Integreon managed solutions (May 2005–June 2006) as a research associate | • ICICI Prudential Fixed Maturity Plans<br>• ICICI Prudential Flexible Income Plan<br>• ICICI Prudential Liquid Plan<br>• ICICI Prudential US Bluechip Equity Fund – India Portion.<br>• ICICI Prudential Global Stable Equity Fund - Debt Portion.<br>• ICICI Prudential Ultra Short Term Plan |

## I. WHAT ARE THE INVESTMENT RESTRICTIONS?

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

1. Total exposure in a particular sector shall not exceed 30% of the net assets of the Scheme. Sectoral classification as prescribed by AMFI shall be used in this regard. This limit shall not be applicable to investments in Bank CDs, CBLO, G-Secs, T-Bills, AAA rated securities issued by Public Financial Institutions, Public Sector Banks and short term deposits of scheduled commercial banks.

   However, an additional exposure not exceeding 10% of the net assets of the Scheme (over and above the limit of 30%) shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only as part of the financial services sector. The additional exposure to such securities issued by HFCs must be rated AA and above and these HFCs should be registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 30% of the net assets of the scheme.

2. The Scheme shall not invest more than 15% of its NAV in debt instruments (irrespective of residual maturity period of above or below one year) issued by a single issuer, which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act. Such investment limit may be extended to 20% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of Asset Management Company. Provided that, such limit shall not be applicable for investments in government securities.

3. The Scheme shall not invest more than thirty percent of its net assets in money market instruments of an issuer.

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

4. 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.

5. 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.

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

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

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

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

9. The Scheme shall not make any investments in;

   a) any unlisted security of an associate or group company of the sponsor; or
   b) any security issued by way of private placement by an associate or group company of the Sponsor; or
   c) the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets
   d) Fund of Funds scheme

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

11. The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period.

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

13. In accordance with SEBI Circular no SEBI/IMD/CIR No. 1/91171/07 dated 16th April 2007 and SEBI/IMD/CIR No. 7 / 129592 dated June 23, 2008, following guidelines shall be followed for parking of funds in short term deposits of Scheduled commercial Banks pending deployment
    a. "Short Term" for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days.
    b. Such short-term deposits shall be held in the name of the Scheme.

c. The Scheme shall not park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
d. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
e. The Scheme shall not park funds in short-term deposit of a bank, which has invested in that scheme.
f. The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

14. The Scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of AMC.

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

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

## J. HOW HAS THE SCHEME PERFORMED?

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

## III. UNITS AND OFFER

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

### A. NEW FUND OFFER (NFO)

<table>
<tr><th>Name of the Scheme</th><th>New Fund Offer opens</th><th>New Fund Offer closes</th></tr>
<tr><td>1100 Days Plan M</td><td>July 03, 2015</td><td>July 09, 2015</td></tr>
<tr><td colspan="3">The AMC reserves the right to extend or pre close the New Fund Offer (NFO) period, subject to the condition that the NFO Period including the extension, if any, shall not be more than 15 days or such period as allowed by SEBI.<br><br>MICR cheques, Transfer cheques and Real Time Gross Settlement (RTGS) requests will be accepted till the end of business hours upto July 09, 2015. Switch-in requests from equity schemes and non-equity schemes will be accepted upto July 09, 2015, till the cutoff time applicable for switches.<br><br>Switch-in request from ICICI Prudential US Bluechip Equity Fund and ICICI Prudential Global Stable Equity Fund will not be accepted.</td></tr>
<tr><td colspan="2">New Fund Offer Price:<br>This is the price per unit that the investors have to pay to invest during the NFO.</td><td>The corpus of the Scheme will be divided into units having an initial value of Rs. 10/- each. Units can be purchased during the NFO period only.</td></tr>
<tr><td colspan="2">Minimum Amount for Application in the NFO</td><td>Rs. 5,000/- and in multiples of Rs. 10 thereafter. The minimum application amount applies to switch also.</td></tr>
<tr><td colspan="2">Minimum Target amount<br>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 working days from the closure of NFO period, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 working days from the date of closure of the subscription period.</td><td>As per SEBI circular dated June 20, 2014, the minimum subscription amount raised by the Scheme at the time of new fund offer shall be at least Rs. 20 crore.<br><br>Pursuant to the aforesaid circular, during the New Fund Offer period, the Scheme shall raise a minimum subscription of Rs. 20 crores.</td></tr>
<tr><td colspan="2">Maximum Amount to be raised (if any)<br>This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</td><td>There is no Maximum Amount.</td></tr>
<tr><td colspan="2">Plans / Options offered</td><td>The Scheme will have following plans/ options:<br><br><table><tr><td>Plans</td><td>Direct Plan and Regular Plan</td></tr><tr><td>Default Plan (if no Plan selected)</td><td>a) If broker code is not mentioned the default plan is Direct Plan.<br>b) If broker code is mentioned the default plan is Regular Plan.</td></tr></table></td></tr>
</table>

| | | |
|---|---|---|
| | **Default Plan (in certain circumstances)** | • If Direct Plan is opted, but ARN code is also stated, then application would be processed under Direct Plan.<br>• If Regular Plan is opted, but ARN code is not stated, then the application would be processed under Direct Plan. |
| | **Options** | Cumulative Option and Dividend Option with only Dividend Payout facility |
| | **Default Option** | Cumulative Option |
| | In case neither distributor code is mentioned nor 'Direct Plan' is selected in the application form, the application will be processed under the 'Direct Plan'.<br><br>For more details on default plan, please refer sections "Plans/Options available under the Scheme" under "Highlights/Summary of the Scheme".<br><br>The Plans and Options stated above will have common portfolio. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund. Half yearly dividend frequency will be available under this Scheme, subject to availability of distributable surplus.<br><br>Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund. Further, the Trustee at its sole discretion may also declare interim dividend. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. | |
| Dividend Policy | Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) | |

| | |
|---|---|
| | will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund. Further, the Trustee at its sole discretion may also declare interim dividend. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. |
| Dividend | The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. |
| Allotment | All Applicants whose cheques towards purchase of Units have realised will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order.<br>For applicants applying through 'APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)', on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form.<br><br>The AMC shall allot units within 5 Business Days from the date of closure of the NFO period.<br><br>The Trustee retains the sole and absolute discretion to reject any application.<br><br>Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form.<br><br>Dematerialization<br><br>The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the Scheme. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.<br>It may be noted that trading and settlement in the |

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| | Units of the Scheme over the stock exchange(s) (where the Units are listed) will be permitted only in electronic form.<br><br>If the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.<br><br>However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996.<br><br>Normally no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch or any other transaction of Units covered therein.<br><br>All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee. |
| Refund | If application is rejected, full amount will be refunded within five business days of the closure of New Fund Offer Period or within such period as allowed by SEBI. If refunded after the time period stipulated under the Regulations, interest @ 15% p.a. for delay period will be paid and charged to the AMC. |
| Who can invest<br><br>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile. | The following persons are eligible and may apply for subscription to the units of the Scheme (subject, wherever relevant, to purchase of units of Mutual Funds being permitted under respective constitutions and relevant statutory regulations):<br>• Resident adult individuals either singly or jointly (not exceeding 3) or on an Anyone or survivor basis<br>• Minor through parent/lawful guardian<br>• Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the |

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| | purchase of units is permitted under the respective constitutions)<br>• Religious and Charitable Trusts are eligible to invest in the Scheme, if the provisions of the respective constitution under which they are established permits to invest under the provisions of 11(5)(xii) of Income-tax Act, 1961 read with Rule 17C of Income-Tax Rules, 1962.<br>• Partnership Firms<br>• Karta of Hindu Undivided Family (HUF)<br>• Banks & Financial Institutions<br>• Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non repatriation basis<br>• Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis<br>• Army, Air Force, Navy and other para-military funds<br>• Scientific and Industrial Research Organizations<br>• Mutual Fund Schemes<br>• Foreign Portfolio Investor (FPI) subject to the applicable regulations<br>• Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI (Mutual Funds) Regulations, 1996.<br>Every investor, depending on any of the above category under which he/she/ it falls, is required to provide the relevant documents alongwith the application form as may be prescribed by AMC.<br><br>The following persons are not eligible to invest in the Scheme and apply for subscription to the units of the Scheme:<br>• A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organised under the laws of the U.S.<br>• A person who is resident of Canada<br>• OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.<br>• Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time. |

