

# ICICI Prudential Mutual Fund

## Common Application Form

### & Key Information Memorandum

#### Equity funds:

- ◆ Growth Plan
- ◆ Tax Plan
- ◆ FMCG Fund
- ◆ Technology Fund
- ◆ Dynamic Plan
- ◆ Power
- ◆ Discovery Fund
- ◆ Emerging S.T.A.R. (Stocks Targeted At Returns) Fund
- ◆ Index Fund
- ◆ Infrastructure Fund
- ◆ Services Industries Fund
- ◆ Equity & Derivatives Fund
- ◆ Indo Asia Equity Fund

#### Balanced Funds:

- ◆ Balanced Fund

#### Debt Funds:

- ◆ Liquid Plan
- ◆ Short Term Plan
- ◆ Income Plan
- ◆ Gilt Fund
- ◆ Flexible Income Plan
- ◆ Income Multiplier Fund
- ◆ Monthly Income Plan

An open ended fund. Monthly Income is not assured and is subject to the availability of distributable surplus.

Offer for units of Rs. 10 per unit at NAV based prices.



**Sponsors:** ICICI Bank Limited (erstwhile ICICI Limited), Regd. Office: Landmark, Race Course Circle, Vadodara 390 007, India; and Prudential plc (formerly known as Prudential Corporation Holdings Limited), Laurence Pountney Hill, London EC4ROHH, UK.

**Investment Manager:** ICICI Prudential Asset Management Company Limited (erstwhile Prudential ICICI Asset Management Company Limited)  
Corp. Office: 8th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai 400 013.  
Regd. Office: 12th Floor, Narain Manzil, 23 Barakhamba Road, New Delhi 110 001.

**Trustee:** ICICI Prudential Trust Limited (erstwhile Prudential ICICI Trust Limited)  
Regd. Office: 12th Floor, Narain Manzil, 23 Barakhamba Road, New Delhi 110 001.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by AMC, Key Personnel, Investor's rights & services, risk factors, penalties & litigations, associate transactions etc. investor should, before investment, refer to the Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website [www.icicipruamc.com](http://www.icicipruamc.com)

The particulars of Schemes of ICICI Prudential Mutual Fund, have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with the Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by the SEBI nor has SEBI certified the accuracy or adequacy of this KIM.

Introducing

ICICI Prudential  
**Systematic Investment Plan**

Top up your ICICI Prudential SIP in multiples of Rs 500 at a frequency of 6/12 months



For the  
**First**  
time in India



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## Cheques are to be drawn in favour of:

### **EQUITY FUNDS:**

ICICI Prudential Growth Plan

ICICI Prudential Tax Plan

ICICI Prudential FMCG Fund

ICICI Prudential Technology Fund

ICICI Prudential Dynamic Plan

ICICI Prudential Power

ICICI Prudential Discovery Fund

ICICI Prudential Emerging S.T.A.R. Fund

ICICI Prudential Index Fund

ICICI Prudential Infrastructure Fund

ICICI Prudential Services Industries Fund

ICICI Prudential Equity & Derivatives Fund – Income Optimiser Plan

ICICI Prudential Equity & Derivatives Fund – Wealth Optimiser Plan

ICICI Prudential Indo Asia Equity Fund

### **BALANCED FUNDS:**

ICICI Prudential Balanced Fund

### **DEBT FUNDS:**

ICICI Prudential Liquid Plan

ICICI Prudential Short Term Plan

ICICI Prudential Income Plan

ICICI Prudential Gilt Fund – Treasury Plan

ICICI Prudential Gilt Fund – Investment Plan

ICICI Prudential Flexible Income Plan

ICICI Prudential Income Multiplier Fund

ICICI Prudential Monthly Income Plan

# COMMON APPLICATION FORM

(Please read the instructions before investing)

• Lumpsum Investment • Systematic Investment Plan (SIP).  
SIP payment options: Bank Standing Instruction • Auto Debit (ECS) • Post Dated Cheques



Making your money work as hard as you do

Broker Code  
**ARN- 23267**  
RITU AGARWAL

Sub-broker Code

Date & Time of  
Receipt

Serial Number

## 1 FOR EXISTING UNITHOLDERS

If you have an existing folio with PAN validation & KYC validation (if applicable), please mention the folio number in the space provided and proceed to Step 5. *Please note that the applicable details and mode of holding will be as per the existing folio.*

Folio No. 



 /

Application No.

## 2 ABOUT YOU

Name of First Applicant

Mr. Ms. M/s.

Date: \_\_\_\_\_

Date of Birth (Mandatory)

Name of Guardian (in case of minor) / Contact Person (In case of non-individual investors)

Mr. Ms.

Status [Please tick (✓)]

- ☐ Minor ☐ Trust  
☐ NRI/PIO ☐ Bank/FI  
☐ Resident Individual ☐ AOP/Bol  
☐ HUF ☐ Club/Society  
☐ Sole Proprietorship ☐ Company  
☐ Partnership Firm ☐ FII  
☐ Others (Please specify) \_\_\_\_\_

Designation of the Contact Person (In case of non-individual investors)

Mailing Address (Please provide full address) (Mandatory)

City (Mandatory) 



 PIN (Mandatory) 



 State (Mandatory) 



 Country

Communication

Tel. (Res.) 



 Tel. (Off.) 



 Mobile 



 E-Mail

Overseas Address (in case of NRIs/FIIs)

City 



 ZIP/PIN (Mandatory) 



 State 



 Country (Mandatory)

Name of Second Applicant

Mr. Ms.

Mode of holding [Please tick (✓)]

- ☐ Single ☐ Joint  
☐ Anyone or Survivor  
(Default option: Anyone or Survivor)

Name of Third Applicant

Mr. Ms.

**Permanent Account Number (PAN) - Mandatory**

(Please submit a copy of PAN card. In case the 1st applicant is minor, please provide Guardian's PAN. Refer to Instruction No. II-b(4) }

**Know Your Customer (KYC)**

(Please refer to instruction no. IX) (Mandatory for investment of Rs.50,000 & above)

Please tick (✓)

1st Applicant

Copy of KYC acknowledgement enclosed ☐

Guardian (in case 1st applicant is minor)

Copy of KYC acknowledgement enclosed ☐

2nd Applicant

Copy of KYC acknowledgement enclosed ☐

3rd Applicant

Copy of KYC acknowledgement enclosed ☐

Occupation [Please tick (✓)]

- ☐ Professional ☐ Housewife  
☐ Business ☐ Service  
☐ Retired ☐ Student  
☐ Others (Please specify) \_\_\_\_\_

## 3 E-MAIL COMMUNICATION – I/We wish to receive the following via e-mail instead of physical document:

☐ Account Statement ☐ Quarterly Review & Annual Report ☐ Other statutory information

ICICI Prudential AMC Ltd. - ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Received from:

Address

Application No.

Application for Units of ICICI Prudential

Option :

Signature, Stamp & Date





# ICICI Prudential Mutual Fund

## SYSTEMATIC INVESTMENT PLAN (SIP)

### AUTO DEBIT (ECS) INSTRUCTION FORM

APPLICATION NO.:

List of Cities for SIP Auto Debit via ECS (Debit Clearing): • Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore • Baroda • Bhilwara • Bhopal • Bhubaneswar • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gorakhpur • Guwahati • Gwalior • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai (SIP Dates: 1st, 7th & 25th only) • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry (SIP Dates: 10th, 15th & 25th only) • Pune • Raipur • Rajkot • Ranchi • Salem • Shimla • Sholapur • Siliguri • Surat • Tirupati • Tirupur • Trichur • Trichy (SIP Dates: 7th, 10th & 25th only) • Trivendrum • Udaipur • Udupi • Varanasi • Vijayawada (also covers Guntur, Tenali & Mangalagiri) • Vishakhapatnam.

Existing Folio No.           /   I/We hereby apply to the Trustee of ICICI Prudential Mutual Fund for the Systematic Investment Plan (SIP) Enrolment under the following scheme and agree to abide by the terms and conditions of the plan. Date: \_\_\_\_\_

Sole/First Applicant's Name \_\_\_\_\_

Scheme Name: ICICI PRUDENTIAL _____	Option*: _____ Sub-Option*: _____ *Refer to the "Key Features" on pages 3-10.	Each SIP Amount: Rs. _____ (Rupees _____) SIP Date: <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th	SIP Start Month/Year : _____ SIP End Month/Year _____ <table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y				

<input type="checkbox"/> <b>SIP TOP UP (Optional)</b> (Tick to avail this facility)	TOP UP Amount*: Rs. _____ * TOP UP amount has to be in multiples of Rs.500 only.	TOP UP Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly [Please refer to General Instruction No. 4]
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Please note: SIP dates would be the 1st or 7th or 10th or 15th or 25th of every month except for Madurai, Trichy & Pondicherry.

We hereby authorise ICICI Prudential Mutual Fund and their authorised service providers to debit my/our following bank account by ECS (Debit Clearing) for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT (Mandatory)

Bank Account Holders Name \_\_\_\_\_  
Bank Name \_\_\_\_\_ Branch Name \_\_\_\_\_  
Account Number \_\_\_\_\_ Account Type ☐ Savings ☐ Current ☐ Cash Credit

9 Digit MICR Code (Please enter the 9 digit number that appears in your cheque next to the cheque number)

In case of At Par accounts, kindly provide the correct MICR number of the bank branch.

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform ICICI Prudential Mutual Fund, about any changes in my bank account. I/We have read and understood the Offer Document/Key Information Memorandum of the Scheme. I/We apply for the units of the Scheme and I/we agree to abide by the terms, conditions, rules and regulations of the scheme.

I/We hereby agree to avail the Top up facility for SIP and authorize my bank to auto debit a further increase in installment from my designated account.

I/We agree that AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay/wrong debits on the part of the bank for executing the direct debit instructions of additional sum on a specified date from my account. If the transaction is not effected at all for reasons of incomplete or incorrect information, the user institution would not be held responsible. I/We agree to abide by the terms, conditions, rules and regulations of this facility. I/We confirm to have understood that the introduction of this facility may also give rise to operational risks and hereby take full responsibility.