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| Where can you submit the filled up applications. | Computer Age Management Services Private Limited (CAMS), New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road) Chennai - 600 034 (www.camsonline.com) (Ph- 1800-200-2267, 044 3061 2900) (email - enq_P@camsonline.com) has been appointed as Registrar for the Scheme. The Registrar is registered with SEBI under registration No: INR000002813. As Registrar to the Scheme, CAMS will handle communications with investors, perform data entry services and dispatch account statements. The AMC and the Trustee have satisfied themselves that the Registrar can provide the services required and have adequate facilities and the system capabilities.<br><br>Investors can submit the application forms at the official points of acceptance of CAMS and Branches of AMC which are provided on back cover page.<br><br>Investors can also subscribe units from the official website of AMC i.e. www.icicipruamc.com. Pursuant to SEBI Circular dated SEBI/IMD/CIR No 18/198647/2010 March 15, 2010, an investor can also subscribe to the New Fund Offer (NFO) through ASBA facility.<br><br>ASBAs can be accepted only by SCSB's whose names appear in the list of SCSBs as displayed by SEBI on its website www.sebi.gov.in. |
| How to Apply | Please refer to the SAI and Application form for the instructions. |
| Listing | Presently it is proposed to list the scheme on the NSE. However the Trustee reserves the right to list the units of the Scheme on any other Stock Exchange. |
| Special Products / facilities available during the NFO | Investors can subscribe to the units of the Scheme using the Pru- Tracker facility available on the website of the AMC, submitting applications on fax number or the email id(s) of the AMC provided on the back cover page under the section „ICICI Prudential Mutual Fund Official Points of Acceptance or using ASBA facility only during NFO period.<br><br>Pru- Tracker facility is available only to the existing investors.<br><br>Investor applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on the aforesaid facilities, investors are requested to refer to Statement of Additional Information (SAI). |

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| 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 | Units issued under the scheme will be listed and therefore no repurchase facility is being provided. On maturity, the units held will be redeemed and proceeds paid to the investors. |
| Restrictions, if any, on the right to freely retain or dispose of units being offered. | The Units of the Scheme are available for trading and transfer only in demat mode via the stock exchanges. |
| Switch into the scheme | **Switch transactions during NFO:**<br>Investors are requested to note that they can submit a switch in request into this scheme only during the NFO period by switching out from any of the existing Fixed Maturity Plans or any other Close Ended Scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity of such Fixed Maturity Plan or any other Close ended Scheme. The maturity date of such Fixed Maturity Plan or close ended schemes should fall during the New Fund Offer period of the scheme.<br><br>For switch-in requests received from the open ended scheme during the New Fund Offer Period (NFO) under the Scheme, the switch-out requests from such Scheme will be effected based on the applicable NAV of such Scheme, as on the day of receipt of the switch request, subject to applicable cut-off timing provisions. However, the switch-in requests under the Scheme will be processed on the date of the allotment of the Units. |
| Switch out from the Scheme | Investors are requested to note that a facility has been enabled for submitting switch out request 10 calendar days in advance, prior to the maturity date of the scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity.<br><br>This facility is enabled for switch in to any of the New Fund Offers or any open-ended scheme of ICICI Prudential Mutual Fund. This facility is not available for units held in demat form.<br><br>Investors are requested to note that switch out requests once submitted shall not be cancelled at later date. |
| Consolidated Account Statement (CAS) | 1. The Consolidated Account Statement (CAS) for each calendar month will be issued on or before tenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Due to this regulatory change, AMC shall now cease to send physical account statement to the investors after every financial transaction** including systematic transactions. Further, CAS will be sent via email where any of |

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| | the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.<br><br>**The word 'financial transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.<br><br>2. For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. In case of a New Fund Offer Period (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical account statement or an email and/or SMS's to the investor's registered address and/or mobile number not later than five business days from the date of closure of the NFO.<br><br>3. In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investors within 5 business days from the receipt of such request.<br><br>4. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS.<br><br>Further, in case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all Schemes of all mutual funds, shall be emailed at the registered email address of the unitholders on half yearly basis, on or before tenth day of succeeding month, unless a specific request is made to receive the same in physical form<br><br>In case of the units are held in dematerialized (demat) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically.<br><br>The AMC reserve the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s). |

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| | **CAS for investors having Demat account:**<br>• Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.<br>• Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.<br>• If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.<br>• In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.<br><br>The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.<br><br>However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s). |
| Transaction Charges | Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 the transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner:<br><br>a. The existing investors may be charged Rs.100/- as transaction charge per subscription of Rs.10,000/- and above;<br>b. A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.<br><br>There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows.<br><br>Investors may note that distributors can opt to receive transaction charges based on 'type of the Scheme'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable. |

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| | The aforesaid transaction charge shall be deducted by the Asset Management Company from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested in the relevant scheme opted by the investor.<br><br>However, upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by such distributor.<br><br>**Transaction Charges shall not be deducted if:**<br>• Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).<br>• Purchase/ subscription made through stock Exchange, irrespective of investment amount.<br><br>CAS/ Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment. |
| Bank Account Details | As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units. If the Unit-holder fails to provide the Bank mandate, the request for redemption would be considered as not valid and the Scheme retains the right to withhold the redemption until a proper bank mandate is furnished by the Unit-holder and the provision with respect of penal interest in such cases will not be applicable/ entertained.<br><br>**Bank Mandate Requirement**<br><br>For all fresh purchase transactions made by means of a cheque, if cheque provided alongwith fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.<br><br>1. Original cancelled cheque having the First Holder Name printed on the cheque.<br>2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application.<br>3. Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.<br>4. Photocopy of the bank pass book duly attested by the bank manager with designation, employee |

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| | number and bank seal.<br>5.Photocopy of the bank statement/passbook/cheque duly attested by ICICI Prudential Asset Management Company Limited (the AMC) branch officials after verification of original bank statement/passbook shown by the investor or their representative.<br>6. Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the investor details and bank mandate information.<br><br>This condition is also applicable to all purchase transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/dividend proceeds are credited to wrong account in absence of above original cheque. |
| Change of Bank details | • Updation of bank accounts in investor's folio shall be either through "Multiple Bank Account Registration Form" or a standalone separate "Change of Bank Mandate Form".<br>• Change of bank details or redemption request shall be accepted in two different standalone request forms and processed separately for all existing and new investors.<br>• In case of change of bank request, investors shall be required to submit below stated supporting documents to effect such change:<br><br><u>Documents required for change of bank request</u><br><br>**New bank account:**<br>Original of any one of the following documents or originals should be produced for verification or copy should be attested by the Bank:<br><br>– Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. Or<br>– Self attested copy of bank account statement issued by the concerned bank. (not older than 3 months).Or<br>– Bank passbook with current entries not older than 3 months. Or<br>– Bank letter, on the letterhead of the bank duly signed by branch manager/authorized personnel stating the investor's bank account number, name of investor, account type, bank branch, MICR and IFSC code of the bank branch. (The letter should be not older than 3 months). |

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| | **Updation of bank account in the folios wherein bank details not registered:**<br><br>In case of folios/accounts where bank details were not provided by the investor at the time of making investment (old folios, when bank details were not mandatory) the investors shall be required to submit the below stated supporting documents to update the bank details:<br><br>**New bank account:**<br>Original of any one of the following documents or originals should be produced for verification or copy should be attested by the Bank:<br>– Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. Or<br>– Self attested copy of bank account statement issued by the concerned bank. (Not older than 3 months). Or<br>– Bank passbook with current entries not older than 3 months. Or<br>– Bank letter, on the letterhead of the bank duly signed by branch manager/authorized personnel stating the investor's bank account number, name of investor, account type, bank branch, MICR and IFSC code of the bank branch. (The letter should be not older than 3 months). And<br><br>**Proof of Identity:**<br>Self attested copy of any one of the documents prescribed admissible as Proof of Identity in SEBI circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011.<br>**Note:**<br>– In case of photocopies of the documents as stated above are submitted, investor must produce original for verification or a copy of the supporting documents duly attested by the concerned bank to any of the AMC branches or official point of acceptance of transactions.<br>– In case request for change in bank account information being incomplete/invalid or not complying with any requirements as stated above, the request for such change will not be processed. Redemptions/dividends payments, if any will be processed as per specified service standards and last registered bank account shall be used for all the purposes.<br>– In case the request for change in bank account information and redemption request are in the same transaction slip or letter, such change of |