Signatures as in Bank Records

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
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### Authorisation of the Bank Account Holder for Auto Debit (ECS)

This is to inform I/we have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in ICICI Prudential Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS mandate Form to get it verified & executed. I/We authorise the bank to honour the instructions as mentioned in the application form.

Account Number 

Signatures as in Bank Records

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
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### STANDING INSTRUCTION/DIRECT DEBIT FOR SYSTEMATIC INVESTMENT PLAN

Existing Folio No.           /   APPLICATION NO.:

The Manager, \_\_\_\_\_ (Bank Name & Branch Address)  
I/We, Mr./Ms./M/s. \_\_\_\_\_ hereby authorise you to debit on a monthly basis (as a Standing Instruction) from my/our Account No. mentioned below (hereinafter referred as "funding account") for Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) only and remit the same on account of ICICI Prudential Mutual Fund.

Scheme Name: ICICI PRUDENTIAL _____	Option*: _____ Sub-Option*: _____ *Refer to the "Key Features" on pages 21-28.	Each SIP Amount: Rs. _____ (Rupees _____) SIP Date: <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th	SIP Start Month/Year : _____ SIP End Month/Year _____ <table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y				

<input type="checkbox"/> <b>SIP TOP UP (Optional)</b> (Tick to avail this facility)	TOP UP Amount*: Rs. _____ * TOP UP amount has to be in multiples of Rs.500 only.	TOP UP Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly [Please refer to General Instruction No. 4]
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Debit A/c. No. \_\_\_\_\_

Name of the Beneficiary: ICICI Prudential Mutual Fund Account.

I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be a non banking/business day as defined in the Offer Document of the said Scheme of ICICI Prudential Mutual Fund, execution of the SIP will happen on the previous business day and allotment of units will happen as per the Terms and Conditions listed in the Offer Document of the Mutual Fund. I/We have read and understood the offer document(s) of the Fund. I/We apply for the units of the scheme and I/we agree to abide by the terms, conditions, rules and regulations of the scheme. I/We confirm to have understood the terms & conditions, investment objectives, investment pattern, fundamental objectives and risk factors applicable to the Plans and/or Options under the Scheme(s). I/We agree to abide by the terms, conditions, rules and regulations of the Plan(s). I/We have understood the details of the scheme and I/we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby agree to avail the TOP up facility for SIP and authorize my bank to execute the Standing Instruction for a further increase in installment from my designated account. I/We agree that AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay / wrong debits on the part of the bank for executing the standing instructions of additional sum on a specified date from my account. If the transaction is not effected at all for reasons of incomplete or incorrect information, the user institution would not be held responsible. I/We agree to abide by the terms, conditions, rules and regulations of this facility. I/We confirm to have understood that the introduction of this facility may also give rise to operational risks and hereby take full responsibility.

Signatures as in Bank Records

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
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## Terms & Conditions for SIP through Standing Instruction/Direct Debit and Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

### List Cities for SIP Auto Debit via ECS (Debit Clearing)

• Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore • Baroda • Bhilwara • Bhopal • Bhubaneswar • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gorakhpur • Guwahati • Gwalior • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai (SIP Dates: 1st, 7th & 25th only) • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry (SIP Dates: 10th, 15th & 25th only) • Pune • Raipur • Rajkot • Ranchi • Salem • Shimla • Sholapur • Siliguri • Surat • Tirupati • Tirupur • Trichur • Trichy (SIP Dates: 7th, 10th & 25th only) • Trivandrum • Udaipur • Udipi • Varanasi • Vijayawada (also covers Guntur, Tenali & Mangalagiri) • Vishakhapatnam.

#### I. GENERAL INSTRUCTIONS

- Existing investors need to provide their folio number in this Standing Instruction or the Auto Debit form and need not to fill in the Common Application Form.

**For minimum application amount to be invested in SIP, risk factors, features etc. please refer to page nos. 21-28 of the Key Information Memorandum.**

The cheques should be drawn in favour of "ICICI Prudential Growth Plan" or "ICICI Prudential FMCG Fund" or "ICICI Prudential Technology Fund" or "ICICI Prudential Balanced Fund" or "ICICI Prudential Monthly Income Plan" or "ICICI Prudential Power" or "ICICI Prudential Dynamic Plan" or "ICICI Prudential Discovery Fund" or "ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund" or "ICICI Prudential Tax Plan" or "ICICI Prudential Income Plan" or "ICICI Prudential Flexible Income Plan" or "ICICI Prudential Income Multiplier Fund" or "ICICI Prudential Index Fund" or "ICICI Prudential Infrastructure Fund" or "ICICI Prudential Services Industries Fund" or "ICICI Prudential Equity & Derivatives Fund – Income Optimiser Plan" or "ICICI Prudential Equity & Derivatives Fund – Wealth Optimiser Plan" or "ICICI Prudential Indo Asia Equity Fund" and crossed "Account Payee Only". The cheques should be payable locally at the centre where the Application is deposited at the Customer Service Centres of ICICI Prudential AMC. The cheques should be drawn on any bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques drawn on a bank not participating in the Clearing House will not be accepted.

- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- For load structure of the schemes, please refer to the Key Features on page nos. 21-28.

#### 4. SIP TOP UP Facility:

- Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals.
- The TOP UP amount has to be in multiples of Rs.500 only.
- The frequency is fixed at Yearly and Half Yearly basis. In case the frequency is not selected, the TOP UP facility may not be registered.

#### II. TERMS & CONDITIONS FOR SIP PAYMENT THROUGH STANDING INSTRUCTION/DIRECT DEBIT

- (a) Standing Instruction facility is offered to the investors having Bank Account in ICICI Bank, HDFC Bank & AXIS Bank.  
(b) SIP facility through direct debit is available with Kotak Mahindra Bank, IndusInd Bank, IDBI Bank, Punjab National Bank (Only Core Banking Branches), Bank of Baroda (Only Core Banking Branches) and Bank of India (Only Core Banking Branches). Please contact your local bank branch to confirm if it offers Core Banking facility.
- The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received by 20th of the month. The investor will cease to be a part of the SIP on receipt of the written request.
- Standing Instructions incomplete in any respect are liable to be rejected.
- SIP is liable for cancellation if direct debit fails for three consecutive times.
- First cheque and the subsequent installment amount need not be the same. But the second and subsequent installments amount must be the same.
- The Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.

#### III. TERMS & CONDITIONS FOR SIP PAYMENT THROUGH ELECTRONIC CLEARING SERVICE (DEBIT CLEARING) OF THE RESERVE BANK OF INDIA (RBI)

- This facility is offered to the investors having bank accounts in **select cities mentioned in the Auto Debit (ECS) form**. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of ICICI Prudential Mutual Fund without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- The cheque should be drawn on the same bank account which is to be registered for ECS (Debit). In addition to the first investment cheque, a copy of cheque or a cancelled cheque should also be submitted.
- First cheque and the subsequent installment amount need not be the same. But the second and subsequent installments amount must be the same in case of normal SIP/incremental amount as per SIP TOP UP option.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- SIP auto debit is available only on specific dates of the month viz. 1st/7th/10th/15th/25th except for Madurai, Trichy and Pondicherry where the dates will be 1st/7th/25th, 7th/10th/25th and 10th/15th/25th respectively. In case 1st/7th/10th/15th/25th is a holiday, then next business day. In case the Auto Debit does not take effect for three consecutive times then the SIP would be liable for cancellation.
- The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received **30 days prior to the subsequent SIP date**. The investor will cease to be a part of the SIP on receipt of the written request.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- Investor will not hold ICICI Prudential Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles or ECS.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers in case your bank is not able to effect any of the payment instructions for whatsoever reason.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- In case of "At Par" cheques, investors need to mentioned the MICR number of his actual bank branch.

**(Please read the instructions before investing)**

**SIP payment options: Bank Standing Instruction • Auto Debit (ECS) • Post Dated Cheques**



Date &amp; Time of Receipt

Making your money work as hard as you do

## Application No.

Folio No.							/		
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## Date: \_\_\_\_\_

Date of Birth (Mandatory)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Status [Please tick (✓)]

☐ Minor ☐ Trust☐ NRI/PIO ☐ Bank/FI☐ NR17/110 ☐ Bank 11☐ Resident Individual    ☐ AOP/Bol

☐ **Unit** ☐ **Club/Society**

☐ HUF ☐ Club/Society☐ Sole Proprietorship ☐ Company☐ Partnership Firm    ☐ FII☐ Others (Please specify) \_\_\_\_\_[illegible][illegible]

Mode of holding [Please tick (✓)]

☐ Single ☐ Joint☐ Anyone or Survivor

(Default option: Anyone or Survivor)

Please tick (✓)

(Please refer to instruction no. IX)  
(Mandatory for investment of Rs.50,000 & above)

Copy of KYC acknowledgement enclosed ☐

Copy of KYC acknowledgement enclosed

Copy of KYC acknowledgement enclosed ☐

Copy of KYC acknowledgement enclosed ☐

7] Occupation [Please tick (✓)]

☐ Professional ☐ Housewife☐ Business      ☐ Service☐ Retired      ☐ Student☐ Others (Please specify) \_\_\_\_\_

---

☐ Account Statement ☐ Quarterly Review & Annual Report ☐ Other statutory information

☐ Other statutory information

Address



Option :

Signature, Stamp & Date





# ICICI Prudential Mutual Fund

## SYSTEMATIC INVESTMENT PLAN (SIP)

### AUTO DEBIT (ECS) INSTRUCTION FORM

APPLICATION NO.:

List of Cities for SIP Auto Debit via ECS (Debit Clearing): • Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore • Baroda • Bhilwara • Bhopal • Bhubaneswar • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gorakhpur • Guwahati • Gwalior • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai (SIP Dates: 1st, 7th & 25th only) • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry (SIP Dates: 10th, 15th & 25th only) • Pune • Raipur • Rajkot • Ranchi • Salem • Shimla • Sholapur • Siliguri • Surat • Tirupati • Tirupur • Trichur • Trichy (SIP Dates: 7th, 10th & 25th only) • Trivendrum • Udaipur • Udupi • Varanasi • Vijayawada (also covers Guntur, Tenali & Mangalagiri) • Vishakhapatnam.

Existing Folio No.           /   I/We hereby apply to the Trustee of ICICI Prudential Mutual Fund for the Systematic Investment Plan (SIP) Enrolment under the following scheme and agree to abide by the terms and conditions of the plan. Date: \_\_\_\_\_

Sole/First Applicant's Name \_\_\_\_\_

Scheme Name: ICICI PRUDENTIAL _____	Option*: _____ Sub-Option*: _____ *Refer to the "Key Features" on pages 3-10.	Each SIP Amount: Rs. _____ (Rupees _____) SIP Date: <input type="text"/> 1st <input type="text"/> 7th <input type="text"/> 10th <input type="text"/> 15th <input type="text"/> 25th	SIP Start Month/Year : _____ SIP End Month/Year _____ <table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y				

☐ **SIP TOP UP (Optional)** (Tick to avail this facility) TOP UP Amount\*: Rs. \_\_\_\_\_ TOP UP Frequency: ☐ Half Yearly ☐ Yearly  
\* TOP UP amount has to be in multiples of Rs.500 only. [Please refer to General Instruction No. 4]

We hereby authorise ICICI Prudential Mutual Fund and their authorised service providers to debit my/our following bank account by ECS (Debit Clearing) for collection of SIP payments.

**PARTICULARS OF BANK ACCOUNT (Mandatory)**

Bank Account Holders Name \_\_\_\_\_

Bank Name \_\_\_\_\_ Branch Name \_\_\_\_\_

Account Number \_\_\_\_\_ Account Type ☐ Savings ☐ Current ☐ Cash Credit

9 Digit MICR Code (Please enter the 9 digit number that appears in your cheque next to the cheque number)

In case of At Par accounts, kindly provide the correct MICR number of the bank branch.

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform ICICI Prudential Mutual Fund, about any changes in my bank account. I/We have read and understood the Offer Document/Key Information Memorandum of the Scheme. I/We apply for the units of the Scheme and I/we agree to abide by the terms, conditions, rules and regulations of the scheme.

I/We hereby agree to avail the Top up facility for SIP and authorize my bank to auto debit a further increase in installment from my designated account.

I/We agree that AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay/wrong debits on the part of the bank for executing the direct debit instructions of additional sum on a specified date from my account. If the transaction is not effected at all for reasons of incomplete or incorrect information, the user institution would not be held responsible. I/We agree to abide by the terms, conditions, rules and regulations of this facility. I/We confirm to have understood that the introduction of this facility may also give rise to operational risks and hereby take full responsibility.

Signatures as in Bank Records

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
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**Authorisation of the Bank Account Holder for Auto Debit (ECS)**

This is to inform I/we have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in ICICI Prudential Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS mandate Form to get it verified & executed. I/We authorise the bank to honour the instructions as mentioned in the application form.

Account Number \_\_\_\_\_

Signatures as in Bank Records

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
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**STANDING INSTRUCTION/DIRECT DEBIT FOR SYSTEMATIC INVESTMENT PLAN**Existing Folio No.           /   APPLICATION NO.:

The Manager, \_\_\_\_\_ (Bank Name & Branch Address)  
I/We, Mr./Ms./M/s. \_\_\_\_\_ hereby authorise you to debit on a monthly basis (as a Standing Instruction) from my/our Account No. mentioned below (hereinafter referred as "funding account") for Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) only and remit the same on account of ICICI Prudential Mutual Fund.

Scheme Name: ICICI PRUDENTIAL _____	Option*: _____ Sub-Option*: _____ *Refer to the "Key Features" on pages 21-28.	Each SIP Amount: Rs. _____ (Rupees _____) SIP Date: <input type="text"/> 1st <input type="text"/> 7th <input type="text"/> 10th <input type="text"/> 15th <input type="text"/> 25th	SIP Start Month/Year : _____ SIP End Month/Year _____ <table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y				

☐ **SIP TOP UP (Optional)** (Tick to avail this facility) TOP UP Amount\*: Rs. \_\_\_\_\_ TOP UP Frequency: ☐ Half Yearly ☐ Yearly  
\* TOP UP amount has to be in multiples of Rs.500 only. [Please refer to General Instruction No. 4]

Debit A/c. No. \_\_\_\_\_

Name of the Beneficiary: ICICI Prudential Mutual Fund Account.

I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be a non banking/business day as defined in the Offer Document of the said Scheme of ICICI Prudential Mutual Fund, execution of the SIP will happen on the previous business day and allotment of units will happen as per the Terms and Conditions listed in the Offer Document of the Mutual Fund. I/We have read and understood the offer document(s) of the Fund. I/We apply for the units of the scheme and I/we agree to abide by the terms, conditions, rules and regulations of the scheme. I/We confirm to have understood the terms & conditions, investment objectives, investment pattern, fundamental objectives and risk factors applicable to the Plans and/or Options under the Scheme(s). I/We agree to abide by the terms, conditions, rules and regulations of the Plan(s). I/We have understood the details of the scheme and I/we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby agree to avail the TOP up facility for SIP and authorize my bank to execute the Standing Instruction for a further increase in installment from my designated account. I/We agree that AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay / wrong debits on the part of the bank for executing the standing instructions of additional sum on a specified date from my account. If the transaction is not effected at all for reasons of incomplete or incorrect information, the user institution would not be held responsible. I/We agree to abide by the terms, conditions, rules and regulations of this facility. I/We confirm to have understood that the introduction of this facility may also give rise to operational risks and hereby take full responsibility.

Signatures as in Bank Records

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
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## Terms & Conditions for SIP through Standing Instruction/Direct Debit and Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

### List Cities for SIP Auto Debit via ECS (Debit Clearing)

• Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore • Baroda • Bhilwara • Bhopal • Bhubaneswar • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gorakhpur • Guwahati • Gwalior • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai (SIP Dates: 1st, 7th & 25th only) • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry (SIP Dates: 10th, 15th & 25th only) • Pune • Raipur • Rajkot • Ranchi • Salem • Shimla • Sholapur • Siliguri • Surat • Tirupati • Tirupur • Trichur • Trichy (SIP Dates: 7th, 10th & 25th only) • Trivandrum • Udaipur • Udipi • Varanasi • Vijayawada (also covers Guntur, Tenali & Mangalagiri) • Vishakhapatnam.

#### I. GENERAL INSTRUCTIONS

- Existing investors need to provide their folio number in this Standing Instruction or the Auto Debit form and need not to fill in the Common Application Form.

**For minimum application amount to be invested in SIP, risk factors, features etc. please refer to page nos. 21-28 of the Key Information Memorandum.**

The cheques should be drawn in favour of "ICICI Prudential Growth Plan" or "ICICI Prudential FMCG Fund" or "ICICI Prudential Technology Fund" or "ICICI Prudential Balanced Fund" or "ICICI Prudential Monthly Income Plan" or "ICICI Prudential Power" or "ICICI Prudential Dynamic Plan" or "ICICI Prudential Discovery Fund" or "ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund" or "ICICI Prudential Tax Plan" or "ICICI Prudential Income Plan" or "ICICI Prudential Flexible Income Plan" or "ICICI Prudential Income Multiplier Fund" or "ICICI Prudential Index Fund" or "ICICI Prudential Infrastructure Fund" or "ICICI Prudential Services Industries Fund" or "ICICI Prudential Equity & Derivatives Fund – Income Optimiser Plan" or "ICICI Prudential Equity & Derivatives Fund – Wealth Optimiser Plan" or "ICICI Prudential Indo Asia Equity Fund" and crossed "Account Payee Only". The cheques should be payable locally at the centre where the Application is deposited at the Customer Service Centres of ICICI Prudential AMC. The cheques should be drawn on any bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques drawn on a bank not participating in the Clearing House will not be accepted.

- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- For load structure of the schemes, please refer to the Key Features on page nos. 21-28.

#### 4. SIP TOP UP Facility:

- Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals.
- The TOP UP amount has to be in multiples of Rs.500 only.
- The frequency is fixed at Yearly and Half Yearly basis. In case the frequency is not selected, the TOP UP facility may not be registered.

#### II. TERMS & CONDITIONS FOR SIP PAYMENT THROUGH STANDING INSTRUCTION/DIRECT DEBIT

- (a) Standing Instruction facility is offered to the investors having Bank Account in ICICI Bank, HDFC Bank & AXIS Bank.  
(b) SIP facility through direct debit is available with Kotak Mahindra Bank, IndusInd Bank, IDBI Bank, Punjab National Bank (Only Core Banking Branches), Bank of Baroda (Only Core Banking Branches) and Bank of India (Only Core Banking Branches). Please contact your local bank branch to confirm if it offers Core Banking facility.
- The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received by 20th of the month. The investor will cease to be a part of the SIP on receipt of the written request.
- Standing Instructions incomplete in any respect are liable to be rejected.
- SIP is liable for cancellation if direct debit fails for three consecutive times.
- First cheque and the subsequent installment amount need not be the same. But the second and subsequent installments amount must be the same.
- The Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.

#### III. TERMS & CONDITIONS FOR SIP PAYMENT THROUGH ELECTRONIC CLEARING SERVICE (DEBIT CLEARING) OF THE RESERVE BANK OF INDIA (RBI)

- This facility is offered to the investors having bank accounts in **select cities mentioned in the Auto Debit (ECS) form**. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of ICICI Prudential Mutual Fund without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- The cheque should be drawn on the same bank account which is to be registered for ECS (Debit). In addition to the first investment cheque, a copy of cheque or a cancelled cheque should also be submitted.
- First cheque and the subsequent installment amount need not be the same. But the second and subsequent installments amount must be the same in case of normal SIP/incremental amount as per SIP TOP UP option.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- SIP auto debit is available only on specific dates of the month viz. 1st/7th/10th/15th/25th except for Madurai, Trichy and Pondicherry where the dates will be 1st/7th/25th, 7th/10th/25th and 10th/15th/25th respectively. In case 1st/7th/10th/15th/25th is a holiday, then next business day. In case the Auto Debit does not take effect for three consecutive times then the SIP would be liable for cancellation.
- The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received **30 days prior to the subsequent SIP date**. The investor will cease to be a part of the SIP on receipt of the written request.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- Investor will not hold ICICI Prudential Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles or ECS.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers in case your bank is not able to effect any of the payment instructions for whatsoever reason.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- In case of "At Par" cheques, investors need to mentioned the MICR number of his actual bank branch.