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| | bank mandate will not be processed. However, the valid redemption transaction will be processed and the payout will be released as per the specified service standards and the last registered bank account shall be used for all the purposes.<br><br>**Cooling Period:**<br><br>If the investor submits redemption request accompanied with a standalone request for change of Bank mandate or submits a redemption request within seven days from the date submission of a request for change of Bank mandate details, the AMC will process the redemption but the release of redemption proceeds would be deferred on account of additional verification. The entire activity of verification of cooling period cases and release of redemption payment shall be carried out within the period of 10 business days from the date of redemption.<br><br>In case of units held in demat form, investors can approach to their respective DP for change of bank details. |
| Change of Address | I. KYC Complied Folios/Investors: In case of change of address for KYC complied folios, the investors must submit the below stated documents to the designated intermediaries of the KYC Registration Agency:<br><br>• Proof of new address (POA) and,<br>• Any other document the KYC Registration Agency may specify from time to time.<br><br>II. For folios created before the implementation of KYC norms, as amended from time to time: In such cases, the investors must submit the below stated documents:<br>• Proof of new address and,<br>• Proof of Identity (POI): Only PAN card copy, if PAN is updated in the folio. In case where PAN is not updated, copy of PAN card or the other POI as may be prescribed.<br>However, it is advisable to these investors to complete the KYC process.<br><br>**Note:**<br>I. List of admissible documents for POA and POI as mentioned in the SEBI circular no. MIRSD/SE/Cir-21/2011dated October 5, 2011 will be considered or any other or additional documents as may be required by SEBI, AMFI or SEBI authorized KYC Registration Agency from time to time. |

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| | **II.** In case, the original of any of the aforesaid documents are not produced for verification, then the copies must be properly attested/verified by the authorities who are authorized to attest as per SEBI circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011.<br>**III.** The AMC, if necessary, reserves the right to collect proof of old bank account or proof of investment (in case of Change of Bank) or proof of old address (in case of change of address) or do any additional verification depending upon case to case basis. For more details please visit our website www.icicipruamc.com. |
| Pledge/Lien | In case of pledged units, the parties to the pledge shall report the details to the Registrar after the suspension of trading but prior to maturity. |
| Other requirements/processes | **Transactions without Scheme/Option Name**<br>In case of fresh/additional purchases, if the name of the Scheme/Plan on the application form/transaction slip differs from the name on the Cheque/Demand Draft, then ICICI Prudential Asset Management Company Limited (the AMC) will process the application and allot units at the applicable Net Asset Value, under the Scheme/Plan which is mentioned on the application form/transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.<br><br>The AMC thereafter shall not be responsible for any loss suffered by the investor due to the discrepancy of a Scheme/Plan name mentioned in the application form/transaction slip and Cheque/Demand Draft.<br><br>In case of fresh purchases, if the Plan name is not mentioned on the application form/transaction slip, then the units will be allotted under the Plan mentioned on the Cheque/Demand Draft. The Plan/Option that will be considered in such cases if not specified by the customer will be the default option of the Plan as per the SID. |
| | **Multiple Requests**<br>In case an investor makes multiple requests in a transaction slip i.e. switch and change of address or switch and change of bank mandate or any combination thereof, but the signature is appended only under one such request, then the AMC reserves the right to process the request under which signature is appended and reject the rest where signature is not appended. |

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| | **Communication via Electronic Mail (e-mail)**<br>It is hereby notified that wherever the investor(s) has/have provided his/their e-mail address in the application form or any subsequent communication in any of the folio belonging to the investor(s), the Fund/AMC reserves the right to use e-mail as a default mode to send various communication which include account statements for transactions done by the investor(s).<br>The investor(s) may request for a physical account statement by writing or calling the Fund's Investor Service Centre/ Registrar & Transfer Agent. In case of specific request received from investor(s), the Fund shall endeavour to provide the account statement to the investor(s) within 5 business days from the receipt of such request. |
| Non Acceptance/Processing of Purchase request(s) due to repeated Cheque Bounce | With respect to purchase request submitted by any investor, if it is noticed that there are repeated instances of two or more cheque bounces, the AMC reserves the right to not accept/allot units for all future purchase of such investor(s). |
| Restriction on fresh purchases/additional purchases/switches in any Schemes of ICICI Prudential Mutual Fund | As per requirements of the U.S. Securities and Exchange Commission (SEC), persons falling within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organised under the laws of the U.S., are not permitted to make investments in securities not registered under the Securities Act of 1933. In view of the same, U.S. Persons will not be permitted to make any fresh purchases/additional purchases/switches in any Schemes of ICICI Prudential Mutual Fund (via internet or otherwise). However, existing investments will be allowed to be redeemed. |
| Reversal of cheque(s) | Where the units under any scheme are allotted to investors and cheque(s) given by the said investors towards subscription of units are not realised thereafter or where the confirmation from the bankers is delayed or not received for non-realisation of cheque(s), the Fund reserves the right to reverse such units. |
| Third party Cheques | Investment/subscription made through third party cheque(s) will not be accepted for investments in the units of ICICI Prudential Mutual Fund. Please visit www.icicipruamc.com for further details. |
| Multiple Bank accounts | The unit holder/ investor can register multiple bank account details under its existing folio by submitting separate form available on the website of the AMC at www.icicipruamc.com. Individuals/HuF can register upto 5 different bank accounts for a folio, whereas non-individuals can register upto 10 different bank accounts for a folio. |
| Know Your Client (KYC) Norms | With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL |

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| | investors for making investments in Mutual Funds, irrespective of the amount of investment. Further, to bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries. With effect from 1st January 2012, all the new investors are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo In Person Verification (IPV) requirements with SEBI registered intermediaries. For Common KYC Application Form please visit our website www.icicipruamc.com. |
| Cash Investments in the Scheme | Pursuant to SEBI circular dated September 13, 2012 and SEBI circular dated May 22, 2014, it is permitted to accept cash transactions to the extent of Rs. 50,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines. Provided that the limit shall be applicable per investor for investments done in a financial year across all schemes of the Mutual Fund, subject to sufficient systems and procedures in place for such acceptance. However any form of repayment either by way of redemption, dividend, etc. with respect to such cash investment shall be paid only through banking channel.<br><br>The Asset Management Company is in process of implementing adequate systems and controls to accept Cash Investment in the Scheme. Information in this regard will be provided to Investors as and when the facility is made available. |

## B. ONGOING OFFER DETAILS

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| Ongoing Offer Period<br>This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period. | Being a close-ended Scheme, investors can subscribe to the units of the Scheme during the NFO Period only and the Scheme will not reopen for subscriptions after the closure of NFO.<br>To provide liquidity to the investors, the Fund proposes to list the units on one or more of the recognized stock exchange. |
| Ongoing price for subscription (purchase)/switch-in (from other schemes of the mutual fund) by investors. | Units cannot be subscribed after the closure of NFO. After the NFO, the persons can invest in the Scheme only through demat mode by purchasing the units on NSE or any other Stock Exchange where the Scheme will list its units. |
| Ongoing price for redemption (sale) /switch outs (to other schemes of the Mutual Fund) by investors. | Units cannot be redeemed before the maturity period. Investors can sell units of the scheme on NSE or any other Stock Exchange where the units of the scheme are listed. |
| Redemption of Units | No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days, subject to availability of all relevant documents and details. |
| Cut off timing for subscriptions/ redemptions/ switches | Subscriptions including switch in available only during the NFO period.<br><br>No Redemption/Repurchase facility is available. The units will be redeemed only on maturity of the scheme |
| Dividend Policy | Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund. Further, the Trustee at its sole discretion may also declare interim dividend. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. |
| Dividend | The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend.<br>In the event of failure to dispatch dividend within 30 days, the AMC shall be liable to pay interest at 15% per annum to the unit holders. |
| Where can the applications for | The details of official points of acceptance, collecting |