**4 BANK ACCOUNT DETAILS OF FIRST APPLICANT** (Refer instruction No.III)

Bank Particulars (Name of the Bank)

Branch Address

Account Number

Account Type

☐ Current ☐ Savings ☐ NRO ☐ NRE

If "Mandatory Details" are not provided, your application is liable to be rejected.

9 Digit MICR code

IFSC Code (11 digit)

Please quote 9 Digit Code No. of your Bank and Branch corresponding to Bank Account details. (This number appears on every leaf of your cheque book after your cheque number). Please attach a blank "cancelled" Cheque or a clear photocopy of a cheque issued by your bank verifying of the Code No. The AMC reserves the right to make dividend payments through ECS where MICR code is available.

**5 INVESTMENT DETAILS** (Refer Instruction No.IV)

NAME OF THE SCHEME (Please leave one box blank between words)

I	C	I	C	I	P	R	U	D	E	N	T	I	A	L

OPTIONS &amp; SUB-OPTIONS (See the Key Features for Scheme specific options &amp; sub-options)

(Please tick (✓) the appropriate boxes, only if it is applicable to the scheme/plan in which you wish to invest)

☐ Cumulative/Growth ☐ AEP-Regular\* ☐ Monthly ☐ Half Yearly  
☐ AEP-Appreciation ☐ Quarterly

In case of DTP the dividend to be transferred to: Scheme

Plan Option

☐ Dividend Payout ☐ Dividend Reinvestment ☐ Dividend Transfer Plan (DTP)  
☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half Yearly

PAYMENT DETAILS FOR LUMP SUM INVESTMENT / DETAILS OF FIRST CHEQUE FOR SIP PAYMENT

Amount Paid (A) Rs.	DD Charges (B) \$ Rs.	Amount Invested (C) = (A) + (B) Rs.
Bank Name & Branch	Cheque/DD No.	Cheque/DD Date
City	Account Type (For NRI Investors)	
	<input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR	

SIP through

☐ Standing Instruction/  
Direct Debit  
☐ ECS ☐ PDCs
☐ SIP TOP UP (Optional)

TOP UP Amount\*:

Rs.  
\*TOP UP amount has to be in multiples of Rs.500 only.TOP UP Frequency (Mandatory):  
☐ Half Yearly ☐ Yearly  
 [Please refer to the instruction V(h)]

SUBSEQUENT SIP INSTALLMENT DETAILS [To be filled in case of SIP through Post Dated Cheques (PDCs)]

Single Installment Amount Rs.	Number of Cheques	Cheque Number From	Cheque Number To
Cheque Dated	Start From	End to	
Drawn on Bank	Branch		

\* Cumulative – AEP Regular Option : Encashment of Units is subject to declaration of dividend in the respective Scheme(s). \$ Read the Instruction Number VI(d).

**6 NOMINATION DETAILS** (Optional) • For Single nomination, please fill in the details below. • For multiple nominations, please use the form available separately.

I/We hereby nominate the undermentioned Nominee to receive the amounts to my/our credit in event of my/our death. I/We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Name of the Nominee

Date of Birth (If nominee is minor)

Mr. Ms. M/s.

DD MM YY YY YY

Address of Nominee (Please provide full address)

	PIN Code
--	----------

Name of the Guardian (If nominee is minor) - Mandatory

Relationship with minor

--	--

Address of Guardian

Signature of Guardian

	PIN Code
--	----------

Number of enclosures

**7 YOUR CONFIRMATION**

The Trustee, ICICI Prudential Mutual Fund

I/We have read and understood the Offer Document/Key Information Memorandum of the Scheme(s). I/We apply for the units of the ICICI Prudential Mutual Fund and I/we agree to abide by the terms, conditions, rules and regulations of the scheme. I/We confirm to have understood the terms & conditions, investment objectives, investment pattern, fundamental objectives and risk factors applicable to the Plans and/or Options under the Scheme(s). I/We have understood the details of the scheme and I/we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We agree to abide by the terms, conditions, rules, regulations and other statutory requirements of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable from time to time. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. I/We agree that in case my/our investment in the Scheme is equal to or more than 25% of the corpus of the plan, then ICICI Prudential Asset Management Co. Ltd., Investment Manager to the Scheme, has full right to refund the excess to me/us to bring my/our investment below 25%.

SIGNATURE(S)

First Applicant

Second Applicant

Third Applicant

**ICICI Prudential AMC Ltd. - ACKNOWLEDGEMENT SLIP** (To be filled in by the Investor)

Investment Plan	Cheque/DD No.	Dated	Amount (Rs.)	Drawn on (Name of Bank & Branch)
<input type="checkbox"/> SIP TOP UP	Amount Rs.	Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly		

Note: All future communications in connection with this application should be addressed to the nearest ICICI Prudential Customer Service Centre, quoting full name of the first applicant, the application serial number, the name of the scheme, the amount invested, date and the place of the Customer Service Centre where application was lodged.

# ICICI Prudential Mutual Fund

## SYSTEMATIC INVESTMENT PLAN (SIP)

### AUTO DEBIT (ECS) INSTRUCTION FORM

APPLICATION NO.:

List of Cities for SIP Auto Debit via ECS (Debit Clearing): • Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore • Baroda • Bhilwara • Bhopal • Bhubaneswar • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gorakhpur • Guwahati • Gwalior • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai (SIP Dates: 1st, 7th & 25th only) • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry (SIP Dates: 10th, 15th & 25th only) • Pune • Raipur • Rajkot • Ranchi • Salem • Shimla • Sholapur • Siliguri • Surat • Tirupati • Tirupur • Trichur • Trichy (SIP Dates: 7th, 10th & 25th only) • Trivendrum • Udaipur • Udupi • Varanasi • Vijayawada (also covers Guntur, Tenali & Mangalagiri) • Vishakhapatnam.

Existing Folio No.           /   I/We hereby apply to the Trustee of ICICI Prudential Mutual Fund for the Systematic Investment Plan (SIP) Enrolment under the following scheme and agree to abide by the terms and conditions of the plan. Date: \_\_\_\_\_

Sole/First Applicant's Name \_\_\_\_\_

Scheme Name: ICICI PRUDENTIAL _____	Option*: _____ Sub-Option*: _____ *Refer to the "Key Features" on pages 3-10.	Each SIP Amount: Rs. _____ (Rupees _____) SIP Date: <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th	SIP Start Month/Year : _____ SIP End Month/Year _____ <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y				

☐ **SIP TOP UP (Optional)**  
(Tick to avail this facility) TOP UP Amount\*: Rs. \_\_\_\_\_ TOP UP Frequency: ☐ Half Yearly ☐ Yearly  
\* TOP UP amount has to be in multiples of Rs.500 only. [Please refer to General Instruction No. 4]

We hereby authorise ICICI Prudential Mutual Fund and their authorised service providers to debit my/our following bank account by ECS (Debit Clearing) for collection of SIP payments.

**PARTICULARS OF BANK ACCOUNT (Mandatory)**

Bank Account Holders Name \_\_\_\_\_  
Bank Name \_\_\_\_\_ Branch Name \_\_\_\_\_  
Account Number \_\_\_\_\_ Account Type ☐ Savings ☐ Current ☐ Cash Credit

9 Digit MICR Code (Please enter the 9 digit number that appears in your cheque next to the cheque number)

In case of At Par accounts, kindly provide the correct MICR number of the bank branch.

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform ICICI Prudential Mutual Fund, about any changes in my bank account. I/We have read and understood the Offer Document/Key Information Memorandum of the Scheme. I/We apply for the units of the Scheme and I/we agree to abide by the terms, conditions, rules and regulations of the scheme.

I/We hereby agree to avail the Top up facility for SIP and authorize my bank to auto debit a further increase in installment from my designated account.

I/We agree that AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay/wrong debits on the part of the bank for executing the direct debit instructions of additional sum on a specified date from my account. If the transaction is not effected at all for reasons of incomplete or incorrect information, the user institution would not be held responsible. I/We agree to abide by the terms, conditions, rules and regulations of this facility. I/We confirm to have understood that the introduction of this facility may also give rise to operational risks and hereby take full responsibility.

Signatures as in Bank Records

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
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**Authorisation of the Bank Account Holder for Auto Debit (ECS)**

This is to inform I/we have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in ICICI Prudential Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS mandate Form to get it verified & executed. I/We authorise the bank to honour the instructions as mentioned in the application form.

Account Number \_\_\_\_\_

Signatures as in Bank Records

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
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**STANDING INSTRUCTION/DIRECT DEBIT FOR SYSTEMATIC INVESTMENT PLAN**Existing Folio No.           /   APPLICATION NO.:

The Manager, \_\_\_\_\_ (Bank Name & Branch Address)  
I/We, Mr./Ms./M/s. \_\_\_\_\_ hereby authorise you to debit on a monthly basis (as a Standing Instruction) from my/our Account No. mentioned below (hereinafter referred as "funding account") for Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) only and remit the same on account of ICICI Prudential Mutual Fund.

Scheme Name: ICICI PRUDENTIAL _____	Option*: _____ Sub-Option*: _____ *Refer to the "Key Features" on pages 21-28.	Each SIP Amount: Rs. _____ (Rupees _____) SIP Date: <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th	SIP Start Month/Year : _____ SIP End Month/Year _____ <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y				

☐ **SIP TOP UP (Optional)**  
(Tick to avail this facility) TOP UP Amount\*: Rs. \_\_\_\_\_ TOP UP Frequency: ☐ Half Yearly ☐ Yearly  
\* TOP UP amount has to be in multiples of Rs.500 only. [Please refer to General Instruction No. 4]

Debit A/c. No. \_\_\_\_\_

Name of the Beneficiary: ICICI Prudential Mutual Fund Account.

I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be a non banking/business day as defined in the Offer Document of the said Scheme of ICICI Prudential Mutual Fund, execution of the SIP will happen on the previous business day and allotment of units will happen as per the Terms and Conditions listed in the Offer Document of the Mutual Fund. I/We have read and understood the offer document(s) of the Fund. I/We apply for the units of the scheme and I/we agree to abide by the terms, conditions, rules and regulations of the scheme. I/We confirm to have understood the terms & conditions, investment objectives, investment pattern, fundamental objectives and risk factors applicable to the Plans and/or Options under the Scheme(s). I/We agree to abide by the terms, conditions, rules and regulations of the Plan(s). I/We have understood the details of the scheme and I/we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby agree to avail the TOP up facility for SIP and authorize my bank to execute the Standing Instruction for a further increase in installment from my designated account. I/We agree that AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay / wrong debits on the part of the bank for executing the standing instructions of additional sum on a specified date from my account. If the transaction is not effected at all for reasons of incomplete or incorrect information, the user institution would not be held responsible. I/We agree to abide by the terms, conditions, rules and regulations of this facility. I/We confirm to have understood that the introduction of this facility may also give rise to operational risks and hereby take full responsibility.

Signatures as in Bank Records

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
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## Terms & Conditions for SIP through Standing Instruction/Direct Debit and Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

### List Cities for SIP Auto Debit via ECS (Debit Clearing)

• Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore • Baroda • Bhilwara • Bhopal • Bhubaneswar • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gorakhpur • Guwahati • Gwalior • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai (SIP Dates: 1st, 7th & 25th only) • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry (SIP Dates: 10th, 15th & 25th only) • Pune • Raipur • Rajkot • Ranchi • Salem • Shimla • Sholapur • Siliguri • Surat • Tirupati • Tirupur • Trichur • Trichy (SIP Dates: 7th, 10th & 25th only) • Trivandrum • Udaipur • Udipi • Varanasi • Vijayawada (also covers Guntur, Tenali & Mangalagiri) • Vishakhapatnam.

#### I. GENERAL INSTRUCTIONS

- Existing investors need to provide their folio number in this Standing Instruction or the Auto Debit form and need not to fill in the Common Application Form.

**For minimum application amount to be invested in SIP, risk factors, features etc. please refer to page nos. 21-28 of the Key Information Memorandum.**

The cheques should be drawn in favour of "ICICI Prudential Growth Plan" or "ICICI Prudential FMCG Fund" or "ICICI Prudential Technology Fund" or "ICICI Prudential Balanced Fund" or "ICICI Prudential Monthly Income Plan" or "ICICI Prudential Power" or "ICICI Prudential Dynamic Plan" or "ICICI Prudential Discovery Fund" or "ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund" or "ICICI Prudential Tax Plan" or "ICICI Prudential Income Plan" or "ICICI Prudential Flexible Income Plan" or "ICICI Prudential Income Multiplier Fund" or "ICICI Prudential Index Fund" or "ICICI Prudential Infrastructure Fund" or "ICICI Prudential Services Industries Fund" or "ICICI Prudential Equity & Derivatives Fund – Income Optimiser Plan" or "ICICI Prudential Equity & Derivatives Fund – Wealth Optimiser Plan" or "ICICI Prudential Indo Asia Equity Fund" and crossed "Account Payee Only". The cheques should be payable locally at the centre where the Application is deposited at the Customer Service Centres of ICICI Prudential AMC. The cheques should be drawn on any bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques drawn on a bank not participating in the Clearing House will not be accepted.

- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- For load structure of the schemes, please refer to the Key Features on page nos. 21-28.

#### 4. SIP TOP UP Facility:

- Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals.
- The TOP UP amount has to be in multiples of Rs.500 only.
- The frequency is fixed at Yearly and Half Yearly basis. In case the frequency is not selected, the TOP UP facility may not be registered.

#### II. TERMS & CONDITIONS FOR SIP PAYMENT THROUGH STANDING INSTRUCTION/DIRECT DEBIT

- (a) Standing Instruction facility is offered to the investors having Bank Account in ICICI Bank, HDFC Bank & AXIS Bank.  
(b) SIP facility through direct debit is available with Kotak Mahindra Bank, IndusInd Bank, IDBI Bank, Punjab National Bank (Only Core Banking Branches), Bank of Baroda (Only Core Banking Branches) and Bank of India (Only Core Banking Branches). Please contact your local bank branch to confirm if it offers Core Banking facility.
- The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received by 20th of the month. The investor will cease to be a part of the SIP on receipt of the written request.
- Standing Instructions incomplete in any respect are liable to be rejected.
- SIP is liable for cancellation if direct debit fails for three consecutive times.
- First cheque and the subsequent installment amount need not be the same. But the second and subsequent installments amount must be the same.
- The Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.

#### III. TERMS & CONDITIONS FOR SIP PAYMENT THROUGH ELECTRONIC CLEARING SERVICE (DEBIT CLEARING) OF THE RESERVE BANK OF INDIA (RBI)

- This facility is offered to the investors having bank accounts in **select cities mentioned in the Auto Debit (ECS) form**. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of ICICI Prudential Mutual Fund without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- The cheque should be drawn on the same bank account which is to be registered for ECS (Debit). In addition to the first investment cheque, a copy of cheque or a cancelled cheque should also be submitted.
- First cheque and the subsequent installment amount need not be the same. But the second and subsequent installments amount must be the same in case of normal SIP/incremental amount as per SIP TOP UP option.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- SIP auto debit is available only on specific dates of the month viz. 1st/7th/10th/15th/25th except for Madurai, Trichy and Pondicherry where the dates will be 1st/7th/25th, 7th/10th/25th and 10th/15th/25th respectively. In case 1st/7th/10th/15th/25th is a holiday, then next business day. In case the Auto Debit does not take effect for three consecutive times then the SIP would be liable for cancellation.
- The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received **30 days prior to the subsequent SIP date**. The investor will cease to be a part of the SIP on receipt of the written request.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- Investor will not hold ICICI Prudential Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles or ECS.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers in case your bank is not able to effect any of the payment instructions for whatsoever reason.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- In case of "At Par" cheques, investors need to mentioned the MICR number of his actual bank branch.

# COMMON APPLICATION FORM

(Please read the instructions before investing)

• Lumpsum Investment • Systematic Investment Plan (SIP).

SIP payment options: Bank Standing Instruction • Auto Debit (ECS) • Post Dated Cheques



Making your money work as hard as you do

Broker Code  
**ARN-**

Sub-broker Code

Date & Time of  
Receipt

Serial Number

## 1 FOR EXISTING UNITHOLDERS

If you have an existing folio with PAN validation & KYC validation (if applicable), please mention the folio number in the space provided and proceed to Step 5. Please note that the applicable details and mode of holding will be as per the existing folio.

Folio No.

Application No.

## 2 ABOUT YOU

Name of First Applicant

Mr. Ms. M/s.

Date: \_\_\_\_\_

Date of Birth (Mandatory)

D D M M Y Y Y Y

Name of Guardian (in case of minor) / Contact Person (In case of non-individual investors)

Mr. Ms.

Status [Please tick (✓)]

- ☐ Minor ☐ Trust  
☐ NRI/PIO ☐ Bank/FI  
☐ Resident Individual ☐ AOP/Bol  
☐ HUF ☐ Club/Society  
☐ Sole Proprietorship ☐ Company  
☐ Partnership Firm ☐ FII  
☐ Others (Please specify) \_\_\_\_\_

Designation of the Contact Person (In case of non-individual investors)

Mailing Address (Please provide full address) (Mandatory)

City (Mandatory) State (Mandatory) PIN (Mandatory) Country

Communication

Tel. (Res.) Tel. (Off.) Mobile E-Mail

Overseas Address (in case of NRIs/FIIs)

City State Country (Mandatory) ZIP/PIN (Mandatory)

Name of Second Applicant

Mr. Ms.

Mode of holding [Please tick (✓)]

- ☐ Single ☐ Joint  
☐ Anyone or Survivor  
(Default option: Anyone or Survivor)

Name of Third Applicant

Mr. Ms.

Permanent Account Number (PAN) - Mandatory

(Please submit a copy of PAN card. In case the 1st applicant is minor, please provide Guardian's PAN. Refer to Instruction No. II-b(4) }

Know Your Customer (KYC)

(Please refer to instruction no. IX) (Mandatory for investment of Rs.50,000 & above)

Please tick (✓)

1st Applicant

Copy of KYC acknowledgement enclosed

Guardian (in case 1st applicant is minor)

Copy of KYC acknowledgement enclosed

2nd Applicant

Copy of KYC acknowledgement enclosed

3rd Applicant

Copy of KYC acknowledgement enclosed

Occupation [Please tick (✓)]

- ☐ Professional ☐ Housewife  
☐ Business ☐ Service  
☐ Retired ☐ Student  
☐ Others (Please specify) \_\_\_\_\_

## 3 E-MAIL COMMUNICATION

- I/We wish to receive the following via e-mail instead of physical document:

☐ Account Statement ☐ Quarterly Review & Annual Report ☐ Other statutory information

ICICI Prudential AMC Ltd. - ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Received from:

Address

Application No.

Application for Units of ICICI Prudential

Option :

Signature, Stamp & Date

**4 BANK ACCOUNT DETAILS OF FIRST APPLICANT** (Refer instruction No.III)

Bank Particulars (Name of the Bank)

Branch Address

Account Number

Account Type

☐ Current ☐ Savings ☐ NRO ☐ NREIf "Mandatory Details" are not provided,  
your application is liable to be rejected.9 Digit  
MICR codeIFSC Code  
(11 digit)

Please quote 9 Digit Code No. of your Bank and Branch corresponding to Bank Account details. (This number appears on every leaf of your cheque book after your cheque number). Please attach a blank "cancelled" Cheque or a clear photocopy of a cheque issued by your bank verifying of the Code No. The AMC reserves the right to make dividend payments through ECS where MICR code is available.