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| purchase/redemption switches be submitted? | banker etc. are provided on back cover page. Applications for purchase can be submitted only during the New Fund Offer of the Scheme. Applications for Redemption/Switches can only be submitted at the time of maturity of the Scheme. |
| Minimum amount for purchase/redemption/switches | Being a close-ended Scheme, investors can subscribe to the units of the Scheme during the NFO Period only.<br><br>No interim exit/redemption will be allowed under the scheme, as the same is proposed to be listed. |
| Special Products / facilities available | Not available. |
| Maturity | The redemption proceeds on maturity, subject to availability of all relevant documents/details, shall be dispatched to the unitholders within 10 business days from the date of maturity of the scheme. If the maturity date falls on a non-business day, the immediately following business day will be considered as the maturity date for the Scheme. |
| Delay in payment of maturity proceeds | The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). The AMC shall not be liable to pay such interest if the delay is attributable to any act or omission on the part of unitholders, its agents, assigns or successors. |
| Consolidated Account Statement (CAS) | 1. The Consolidated Account Statement (CAS) for each calendar month will be issued on or before tenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Due to this regulatory change, AMC shall now cease to send physical account statement to the investors after every financial transaction** including systematic transactions. Further, CAS will be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.<br><br>**The word 'financial transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.<br><br>2. For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. In case of a New Fund Offer Period (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical account statement or an email and/or SMS's to the investor's registered address and/or mobile number not later |

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| | than five business days from the date of closure of the NFO.<br><br>3. In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investors within 5 business days from the receipt of such request.<br><br>4. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS.<br><br>Further, in case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all Schemes of all mutual funds, shall be emailed at the registered email address of the unitholders on half yearly basis, on or before tenth day of succeeding month, unless a specific request is made to receive the same in physical form<br><br>In case of the units are held in dematerialized (demat) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically.<br><br>The AMC reserve the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).<br><br>**CAS for investors having Demat account:**<br>• Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.<br>• Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.<br>• If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.<br>• In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.<br><br>The dispatch of CAS by the depositories would |

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| | constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.<br><br>However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s). |
| Transaction Charges | Not applicable on an ongoing basis being a close ended scheme |

## C. PERIODIC DISCLOSURES

| | |
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| Net Asset Value<br><br>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance. | The AMC will calculate and disclose the first NAV within Five business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day. NAV shall be published in at least two daily newspapers having circulation all over India. The AMC shall disclose portfolio of all Schemes on the website www.icicipruamc.com alongwith ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month. In addition, the AMC will disclose details of the portfolio at least on a half-yearly basis on the website of AMC and AMFI.<br><br>AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on the mutual fund website – (www.icicipruamc.com) by 9:00 p.m. every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs. |
| Monthly and Half yearly Portfolio / Disclosures / Half yearly Financial Results | The AMC shall disclose portfolio of all the Schemes on the website www.icicipruamc.com alongwith ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month.<br><br>The Fund shall before the expiry of one month from the close of each half year, that is as on March 31 and September 30, publish its scheme portfolios in one English daily newspaper having all India circulation and in a newspaper published in the language of the region where the Head Office of the AMC is situated in the prescribed format and update the same on AMC's website at www.icicipruamc.com and AMFI's website www.amfiindia.com.<br><br>In terms of Regulations 59 and SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall within one month from the close of each half |

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| | year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The half-yearly unaudited report shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. Further, the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide 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. |
| Half Yearly Results | In terms of Regulations 59 and SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The half-yearly unaudited report shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. Further, the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. |
| Annual Report | Pursuant to Securities and Exchange Board of India (Mutual Funds) (Amendments) Regulations, 2011 dated August 30, 2011 read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the unit holders are requested to note that scheme wise annual report and/or abridged summary of annual reports of the Schemes of the Fund shall be sent to the unit holders only by email at their email address registered with the Fund.<br><br>Physical copies of the annual report or abridged summary of annual reports will be sent to those Unit holders whose email address is not available with the Fund and/or who have specifically requested or opted for the same.<br><br>The unit holders are requested to update/ provide their email address to the Fund for updating the database.<br><br>Physical copy of the scheme wise annual report or abridged summary will be available to the unit holders at the registered office of the Fund/AMC. A separate link to scheme annual report or abridged summary is available on the website of the Fund.<br><br>As per regulation 56(3) of the Regulations, copy of Schemewise Annual Report shall be also made available |

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| | to unitholder on payment of nominal fees. Further as per Securities and Exchange Board of India (Mutual Funds) (Third Amendment) Regulation 2008 Notification dated September 29, 2008 & SEBI Circular No. SEBI/IMD/CIR No. 10/141712/08 October 20, 2008, the Schemewise Annual Report of a Mutual Fund or an abridged summary shall be mailed to all unitholders as soon as may be possible but not later than four months from the date of closure of the relevant accounts year. |
| Associate Transactions | Please refer to Statement of Additional Information (SAI) |

Taxation

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

Taxation as per the provisions of Finance Act, 2015

| | **Resident Investors** | **Mutual Fund** |
|---|---|---|
| **Income Fund** Tax on Dividend | NIL | Dividend Distribution Tax (DDT) Individual/HUF 25%* Others 30%* (Refer Note 1 & 2 below) |
| Capital Gains: Long Term | 20% with indexation*# | NIL |
| Short Term | Income tax rate applicable to the Unit holders as per their income slabs. | NIL |

**Note:**

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

2. With respect to the taxation provisions, the Scheme is considered as other-than money market mutual fund or a liquid fund or an equity oriented fund.

3. Capital gains arising on transfer or redemption of units other than units of equity oriented funds (as defined under section 115T of the Act), after 10 July 2014, would be regarded as long term capital gains only if the units are held for a period of more than 36 months.

# However, for transfers of units on or before 10 July 2014, such income-tax should not exceed 10% plus applicable surcharge and education cess @ 3% on the amount of tax and surcharge, on the long term capital gains computed without claiming indexation benefit as mentioned in second proviso of section 48 of the Act.

* excluding applicable surcharge and cess.

Further, in case of distribution of income already paid by the Scheme, the Trustee/AMC reserves the right to recover the differential additional income tax on distribution of income so paid from the Unit holders of the Scheme.

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

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

## D. COMPUTATION OF NAV

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

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

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

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

## IV. FEES AND EXPENSES

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

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

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

### B. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated the following percentage of the daily net assets of the Scheme which will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. The mutual fund would update the current expense ratios on the website within two business days mentioning the effective date of the change.

**Annual Scheme Recurring Expenses:**

| **Particulars** | **Regular Plan (% per annum of daily net assets)** |
|---|---|
| Investment Management & Advisory Fee | Upto 2.25 |
| Trustee Fees | |
| Audit Fees | |
| Custodian Fees | |
| Registrar & Transfer Agent Fees | |
| Marketing & Selling Expenses including Agents Commission | |
| Cost related to investor communications | |
| Cost of fund transfer from location to location | |
| Cost of providing account statements and dividend redemption cheques and warrants | |
| Costs of statutory Advertisements | |
| Cost towards investor education & awareness (at least 2 bps) | |
| Brokerage & transaction cost over and above 12 bps for cash market trades. | |
| Service tax on expenses other than investment and advisory fees | |
| Service tax on brokerage and transaction cost | |
| Other Expenses$* | |
| **Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)** | **Upto 2.25** |
| Additional expenses for gross new inflows from specified cities*(more specifically elaborated below) | Upto 0.30 |
| The aforesaid does not include service tax on investment management and advisory fees. The same is more specifically elaborated below. | |

*As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to

SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and SEBI (Mutual Funds) Second Amendment Regulations, 2012.