**5 INVESTMENT DETAILS** (Refer Instruction No.IV)

NAME OF THE SCHEME (Please leave one box blank between words)

I	C	I	C	I	P	R	U	D	E	N	T	I	A	L

OPTIONS &amp; SUB-OPTIONS (See the Key Features for Scheme specific options &amp; sub-options)

(Please tick (✓) the appropriate boxes, only if it is applicable to the scheme/plan in which you wish to invest)

☐ Cumulative/Growth ☐ AEP-Regular\* ☐ Monthly ☐ Half Yearly  
☐ AEP-Appreciation ☐ Quarterly

In case of DTP the dividend to be transferred to: Scheme

Plan Option

☐ Dividend Payout ☐ Dividend Reinvestment ☐ Dividend Transfer Plan (DTP)  
☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half Yearly

PAYMENT DETAILS FOR LUMP SUM INVESTMENT / DETAILS OF FIRST CHEQUE FOR SIP PAYMENT

Amount Paid (A) Rs.	DD Charges (B) \$ Rs.	Amount Invested (C) = (A) + (B) Rs.
Bank Name & Branch	Cheque/DD No.	Cheque/DD Date
City	Account Type (For NRI Investors)	
	<input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR	

SIP through

☐ Standing Instruction/  
Direct Debit  
☐ ECS ☐ PDCs
☐ SIP TOP UP (Optional)

TOP UP Amount\*:

Rs.  
\*TOP UP amount has to be in  
multiples of Rs.500 only.

TOP UP Frequency (Mandatory):

☐ Half Yearly ☐ Yearly  
 [Please refer to the instruction  
V(h)]

SUBSEQUENT SIP INSTALLMENT DETAILS [To be filled in case of SIP through Post Dated Cheques (PDCs)]

Single Installment Amount Rs.	Number of Cheques	Cheque Number From	Cheque Number To
Cheque Dated <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th	Start From	End to	
Drawn on Bank	Branch		

\* Cumulative – AEP Regular Option : Encashment of Units is subject to declaration of dividend in the respective Scheme(s). \$ Read the Instruction Number VI(d).

**6 NOMINATION DETAILS** (Optional) • For Single nomination, please fill in the details below. • For multiple nominations, please use the form available separately.

I/We hereby nominate the undermentioned Nominee to receive the amounts to my/our credit in event of my/our death. I/We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Name of the Nominee

Date of Birth (If nominee is minor)

Mr. Ms. M/s.

Address of Nominee (Please provide full address)

	PIN Code
--	-------------

Name of the Guardian (If nominee is minor) - Mandatory

Relationship with minor

--	--

Address of Guardian

Signature of Guardian

	PIN Code
--	-------------

Number of enclosures

**7 YOUR CONFIRMATION**

The Trustee, ICICI Prudential Mutual Fund

I/We have read and understood the Offer Document/Key Information Memorandum of the Scheme(s). I/We apply for the units of the ICICI Prudential Mutual Fund and I/we agree to abide by the terms, conditions, rules and regulations of the scheme. I/We confirm to have understood the terms & conditions, investment objectives, investment pattern, fundamental objectives and risk factors applicable to the Plans and/or Options under the Scheme(s). I/We have understood the details of the scheme and I/we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We agree to abide by the terms, conditions, rules, regulations and other statutory requirements of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable from time to time. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. I/We agree that in case my/our investment in the Scheme is equal to or more than 25% of the corpus of the plan, then ICICI Prudential Asset Management Co. Ltd., Investment Manager to the Scheme, has full right to refund the excess to me/us to bring my/our investment below 25%.

SIGNATURE(S)

First Applicant

Second Applicant

Third Applicant

**ICICI Prudential AMC Ltd. - ACKNOWLEDGEMENT SLIP** (To be filled in by the Investor)

Investment Plan	Cheque/DD No.	Dated	Amount (Rs.)	Drawn on (Name of Bank & Branch)
<input type="checkbox"/> SIP TOP UP	Amount Rs.	Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly		

Note: All future communications in connection with this application should be addressed to the nearest ICICI Prudential Customer Service Centre, quoting full name of the first applicant, the application serial number, the name of the scheme, the amount invested, date and the place of the Customer Service Centre where application was lodged.





## Terms & Conditions for SIP through Standing Instruction/Direct Debit and Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

### List Cities for SIP Auto Debit via ECS (Debit Clearing)

• Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore • Baroda • Bhilwara • Bhopal • Bhubaneswar • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gorakhpur • Guwahati • Gwalior • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai (SIP Dates: 1st, 7th & 25th only) • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry (SIP Dates: 10th, 15th & 25th only) • Pune • Raipur • Rajkot • Ranchi • Salem • Shimla • Sholapur • Siliguri • Surat • Tirupati • Tirupur • Trichur • Trichy (SIP Dates: 7th, 10th & 25th only) • Trivandrum • Udaipur • Udipi • Varanasi • Vijayawada (also covers Guntur, Tenali & Mangalagiri) • Vishakhapatnam.

#### I. GENERAL INSTRUCTIONS

- Existing investors need to provide their folio number in this Standing Instruction or the Auto Debit form and need not to fill in the Common Application Form.

**For minimum application amount to be invested in SIP, risk factors, features etc. please refer to page nos. 21-28 of the Key Information Memorandum.**

The cheques should be drawn in favour of "ICICI Prudential Growth Plan" or "ICICI Prudential FMCG Fund" or "ICICI Prudential Technology Fund" or "ICICI Prudential Balanced Fund" or "ICICI Prudential Monthly Income Plan" or "ICICI Prudential Power" or "ICICI Prudential Dynamic Plan" or "ICICI Prudential Discovery Fund" or "ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund" or "ICICI Prudential Tax Plan" or "ICICI Prudential Income Plan" or "ICICI Prudential Flexible Income Plan" or "ICICI Prudential Income Multiplier Fund" or "ICICI Prudential Index Fund" or "ICICI Prudential Infrastructure Fund" or "ICICI Prudential Services Industries Fund" or "ICICI Prudential Equity & Derivatives Fund – Income Optimiser Plan" or "ICICI Prudential Equity & Derivatives Fund – Wealth Optimiser Plan" or "ICICI Prudential Indo Asia Equity Fund" and crossed "Account Payee Only". The cheques should be payable locally at the centre where the Application is deposited at the Customer Service Centres of ICICI Prudential AMC. The cheques should be drawn on any bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques drawn on a bank not participating in the Clearing House will not be accepted.

- ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- For load structure of the schemes, please refer to the Key Features on page nos. 21-28.

#### 4. SIP TOP UP Facility:

- Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals.
- The TOP UP amount has to be in multiples of Rs.500 only.
- The frequency is fixed at Yearly and Half Yearly basis. In case the frequency is not selected, the TOP UP facility may not be registered.

#### II. TERMS & CONDITIONS FOR SIP PAYMENT THROUGH STANDING INSTRUCTION/DIRECT DEBIT

- (a) Standing Instruction facility is offered to the investors having Bank Account in ICICI Bank, HDFC Bank & AXIS Bank.  
(b) SIP facility through direct debit is available with Kotak Mahindra Bank, IndusInd Bank, IDBI Bank, Punjab National Bank (Only Core Banking Branches), Bank of Baroda (Only Core Banking Branches) and Bank of India (Only Core Banking Branches). Please contact your local bank branch to confirm if it offers Core Banking facility.
- The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received by 20th of the month. The investor will cease to be a part of the SIP on receipt of the written request.
- Standing Instructions incomplete in any respect are liable to be rejected.
- SIP is liable for cancellation if direct debit fails for three consecutive times.
- First cheque and the subsequent installment amount need not be the same. But the second and subsequent installments amount must be the same.
- The Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.

#### III. TERMS & CONDITIONS FOR SIP PAYMENT THROUGH ELECTRONIC CLEARING SERVICE (DEBIT CLEARING) OF THE RESERVE BANK OF INDIA (RBI)

- This facility is offered to the investors having bank accounts in **select cities mentioned in the Auto Debit (ECS) form**. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of ICICI Prudential Mutual Fund without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- The cheque should be drawn on the same bank account which is to be registered for ECS (Debit). In addition to the first investment cheque, a copy of cheque or a cancelled cheque should also be submitted.
- First cheque and the subsequent installment amount need not be the same. But the second and subsequent installments amount must be the same in case of normal SIP/incremental amount as per SIP TOP UP option.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- SIP auto debit is available only on specific dates of the month viz. 1st/7th/10th/15th/25th except for Madurai, Trichy and Pondicherry where the dates will be 1st/7th/25th, 7th/10th/25th and 10th/15th/25th respectively. In case 1st/7th/10th/15th/25th is a holiday, then next business day. In case the Auto Debit does not take effect for three consecutive times then the SIP would be liable for cancellation.
- The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received **30 days prior to the subsequent SIP date**. The investor will cease to be a part of the SIP on receipt of the written request.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- Investor will not hold ICICI Prudential Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles or ECS.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers in case your bank is not able to effect any of the payment instructions for whatsoever reason.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- In case of "At Par" cheques, investors need to mentioned the MICR number of his actual bank branch.

# INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM(S)

## I. GENERAL INSTRUCTIONS

a) The application form is for Resident Investors/NRIs/FIIs and should be completed in English in **BLOCK** Letters.

b) The signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the constitution of India. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF.

**Signature mismatch cases:** While processing the redemption / switch out request in case the AMC / Registrar come across a signature mismatch, then the AMC/ Registrar reserves the right to process the redemption only on the basis of supporting documents (like copy of passport, driving licence etc.) confirming the identity of the investors. List of such documents may be notified by AMC from time to time on its website.

c) If you are a new investor and wish to apply for SIP through Auto Debit by way of Electronic Clearing Service (ECS) or Standing Instructions to your bank account you need to fill in the respective Form in addition to the Common Application Form.

d) The investors who wish to avail Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) facilities must use separate transaction forms available in any of the ICICI Prudential Mutual Fund Customer Service Centres.

e) The application form number, the scheme name and the name of the applicant should be mentioned on the reverse side of the instrument that accompanies the application.

f) The Application completed in all respects along with the cheque/demand draft must be submitted to the nearest Customer Service Center. Applications incomplete in any respect or not accompanied by a cheque or demand draft for the amount payable are liable to be rejected and the money paid will be refunded without interest.

g) No receipt will be issued for the application money. The Customer Service Centers will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application.

## II. UNITHOLDERS INFORMATION

### a) Existing Unitholders

Investors already having an account in any of the ICICI Prudential schemes, and making additional investments in the same schemes or any other schemes, should provide their Folio Number in **Step 1**. The names of the applicants, mode of holding etc. will be as per the folio number provided. Existing unitholders may directly proceed to **Step 5**.

### b) New Applicant

1. Name and address must be given in full (P.O. Box Address is not sufficient). In case of NRI/PIO/FII investors an overseas address must be provided.

2. Name of guardian must be mentioned if the investments are being made on behalf of a minor. Date of Birth is mandatory in case of minor.

#### **Investments of the existing minor investor on minor attaining majority:**

Upon attaining majority, a minor has to write to the fund, giving his specimen signature duly authenticated by his banker as well his new bank mandate, PAN details, UIN details (if applicable as per prevalent SEBI Guidelines) in order to facilitate the Fund to update its records and permit the erstwhile minor to operate the account in his own right.

3. In case of an application under Power of Attorney or by a limited company, body corporate, registered society, trust or partnership, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association / bye-laws must be lodged along with the application form.

**Power of Attorney (POA):** In case an investor has issued Power of Attorney (POA) for making investments, switches, redemptions etc. under his folio, both the signature of the investor and the POA holder have to be clearly captured in the POA document to be accepted as a valid document. At the time of making redemption / switches the fund would not be in a position to process the transaction unless, POA holder's signature is available in the POA or proof of identity alongwith signature is produced along with the POA.

4. **PAN is mandatory:** As per SEBI Circular MRD/Dop/Cir/-05/2007 dated April 27, 2007 Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, w.e.f. July 02, 2007. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. Accordingly, any application not accompanied with the PAN is liable to be rejected. Please note that the PAN copy needs to be attested by any of the following: (a) At the Mutual Fund office (verification with original to be done by the person accepting the documents) (b) Your Financial Advisor (c) Your Bank Manager (d) Gazetted Officer (e) Notarized Copy (f) Judicial Authority.

5. Applicants should indicate their status by ticking the appropriate box. Applications without a tick in the 'Status' box will be considered as investment by "Others". Those who select the status as "Others", they should specify their status in the space provided.

6. Applicants should specify the mode of holding. In case it is not mentioned, the default will be "anyone or survivor". In the case of joint holders, the first named holder shall receive all the Account Statements, dividend/redemption/refund warrants and any other correspondence sent from time to time.

7. Name of a contact person should be mentioned in case of the investment by a Company/Body Corporate/Partnership Firm/Trust/Foreign Institutional Investors (FIIs)/ Society/AOP/BOI.

## III. BANK DETAILS

The first Unitholder should provide the name of the bank branch, complete address of the branch, account type and account number, which is mandatory as per Securities Exchange Board of India circular IIAMRP/MF/CIR/07/826/98 dated April 15, 1998. Applications without this information will be deemed to be incomplete.

## IV. INVESTMENT DETAILS

a) Investor has to fill a separate form for each scheme that he wishes to invest in.

b) Investor should select only one option (growth/dividend) and corresponding sub-option (e.g. Reinvest/Payout/Dividend Transfer Plan in case of Dividend Option) under the scheme(s) wherever applicable by ticking the appropriate box.

c) Investor opting for AEP option (under Income Plan & Monthly Income Plan) should select the sub-option (regular/appreciation) and frequency (monthly/quarterly/half-yearly). For details, please refer to the offer document of the respective schemes.

d) In case, the investor has not selected the option/sub-option for his investments, default option/sub-option as prescribed in the offer document of the relevant scheme will be applied.

e) For minimum application amount, please refer to table given on page 21 to 28.

### f) Dividend Transfer Plan:

1) An investor can avail this facility where by dividend declared will be automatically invested into any open-ended schemes of ICICI Prudential Mutual Fund.

2) The amount to the extent of distribution, will be automatically invested on the ex-dividend date into the scheme selected by the investor at the NAV of that scheme.

3) This facility cannot be availed under Daily Dividend Plans and Weekly Dividend Plans.

## V. SYSTEMATIC INVESTMENT PLAN (SIP)

a) SIP facility is available in the following schemes:

**ICICI Prudential Growth Plan, ICICI Prudential FMCG Fund, ICICI Prudential Technology Fund, ICICI Prudential Balanced Fund, ICICI Prudential Monthly Income Plan, ICICI Prudential Power, ICICI Prudential Dynamic Plan, ICICI Prudential Discovery Fund, ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund, ICICI Prudential Tax Plan, ICICI Prudential Index Fund, ICICI Prudential Income Plan, ICICI Prudential Flexible Income Plan, ICICI Prudential Income Multiplier Fund, ICICI Prudential Advisor Series, ICICI Prudential Child Care Plan, ICICI Prudential Long Term Plan, ICICI Prudential Infrastructure Fund, ICICI Prudential Services Industries Fund, ICICI Prudential Equity & Derivatives Fund – Income Optimiser Plan, ICICI Prudential Equity & Derivatives Fund –Wealth Optimiser Plan and ICICI Prudential Indo Asia Equity Fund.**

b) Investor opting for SIP need to fill the Common Application Form and tick any of the payment option such as (i) **SIP payment through Bank Standing Instruction/Direct Debit** (ii) **Auto Debit by way of Electronic Clearing Service (ECS)** (iii) **Post Dated Cheques (PDCs)**. If the payment option is Auto Debit through ECS or Standing Instruction to the Bank, investor also need to fill the respective forms.

c) **Investors opting for SIP investment can subscribe to this facility subject to the condition that the Second SIP installment amount and the subsequent SIP installment amount should be of the same amount. However, the First SIP installment need not be of the same amount as Second and Subsequent SIP installments amount.**

d) For entry and exit load structure under the Schemes, please refer to the Key Scheme Features on page nos. 21-28.

e) Issue post dated cheques dated either 1st or 7th or 10th or 15th or 25th of the month. A credit confirmation will be sent to the unitholder indicating the new balance to his or her credit in the account.

1) For cheques drawn from locations as determined by ICICI Prudential Asset Management Company Ltd. (the AMC) from time to time and notified on its website [www.icicpruamc.com](http://www.icicpruamc.com)

**Option 1:** The First SIP installment should be paid through a Demand Draft payable at places where the Official Points of Acceptance of Transaction of the AMC are located. All the other installments should be through post-dated cheques for the SIP dates i.e. 1st or 7th or 10th or 15th or 25th of the month. The SIP date selected by an Investor should fall at least 20 calendar days after the date of first SIP installment. Eg: if the first SIP installment is on January 09, 2007, then the SIP date that can be selected by an investor for the second and subsequent installments should fall after January 29, 2007.

**Option 2:** In case all the installments (i.e. including the first Installment) are paid through post-dated cheques, the SIP forms along-with the post-dated cheques should be submitted at the Official Points of Acceptance of Transactions of the AMC at least 20 calendar days before the start of the SIP. Post-dated cheques for all the installments (i.e. including the first Installment) should be dated the SIP dates only i.e. 1st or 7th or 10th or 15th or 25th of the month.

2. For all SIP applications with Post Dated Cheques

The SIP date selected by an Investor should fall at least 20 calendar days after the date of first SIP installment. Eg: if the first SIP installment is on January 09, 2007, then the SIP date that can be selected by an investor for the second and subsequent installments should fall after January 29, 2007.

## INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM(S) (Contd.)

- f) SIP Auto Debit via ECS (Debit Clearing) is available at the following 70 centres:  
 • Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore  
 • Baroda • Bhilwara • Bhopal • Bhubaneswar • Burdwan • Calicut • Chandigarh  
 • Chennai • Cochin • Coimbatore • Dehradun • Delhi • Dhanbad • Durgapur  
 • Erode • Gorakhpur • Guwahati • Gwalior • Hubli • Hyderabad • Indore • Jabalpur  
 • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada •  
 Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai (SIP Dates: 1st,  
 7th & 25th only) • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore •  
 Panjim • Patna • Pondicherry (SIP Dates: 10th, 15th & 25th only) • Pune • Raipur  
 • Rajkot • Ranchi • Salem • Shimla • Sholapur • Siliguri • Surat • Tirupati • Tirupur  
 • Trichur • Trichy (SIP Dates: 7th, 10th & 25th only) • Trivandrum • Udaipur  
 • Udipi • Varanasi • Vijayawada (also covers Guntur, Tenali & Mangalgiri) •  
 Vishakhapatnam.
- g) Existing investors opting for SIP need to provide their Folio Number along with SIP details.
- h) **SIP TOP UP Facility:** (a) Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals. (b) The TOP UP amount has to be in multiples of Rs.500 only. (c) The frequency is fixed at Yearly and Half Yearly basis. In case the frequency is not selected, the TOP UP facility may not be registered.