$Listing expenses are part of other expenses.

At least 10% of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at least 10%) which is charged in the Regular Plan.

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

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

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

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

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

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

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

(i) The AMC may charge service 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 service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the Regulations.

(ii) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Securities and Exchange Board of India, from time to time are at least –

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

whichever is higher;

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

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities;

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

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

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

## C. LOAD STRUCTURE

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

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

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

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

## D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

N.A.

## V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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

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

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

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

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

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

Note:

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

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

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

- Reserve Bank of India (RBI) has imposed penalty on the Bank in respect of the following:
  - In 2012, a penalty of Rs. 10,000/- for delayed filing of FC-GPR return for an FDI transaction of a customer. The Bank has paid the penalty of Rs. 10,000/- to RBI vide letter dated March 9, 2012.

- Violation in opening and conduct of account of M/s SpeakAsia Online Pte ltd resulting in penalty of Rs. 3.0 mn being imposed by RBI which was paid in October 2012.
- Penalty imposed of Rs. 66,000/- for bouncing of 2 SGL deals which was paid in May 2012.
- On June 10, 2013, RBI imposed a penalty of Rs. 10.01 million on ICICI Bank, in exercise of the powers vested with it under the provisions of Section 47(A)(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949 and subsection (3) of section 11 of FEMA on operating matters pertaining to KYC. The Bank has paid the penalty to RBI.
- On July 25, 2014, RBI imposed a penalty of Rs. 4.0 million on the Bank, in exercise of powers vested with it under the provisions of Section 47A(1) of the Banking Regulation Act, 1949 with respect to facilities extended to a corporate borrower by the Bank. The Bank vide letter dated August 7, 2014 has paid the penalty to RBI.
- On December 17, 2014, RBI imposed a penalty of Rs. 5.0 million on the Bank in exercise of powers vested with it under the provisions Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949 for charges of non-compliance with the directions/guidelines issued by Reserve Bank of India in connection with Know Your Customer (KYC)/Anti Money Laundering (AML). The Bank has paid the penalty to RBI on December 30, 2014.

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

The Securities and Exchange Board of India (SEBI) had issued a show cause notice to the Bank under SEBI (Procedure for Holding Inquiry and imposing Penalties by Adjudicating Officer) Rules, 1995 for delay of 81 days in filing disclosures under the SEBI (Prohibition of Insider Trading) Regulations 1992, for change in shareholding exceeding 2% in a listed Company, when prior shareholding exceeded 5 %. This was in respect of Bank's holding in Jord Engineers India Ltd which was largely unlisted, and trading in the scrip was suspended, though the Company was listed. The bank filed consent terms and paid Rs. 1 lac to SEBI pursuant to the consent order passed in May 2012.

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

As per the SEBI (MF) Regulations, mutual fund schemes are permitted to invest in securitised debt. Accordingly, few schemes of ICICI Prudential Mutual Fund ("the Fund") had made investment in certain Pass Through Certificates (PTCs) of certain special purpose vehicles / securitisation trusts ("the Trusts"). The returns filed by few of these securitisation Trusts whose PTCs were held by the Fund were taken up for scrutiny by the Income Tax Authorities for Assessment Years 2007-08, 2008-09, 2009-10 and 2010-11. Arising out of this, they had raised a demand on such Trusts. On failure to recover the same from them, they sent demand notices to the Fund along

with other Mutual Funds as beneficiaries / contributors to such Trusts. The Fund in consultation with its tax & legal advisors has contested the applicability of such demand and proceedings there on are still pending.

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

Nil

## GENERAL INFORMATION

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

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

- **Scheme to be binding on the Unitholders:**
  Subject to the Regulations, the Trustee may, from time to time, add or otherwise vary or alter all or any of the features of investment plans and terms of the Scheme after obtaining the prior permission of SEBI and Unitholders (where necessary), and the same shall be binding on all the Unitholders of the Scheme and any person or persons claiming through or under them as if each Unitholder or such person expressly had agreed that such features and terms shall be so binding.

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

**Note**: The Scheme under this Scheme Information Document was approved by the Directors of ICICI Prudential Trust Limited vide resolution dated February 24, 2015 passed by circulation.

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

**Sd/-**
**Nimesh Shah**
**Managing Director**

Place: Mumbai
Date: June 23, 2015

**ICICI Prudential Mutual Fund Official Points of Acceptance**

• **Ahmedabad**: 307, 3rd Floor, Zodiac Plaza, Beside Nabard Vihar, Near St. Xavier's College Corner, H.L. Collage Road, Off C. G. Road, Ahmedabad 380009, Gujarat • **Amritsar:** Eminent Mall, 2nd Floor, Kennedy Avenue, 10 The Mall, Amritsar - 143001, Punjab • **Anand**: 109-110, Maruti Sharnam Complex, Opp. Nandbhumi Party Plot, Anand Vallabh Vidyanagar Road, Anand - 388001, Gujarat • **Aurangabad:** Unit B-5, 1st Floor, Aurangabad Business Centre, Adalat Road, Aurangabad - 431001, Maharashtra • **Bangalore (M G Road)**: Phoenix Pinnacle, First Floor, Unit 101 -104, No 46, Ulsoor Road, Bangalore 560042, Karnataka • **Bangloare:** No. 311/7, Ground Floor 9th Main, 5th Block, Jayanagar, Bangalore – 560 041 • **Baroda**: 2nd Floor, Offc No 202, Goldcroft, Jetalpur Road, Alkapuri, Vadodara 390007, Gujarat • **Bhopal**: MF-26/27 Block-C, Mezzanine Floor, Mansarovar Complex, Hoshangabad Road, Bhopal-462016, Madhya Pradesh • **Bhubhaneshwar**: Rajdhani House, 1st Floor, Front Wing, 77, Janpath, Kharvel Nagar, Bhubhaneshwar 751001, Orissa • **Chandigarh**: SCO 137-138, F.F, Sec-9C, Chandigarh 160017, Chandigarh • **Chennai- Lloyds Road**: Abithil Square,189, Lloyds Road,Royapettah, Chennai 600014, Tamil Nadu • **Chennai-** N R Dave Complex, 1st Floor, No: 201/C34, 2nd Avenue Anna Nagar west, Chennai - 600 040 • **Cochin**: #956/3 & 956/4 2nd Floor, Teepeyam Towers, Kurushupally Road, Off MG Road, Ravipuram , Kochi 682015, Kerala • **Coimbatore**: Ground Floor, No:1, Father Rhondy Street, Azad Road, R.S. Puram, Coimbatore 641002, Tamil Nadu • **Dehradun**: 1st Floor, Opp. St. Joseph school back gate, 33, Subhash road, Dehradun 248001, Uttaranchal • **Durgapur** : Mezzanine Floor, Lokenath Mansion, Sahid Khudiram Sarani, CityCentre, Durgapur 713216, West Bengal • **Gurgaon:** M.G. Road, Vipul Agora Bulding, Unit no 109, 1st Floor, Opp. JMD Regedt Sq, Gurgaon - 122001 • **Guwahati** : Jadavbora Complex, M.Dewanpath, Ullubari, Guwahati 781007, Assam • **Hyderabad-Begumpet**: Gowra Plaza, 1st Floor, No: 1-8-304-307/381/444,S.P. Road, Begumpet, Secunderabad, Hyderabad 500003, Andhra Pradesh • **Indore**: 310-311 Starlit Tower,29/1 Y N Road, Indore 452001, Madhya Pradesh • **Jaipur**: Building No 1, Opp Amrapura Sthaan, M.I. Road, Jaipur 302001, Rajasthan • **Jalandhar:** 102, 1st Floor, Arora Prime Tower, G T Road, Jalandhar - 144001, Punjab • **Jamshedpur** : Office # 7, II Floor, Bharat Business Centre, Holding # 2, Ram Mandir Area, Bistupur, Jamshedpur 831001, Jharkhand • **Kalyani**: B- 9/14 (C.A), 1st Floor, Central Park, Dist- Nadia, Kalyani 741235, West Bengal • **Kanpur**: 516-518, Krishna Tower, 15/63, Civil Lines,Opp. U.P. Stock Exchange, Kanpur 208001, Uttar Pradesh • **Kolhapur**: 1089, E Ward, Anand Plaza, Rajaram Road, Kolhapur 416001, Maharashtra • **Kolkata - Dalhousie**: Room No. 409, 4th Floor, Oswal Chambers, 2, Church Lane Kolkata - 700001, West Bengal • **Kolkata - Lords** : 227, AJC Bose Road, Anandalok, 1st Floor, Room No. 103/103 A, Block - B, Kolkata 700020, West Bengal • **Lucknow**: 1st Floor Modern Business Center,19 Vidhan Sabha Marg, Lucknow 226001, Uttar Pradesh • **Ludhiana**: SCO 121, Ground Floor, Feroze Gandhi Market, Ludhiana 141001, Punjab • **Mumbai-Borivli**: ICICI Prudential Mutual Fund, Ground Floor, Suchitra Enclave Maharashtra Lane, Borivali (West), Mumbai 400092, Maharashtra • **Mumbai - Fort**: ICICI Prudential Asset Management Co Ltd, 2nd Floor, Brady House,12/14 Veer Nariman Road Fort, Mumbai 400001, Maharashtra • **Mumbai - Ghatkopar:** Ground Floor, Unit No 4 & 5, Platinum Mall, Opposite Ghatkopar Railway Station, Jawahar Road, Ghatkopar East, Mumbai 400077 • **Mumbai - Goregaon**: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon, Mumbai 400013, Maharashtra • **Mumbai-Khar**: ICICI Prudential Mutual Fund, 101, 1st Floor, Abbas Manzil, Opposite Khar Police Station, S. V. Road, Khar (W), Mumbai 400052, Maharashtra • **Mumbai-Thane**: ICICI Prudential Mutual Fund, Ground Floor, Mahavir Arcade,Ghantali Road, Naupada, Thane West, Thane 400602, Maharashtra • **Mumbai-Vashi**: ICICI Prudential AMC Ltd, Devavrata Co-op Premises, Plot No 83, Office No 26, Gr Floor, Sector 17, Vashi, Navi Mumbai 400703, Maharashtra • **Nagpur**: 1st Floor, Mona Enclave, WHC Road, Near Coffee House Square, Above Titan Eye Showroom, Dharampeth, Nagpur 440010, Maharashtra • **Nashik**: Shop No 1 Rajeev Enclave Near Old Muncipal Corporation, New Pandit Colony, Nashik 422002, Maharashtra • **New Delhi**: 12th Floor Narain Manzil,23 Barakhamba Road, New Delhi 110001, New Delhi

• **Noida**: F-25, 26 & 27, First Floor,Savitri market, Sector-18, Noida 201301, Uttar Pradesh • **Panjim**: Sandeep Apts, Shop No. 5 & 6, Grond Floor, Next to Hotel Samrat, Dr. Dada Vaidya Road, Panaji 403001, Goa • **Patna** : 1st Floor, Kashi Place, Dak Bungalow Road, Patna 800001, Bihar • **Pune**: 1205 /4/6 Shivaji Nagar, Chimbalkar House, Opp Sambhaji Park, J M Road, Pune 411004, Maharashtra • **Raipur**: 3rd Floor, Tank Business Tower, Near Fafadih Chowk, Raipur - 492001 • **Rajkot**: Office no 201, 2nd Floor, Akshar X, Jagannath-3, Dr. Yagnik Road, Rajkot 360001, Gujarat • **Siliguri** : Ganapati Plaza, 2nd Floor, Sevoke Road, Siliguri 734001, West Bengal • **Surat**: HG 30, B Block, International Trade Center, Majura Gate, Surat 395002, Gujarat • **Udaipur**: Shukrana, 6 Durga Nursery Road, Near Sukhadia Memorial, Udaipur 313001, Rajasthan • **Varanasi**: D-58/2, Unit No.52 & 53,Ist Floor, Kuber Complex,Rath Yatra Crossing, Varanasi 221010, Uttar Pradesh • **Email**:trxn@icicipruamc.com.

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

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

• **Agartala**: Advisor Chowmuhani (Ground Floor) Krishnanagar, Agartala 799001, Tripura • **Agra**: No. 8, II Floor Maruti Tower Sanjay Place, Agra 282002, Uttar Pradesh • **Ahmedabad**: 111-113,1st Floor, Devpath Building, off : C G Road, Behind lal Bungalow, Ellis Bridge , Ahmedabad, Ahmedabad 380006, Gujarat • **Ajmer**: Shop No.S-5, Second Floor Swami Complex, Ajmer 305001, Rajasthan • **Akola** : Opp. RLT Science College Civil Lines, Akola 444001, Maharashtra • **Aligarh**: City Enclave, Opp. Kumar Nursing Home Ramghat Road, Aligarh 202001, Uttar Pradesh • **Allahabad**: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211001, Uttar Pradesh • **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 • **Amaravati** : 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies, Amaravati 444601, Maharashtra • **Ambala** : Opposite PEER, Bal Bhawan Road, Ambala 134003, Haryana • **Amritsar**: SCO - 18J, 'C' Block, Ranjit Avenue, Amritsar 140001, Punjab • **Anand**: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers , Anand 388001, Gujarat • **Anantapur**: 15-570-33, I Floor Pallavi Towers, Anantapur 515001, Andhra Pradesh • **Andheri (parent: Mumbai ISC)**: CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri 400069, Maharashtra • **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 • **Aurangabad**: Office No. 1, 1st Floor Amodi Complex Juna Bazar, 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 • **Bankura:** CAMS Service Center, Cinema Road, Nutunganj, Beside Mondal Bakery, P. 0. & Dist. Bankura 722101 • **Bareilly**: F-62-63, Butler Plaza Civil Lines, Bareilly 243001, Uttar Pradesh • **Belgaum**: Tanish Tower CTS No. 192/A, Guruwar Peth Tilakwadi, Belgaum 590006, Karnataka • **Bellary**: CAMS Service centre,# 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary 583103, Karnataka • **Berhampur**: First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road, Berhampur 760001, Orissa • **Bhagalpur**: Dr R P Road Khalifabag Chowk, Bhagalpur 812002, Bihar • **Bharuch (parent: Ankleshwar TP)**: F-108, Rangoli Complex Station Road , Bharuch 392001, Gujarat • **Bhatinda**: 2907 GH,GT Road Near Zila Parishad, Bhatinda 151001, Punjab • **Bhavnagar**: 305-306, Sterling Point Waghawadi Road Opp. HDFC Bank, Bhavnagar 364002, Gujarat • **Bhilai**: Shop No. 117,Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai 490020, Chattisgarh • **Bhilwara**: Indraparstha tower Shop Nos 209-213, Second floor, Shyam ki sabji mandi Near Mukharji garden, Bhilwara 311001, Rajasthan • **Bhopal**: Plot No . 10, 2nd floor, Alankar

Complex, Near ICICI Bank, M P Nagar, Zone II, Bhopal 462011, Madhya Pradesh • **Bhubaneswar**: 101/ 7, Janpath, Unit-III, Bhubaneswar 751001, Orissa • **Bhuj**: Data Solution, Office No:17 I st Floor Municipal Building Opp Hotel Prince Station Road, Bhuj - Kutch 370001, Gujarat • **Bhusawal (Parent: Jalgaon TP)**: 3, Adelade Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal, Bhusawal 425201, Maharashtra • **Bikaner**: F 4, 5 Bothra Complex, Modern Market, Bikaner 334001, Rajasthan • **Bilaspur**: B2nd Floor, Gwalani Chambers, St Xavier School Road, In Front of CIT (Income Tax) Office, Vyapar Vihar, Bilaspur 495001, Contact No.: 9203900626 • **Bokaro**: Mazzanine Floor, F-4, City Centre Sector 4, Bokaro Steel City 827004, Bokaro 827004, Jharkhand • **Burdwan**: 399, G T Road Basement of Talk of the Town, Burdwan 713101, West Bengal • **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 • **Chennai**: Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam, Chennai 600034, Tamil Nadu • **Chennai**: 7th floor, Rayala Tower - III,158, Annasalai,Chennai, Chennai 600002, Tamil Nadu • **Chennai**: Ground floor, Rayala Tower- I,158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • **Cochin**: 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682 018. Tel.: (0484) 6060188/6400210 • **Coimbatore**: Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S. Puram, Coimbatore 641002, Tamil Nadu • **Cuttack**: Near Indian Overseas Bank Cantonment Road Mata Math, Cuttack 753001, Orissa • **Davenegere**: 13, Ist Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension, Devengere 577002, Karnataka • **Dehradun**: 204/121 Nari Shilp Mandir Marg Old Connaught Place, Dehradun 248001, Uttaranchal • **Delhi**: CAMS Collection Centre, Flat no.512, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi 110001, New Delhi • **Deoghar**: S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town, Deoghar 814112, Jharkhand • **Dhanbad**: Urmila Towers Room No: 111(1st Floor) Bank More, Dhanbad 826001, Jharkhand • **Durgapur**: City Plaza Building, 3rd floor, City Centre, Durgapur 713216, West Bengal • **Erode**: 197, Seshaiyer Complex Agraharam Street, Erode 638001, Tamil Nadu • **Faridhabad**: B-49, Ist Floor Nehru Ground Behind Anupam Sweet House NIT, Faridhabad 121001, Haryana • **Ghaziabad**: 113/6 I Floor Navyug Market, Gazhiabad 201001, Uttar Pradesh • **Goa**: No.108, 1st Floor, Gurudutta Bldg Above Weekender M G Road, Panaji (Goa) 403001, Goa • **Gondal**: Parent CSC - Rajkot,A/177, Kailash Complex,Khedut Decor, Gondal 360311, Gujarat • **Gorakhpur**: Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road, Gorakhpur 273001, Uttar Pradesh • **Guntur**: Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel, Guntur 522002, Andhra Pradesh • **Gurgaon**: SCO - 17, 3rd Floor, Sector-14, Gurgaon 122001, Haryana • **Guwahati**: A.K. Azad Road, Rehabari, Guwahati 781008, Assam • **Gwalior**: G-6, Global Apartment Phase-II,Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior 474001, Madhya Pradesh • **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 • **Irinjalakuda:** CAMS Service Center, XIX/546-P-3, Nakkara Complex, Opp. Municipal Town Hall, Kerala Irinjalakuda-680121 • **Jabalpur**: 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001, Madhya Pradesh • **Jaipur**: R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station, Jaipur 302001, Rajasthan • **Jalandhar**: 367/8, Central Town Opp. Gurudwara Diwan Asthan, Jalandhar 144001, Punjab • **Jalgaon**: Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon 425001, Maharashtra • **Jalna C.C. (Parent: Aurangabad)**: Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna 431203, Maharashtra • **Jammu**: JRDS Heights, Lane Opp. S&S Computers,Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004, Jammu &

Kashmir • **Jamnagar**: 207, Manek Centre, P N Marg, Jamnagar 361001, Gujarat. Tel.: (0288) 6540116 • **Jamshedpur**: Millennium Tower, "R" Road Room No:15 First Floor, Bistupur, Jamshedpur 831001, Jharkhand • **Jhansi**: Opp SBI Credit Branch Babu Lal Kharkana Compound Gwalior Road, Jhansi 284001, Uttar Pradesh • **Jodhpur**: 1/5, Nirmal Tower Ist Chopasani Road, Jodhpur 342003, Rajasthan • **Junagadh**: Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Gujarat • **Kadapa**: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa 516001, Andhra Pradesh • **Kakinada**: No.33-1, 44 Sri Sathya Complex Main Road, Kakinada 533001, Andhra Pradesh • **Kalyani**: A - 1/50, Block - A, Dist Nadia, Kalyani 741235, West Bengal • **Kannur**: Room No.14/435 Casa Marina Shopping Centre Talap, Kannur 670004, Kerala • **Kanpur**: I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, The Mall, Kanpur 208001, Uttar Pradesh • **Karimnagar**: HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar 505001, Andhra Pradesh • **Karnal (Parent: Panipat TP)**: 7, IInd Floor, Opp Bata Showroom Kunjapura Road, Karnal 132001, Haryana • **Karur**: # 904, 1st Floor Jawahar Bazaar, Karur 639001, Tamil Nadu • **Kharagpur**: 623/1 Malancha Main Road, PO Nimpura, Ward No - 19, Kharagpur 721304, West Bengal • **Kolhapur**: 2 B, 3rd Floor, Ayodhya Towers,Station Road, Kolhapur 416001, Maharashtra • **Kolkata - Kestopur**: S.D. Tower, Sreeparna Apartment AA-101, Prafulla Kannan (West), Shop No. 1M, Block - C, (Ground Floor), Kestopur, Kolkata - 700 101 • **Kolkata**: Saket Building, 44 Park Street, 2nd Floor, Kolkata 700071, West Bengal • **Kollam**: Kochupilamoodu Junction Near VLC, Beach Road, Kollam 691001, Kerala • **Kota**: B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar, Kota 324007, Rajasthan • **Kottayam**: Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam - 686001• **Kumbakonam**: Jailani Complex 47, Mutt Street, Kumbakonam 612001, Tamil Nadu • **Kurnool**: H.No.43/8, Upstairs Uppini Arcade, N R Peta, Kurnool 518004, Andhra Pradesh • **Lucknow**: Off # 4,1st Floor,Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow 226001, Uttar Pradesh • **Ludhiana**: U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana 141002, Punjab • **Madurai**: Cams Service Centre, # Ist Floor,278, North Perumal, Maistry Street (Nadar Lane), Madurai 625001, Tamil Nadu • **Mangalore**: No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore 575003, Karnataka • **Mapusa**: Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-Op Bank Ltd, Angod, Mapusa 403507, Goa • **Margao**: Virginkar Chambers I Floor Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403601, Goa • **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**: B-612 'Sudhakar' Lajpat Nagar, Moradabad 244001, Uttar Pradesh • **Mumbai**: Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai 400023, Maharashtra • **Muzzafarpur**: Brahman toli, Durgasthan Gola Road, Muzaffarpur 842001, Bihar • **Mysore**: No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore 570009, Karnataka • **Nadiad**: F 142, First Floor, Gantakaran Complex, Gunj Bazar, Nadiad 387001, Gujarat • **Nagpur**: 145 Lendra Park, Behind Indus Ind Bank New Ramdaspeth, Nagpur 440010, Maharashtra • **Nasik**: Ruturang Bungalow, 2 Godavari Colony Behind Big Bazar, Near Boys Town School Off College Road, Nasik 422005, Maharashtra • **Navsari**: CAMS Service Center,16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Navasari 396445, Gujarat • **Nellore**: 97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001, Andhra Pradesh • **New Delhi** : 304-305 III Floor Kanchenjunga Building 18, Barakhamba Road Cannaugt Place, New Delhi 110001, New Delhi • **Noida**: CAMS Service centre C-81,1st floor, Sector - 2, Noida, Noida 201301, Uttar Pradesh • **Palakkad**: 10 / 688, Sreedevi Residency Mettupalayam Street, Palakkad 678001, Kerala • **Panipat**: 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road, Panipat 132103, Haryana • **Patiala**: 35, New lal Bagh Colony, Patiala 147001, Punjab • **Patna**: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800001,

Bihar • **Pathankot:** 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot 145001, Punjab • **Pondicherry**: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry 605001, Pondichery • **Pune**: Nirmiti Eminence, Off No. 6, I Floor Opp Abhishek Hotel Mehandale Garage Road Erandawane, Pune 411004, Maharashtra • **Raipur**: HIG,C-23, Sector - 1, Devendra Nagar, Raipur 492004, Chattisgarh • **Rajahmundry**: Cabin 101 D.no 7-27-4 1st Floor Krishna Complex Baruvari Street T Nagar, Rajahmundry 533101, Andhra Pradesh • **Rajkot**: Office 207 - 210, Everest Building Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot 360001, Gujarat • **Ranchi**: 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, Ranchi 834001, Jharkhand • **Rohtak**: 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001, Haryana • **Rourkela**: 1st Floor Mangal Bhawan Phase II Power House Road, Rourkela 769001, Orissa • **Saharanpur**: I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur 247001, Uttar Pradesh • **Salem**: No.2, I Floor Vivekananda Street, New Fairlands, Salem 636016, Tamil Nadu • **Sambalpur**: C/o Raj Tibrewal & Associates Opp.Town High School, Sansarak, Sambalpur 768001, Orissa • **Sangli**: Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli 416416, Contact No.: 0233-6600510 • **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 • **Siliguri**: No 7, Swamiji Sarani, Ground Floor Hakimpara, Siliguri 734001, West Bengal • **Solapur**: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001, Maharashtra • **Sriganganagar**: 18 L Block, Sri Ganganagar 335001, Rajasthan • **Sreerampur:** CAMS Sreerampur CSC, 102, Alokalaya, Gr Floor, N.S. Avenue, Sreerampur 712 201 • **Surat**: Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura, Surat 395001, Gujarat • **Thiruppur**: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu • **Thiruvalla**: Central Tower,Above Indian Bank Cross Junction, Tiruvalla 689101, Kerala • **Tirunelveli**: III Floor, Nellai Plaza 64-D, Madurai Road, Tirunelveli 627001, Tamil Nadu • **Tirupathi**: Shop No: 6, Door No: 19-10-8 (Opp to Passport Office), AIR Bypass Road Tirupati - 517501, Andhra Pradesh, Tel: (0877) 6561003 • **Trichur**: Room No. 26 & 27,DEE PEE PLAZA,Kokkalai, Trichur 680001, Kerala • **Trichy**: No 8, I Floor, 8th Cross West Extn Thillainagar, Trichy 620018, Tamil Nadu • **Trivandrum**: R S Complex Opposite of LIC Building Pattom PO, Trivandrum 695004, Kerala • **Udaipur**: 32 Ahinsapuri Fatehpura Circle, Udaipur 313004, Rajasthan • **Unjha (Parent: Mehsana)**: 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha 384170, Gujarat • **Vadodara**: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390007, Gujarat • **Valsad**: Ground Floor Yash Kamal -"B" Near Dreamland Theater Tithal Road, Valsad 396001, Gujarat • **VAPI**: 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasata, Vapi 396195, Gujarat • **Varanasi**: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex Varanasi - 221010, Uttar Pradesh • **Vellore**: No.1, Officers Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore 632001, Tamil Nadu • **Vijayawada**: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet, Vijayawada 520010, Andhra Pradesh • **Visakhapatnam**: 47/ 9 / 17, 1st Floor 3rd Lane, Dwaraka Nagar, Visakhapatnam 530016, Andhra Pradesh • **Vizianagaram (parent:Vizag ISC)**: F Block, Shop No 1 & 16, PSR Market Lower Tank Bund Road, Near RTC complex Vizianagaram, Vizianagaram 535002, 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.

**TP Lite Centres**

• **Ahmednagar**: B, 1+3, Krishna Encloave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar 414001, Maharashtra • **Basti**: Office # 3, 1st Floor, Jamia Shopping Complex, Opp Pandey School, Station Road, Basti 272002, Uttar Pradesh • **Chhindwara**:

Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara 480001, Madhya Pradesh • **Chittorgarh**: CAMS Service centre, 3 Ashok Nagar,Near Heera Vatika, Chittorgarh, Chittorgarh 312001, Rajasthan • **Darbhanga**: Shahi Complex,1st Floor Near RB Memorial hospital,V.I.P. Road, Benta Laheriasarai, Darbhanga 846001, Bihar • **Dharmapuri** : # 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri 636701, Tamil Nadu • **Dhule** : H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule 424001, Maharashtra • **Faizabad**: Amar Deep Building, 3/20/14, IInd floor,Niyawan, Faizabad-224001• **Gandhidham**: S-7, Ratnakala Arcade, Plot No. 231, Ward – 12/B, Gandhidham 370201, Gujarat • **Gulbarga**: Pal Complex, lst Floor Opp. City Bus Stop,SuperMarket, Gulbarga 585101, Karnataka • **Haldia**: 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721602, West Bengal • **Haldwani**: Durga City Centre, Nainital Road Haldwani, Haldwani 263139, Uttaranchal • **Himmatnagar**: D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383001, Gujarat • **Hoshiarpur**: Near Archies Gallery Shimla Pahari Chowk, Hoshiarpur 146001, Punjab • **Hosur**: No.303, SIPCOT Staff Housing Colony, Hosur 635126, Tamil Nadu • **Jaunpur**: 248, Fort Road, Near Amber Hotel, Jaunpur 222001, Uttar Pradesh • **Katni**: 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni 483501, Madhya Pradesh • **Khammam**: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam 507001, Andhra Pradesh • **Malda**: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732101, West Bengal • **Manipal**: CAMS Service Centre, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal 576104, Karnataka • **Mathura**: 159/160 Vikas Bazar, Mathura 281001, Uttar Pradesh • **Moga**: Gandhi Road, Opp Union Bank of India, Moga 142001, Punjab • **Namakkal**: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu • **Palanpur**: Tirupati Plaza, 3rd Floor, T - 11, Opp. Government Quarter, College Road, Palanpur 385001, Gujarat • **Rae Bareli**: No.17 Anand Nagar Complex, Rae Bareli 229001, Uttar Pradesh • **Rajapalayam**: D. No. 59 A/1, Railway Feeder Road Near Railway Station, Rajapalayam 626117, Tamil Nadu • **Ratlam**: Dafria & Co 81, Bajaj Khanna, Ratlam 457001, Madhya Pradesh • **Ratnagiri**: Kohinoor Complex Near Natya Theatre Nachane Road, Ratnagiri 415639, Maharashtra • **Roorkee**: Cams Service Center, 22 Civil Lines Ground, Floor, Hotel Krish Residency, (Haridwar), Roorkee 247667, Uttaranchal • **Sagar**: Opp. Somani Automobiles Bhagwanganj, Sagar 470002, Madhya Pradesh • **Shahjahanpur**: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur 242001, Uttar Pradesh • **Sirsa**: Bansal Cinema Market, Beside Overbridge,Next to Nissan car showroom, Hissar Road, Sirsa 125055, Haryana • **Sitapur**: Arya Nagar Near Arya Kanya School, Sitapur 262001, Uttar Pradesh • **Solan**: 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall, Solan 173212, Himachal Pradesh • **Srikakulam**: Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam 532001, Andhra Pradesh • **Sultanpur**: 967, Civil Lines Near Pant Stadium, Sultanpur 228001, Uttar Pradesh • **Surendranagar**: 2 M I Park, Near Commerce College Wadhwan City, Surendranagar 363035, Gujarat • **Tinsukia**: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank, PO Tinsukia, Tinsukia 786125, Assam • **Tuticorin**: 4B / A-16 Mangal Mall Complex,Ground Floor, Mani Nagar, Tuticorin 628003, Tamil Nadu • **Ujjain**: 123, 1st Floor, Siddhi Vinanyaka Trade Centre,Saheed Park, Ujjain 456010, Madhya Pradesh • **Vasco**: No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex,Near ICICI Bank, Vasco da gama 403802, Goa • **Yavatmal**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445001, Maharashtra.

*In addition to the existing Official Point of Acceptance of transactions, Computer Age Management Services Pvt. Ltd. (CAMS), the Registrar and Transfer Agent of ICICI Prudential Mutual Fund, having its office at New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road), Chennai - 600 034 shall be an official point of acceptance for electronic transactions received from the Channel Partners with whom ICICI Prudential*

*Asset Management Company Limited has entered or may enter into specific arrangements for all financial transactions relating to the units of mutual fund schemes. Additionally, the secure Internet sites operated by CAMS will also be official point of acceptance only for the limited purpose of all channel partners transactions based on agreements entered into between IPMF and such authorized entities.*

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.

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.