### VI. MODE OF PAYMENT

- a) The cheque/demand draft should be drawn in favor of "ICICI Prudential Income Plan" or "ICICI Prudential Flexible Income Plan" or "ICICI Prudential Gilt Fund – Treasury Plan" or "ICICI Prudential Gilt Fund – Investment Plan" or "ICICI Prudential Monthly Income Plan" or "ICICI Prudential Liquid Plan" or "ICICI Prudential Short Term Plan" or "ICICI Prudential Growth Plan" or "ICICI Prudential FMCG Fund" or "ICICI Prudential Balanced Fund" or "ICICI Prudential Tax Plan" or "ICICI Prudential Technology Fund" or "ICICI Prudential Power" or "ICICI Prudential Dynamic Plan" or "ICICI Prudential Floating Rate Plan" or "ICICI Prudential Income Multiplier Fund" or "ICICI Prudential Discovery Fund" or "ICICI Prudential Emerging S.T.A.R. Fund" or "ICICI Prudential Index Fund" or "ICICI Prudential Infrastructure Fund" or "ICICI Prudential Services Industries Fund" or "ICICI Prudential Equity & Derivatives Fund – Income Optimiser Plan" or "ICICI Prudential Equity & Derivatives Fund – Wealth Optimiser Plan" or "ICICI Prudential Indo Asia Equity Fund", as the case may be and crossed "Account Payee Only".  
 The cheque / demand draft should be payable at the centre where the application is lodged. The cheque / demand draft should be drawn on any bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques/ demand drafts drawn on a bank not participating in the Clearing House will not be accepted.
- b) Separate Cheque/Draft is required for each scheme invested.
- c) Payments by Stockinvests, **cash**, postal orders, money orders and outstation cheques will not be accepted.
- d) The Fund will bear the demand draft charges subject to maximum of Rs. 50,000/- per transaction for purchase of units by investors residing at location where the Asset Management Company (AMC's) Customer Service Centers/Collection Centers are not located as mentioned in the table below:

Amount of Investment	Rate of Charges of Demand Draft(s)
Upto Rs.10,000/-	At actual, subject to a maximum of Rs. 50/-
Above Rs.10,000/-	Rs. 3/- per Rs. 1000/-
Maximum Charges	Rs. 50,000/-

However, the demand draft charges will not be reimbursed for ICICI Prudential Liquid Fund, ICICI Prudential Short Term Plan, Prudential ICIC Gilt Fund – Treasury Plan and ICICI Prudential Floating Rate Plan.

AMC reserves the right to refuse the reimbursement of demand draft charges, in case of investments made by the same applicant(s) through multiple applications at its own discretion which will be final and binding on the investor.

Investors residing at places other than where the AMC Customer Service Centers/Collection Centers are located, are requested to make the payment by way of demand draft(s) after deducting bank charges as per the rates indicated in the above table. It may be noted that additional charges, if any, incurred by the investor over and above the levels indicated above will not be borne by the Fund.

No demand draft charges will be reimbursed by the Fund for purchase of Units by investors residing at such locations where the Customer Service Centers/Collection Centers of the AMC are located.

### e) NRI/FII/PIO Investors

#### 1. Repatriation basis:

Payments by NRIs / FIIs / Persons of Indian Origin residing abroad, may be made either by way of Indian Rupee drafts or cheques by means of (i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/FCNR account payable at par and payable at the cities where the Customer Service Centres are located.

In case of Indian Rupee drafts purchased or cheques issued from NRE/ FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed.

In case the debit certificate is not provided, the AMC reserves the right to reject the application of the NRI investors.

#### 2. Non Repatriation basis

NRIs or people of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centres are located.

### VII. NOMINATION

- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form. Space is provided as a specimen, if there are more joint holders more sheets can be added for signatures of holders of units and witnesses.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee."
- Investors who want to make multiple nominations should give a separate request to the AMC.

### VIII. DIRECT CREDIT OF DIVIDEND/REDEMPTION

ICICI Prudential AMC had entered into an arrangement with certain banks such as ABN Amro Bank, Centurion Bank of Punjab, Citibank N.A., Deutsche Bank, Development Credit Bank, HDFC Bank, HSBC, ICICI Bank, IDBI Bank, Indusind Bank, Kotak Bank, Standard Chartered Bank, Axis Bank and Yes Bank for direct credit of redemption and dividend proceeds, if investors have a bank mandate with any of these banks. However, the Fund reserves a right to issue a payment instrument in place of this direct credit facility, and will not be responsible for any delay on the part of the bank for executing the direct credit. The AMC may alter the list of the banks participating in direct credit arrangement from time to time/ withdraw direct credit facility from the banks, based on its experience of dealing with any of such banks or add / withdraw the name of the bank with whom direct credit facility arrangements can be introduced/ discontinued as the case may be.

### IX. E-MAIL COMMUNICATION

Delivering service through web/e-mail helps the Fund to reduce expenses in the Fund and is a more efficient delivery channel. When an investor has communicated his/her e-mail address and has provided consent for sending communication only through email, the Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, investor always has a right to demand a physical copy of any or all the service deliverable and Fund would arrange to send the same to the investor.

**X. KNOW YOUR CUSTOMER (KYC) NORMS:** With effect from February 1, 2008 Investors in Mutual Funds investing Rs. 50,000/- and above are required to comply with Know Your Client (KYC) norms under the Prevention of Money Laundering Act 2002 (PMLA). Copy of KYC acknowledgement is mandatory. Please refer AMFI's or AMC's website ([www.amfiindia.com](http://www.amfiindia.com) or [www.icicpruamc.com](http://www.icicpruamc.com)) for details.

## KEY SCHEME FEATURES

NAME OF THE SCHEME	LIQUID PLAN	SHORT TERM PLAN	INCOME PLAN
TYPE	Open-ended Liquid Income Fund	Open-ended Income Fund	Open-ended Debt Fund
INVESTMENT OBJECTIVE	To generate reasonable returns from low risk investments which provide high level of liquidity.	To generate regular returns through investments in a basket of debt and money market securities.	To generate income through investments in a basket of debt & money market instruments of various maturities with a view to maximise income while maintaining the optimum balance of yield, safety and liquidity.
ASSET ALLOCATION PATTERN	Money Market upto 80% & Debt Instruments upto 20%	Debt Securities upto 100% & Money Market & Cash upto 50%	Debt Securities upto 75% and Money Market & Cash upto 25%
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	(1) <b>Growth Option</b> ; (2) <b>Dividend Payout Option</b> – with Quarterly & Half Yearly Frequencies; (3) <b>Dividend Reinvestment Option</b> – (a) with Daily, Weekly & Monthly Frequencies (b) with Quarterly & Half Yearly Frequencies.	(1) <b>Cumulative</b> (2) <b>Dividend Reinvestment</b> with Fortnightly & Monthly Frequencies.	<b>Growth/Growth-AEP*</b> (Appreciation & Regular) and <b>Dividend^</b> with Quarterly & Half Yearly frequencies.
Default Option	Dividend Reinvestment with Weekly Frequency.	Dividend Reinvestment with Fortnightly Frequency.	Dividend Reinvestment with Half Yearly frequency.
Systematic Investment Plan	Not Available	Not Available	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each*****
Systematic Withdrawal Plan	Not Available	Not Available	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available	Available	Available
Systematic Transfer Plan	Available <sup>ss</sup>	Available <sup>ss</sup>	Available <sup>ss</sup>
APPLICABLE NAV	00	000	000
MINIMUM APPLICATION AMOUNT	For <b>Growth Option</b> : Rs. 15,000; For <b>Dividend Option</b> : Rs. 1 lac (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re. 1); Rs.25,000 for AEP
MIN. ADDITIONAL INVESTMENT	Rs. 5,000 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof
REDEMPTION CHEQUES ISSUED **	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations.	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@
MINIMUM REDEMPTION AMT.	Rs. 5,000	Rs.500	Rs. 500
BENCHMARK INDEX	Crisil Liquid Fund Index	Crisil Short Term Bond Fund Index	Crisil Composite Bond Fund Index
DIVIDEND POLICY	The Trustee may approve the distribution of dividends by the AMC under the Dividend option, out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.	The Trustee may approve the distribution of dividends by the AMC under the Dividend option, out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.	The Trustee may approve the distribution of dividends by the AMC under the Dividend option, out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.
NAME OF THE FUND MANAGER	Mr. Chaitanya Pande	Mr. Chaitanya Pande	Mr. Pankaj Kaji
NAME OF THE TRUSTEE COMPANY	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited
EXPENSES OF THE SCHEME			
Entry Load* @	Nil	Nil	Nil
Exit Load* \$\$\$	Nil	Nil	See footnote
Actual Recurring Expenses for the previous financial year ended March 31, 2007 (% of NAV)	0.90%	1.10%	2.04%

@ In terms of SEBI circular No. SEBI/IMD/CIR No. 10/112153/07 December 31, 2007, no entry load shall be charged for direct applications received by the Asset Management Company (AMC) i.e. applications received through internet, submitted to AMC or collection centre/ Investor Service Centre that are not routed through any distributor/agent/broker, for all the Fresh investments/Additional purchases under the same folio / Switch- in to a scheme from other schemes, directly made by investors, w.e.f January 04, 2008.

\* The Trustees reserve the right to change/modify the load structure at a later date for the Schemes.

**Exit Load under Income Plan:** For investment of less than or upto Rs.10 lacs – 0.50% if it is held for less than or equal to a period of 6 months; (2) For investment of above Rs.10 lacs – Nil

**Exit load (excluding SIP/STP) under ICICI Prudential Income Plan applicable for those who have invested from 28th February, 2008:** 1) For an Investment of less than or equal to Rs. 10 Lakhs: a) If the amount sought to be redeemed or switched out is invested upto three months from the date of allotment-Exit Load: 1% of the applicable NAV, b) If the amount sought to be redeemed or switched out is invested for more than three months but upto six months from the date of allotment- Exit Load: 0.50% of the applicable NAV, c) If the amount sought to be redeemed or switched out is invested for a period of more than six months from the date of allotment-Exit Load: Nil. 2) For an Investment above Rs. 10 Lakhs-Exit Load: Nil.

\*\*\* **Load Structure for Systematic Investment Plan/Systematic Transfer Plan (SIP/STP):** Entry load of 2.25% of the applicable NAV will be charged on the SIP/STP investment under this Scheme. Exit Load on the SIP/STP Investment under this Scheme is Nil.

\*\*\*\* **For fresh and additional purchases (including SIPs and STPs) made in the scheme**

**given hereinbelow during September 15, 2006 to October 16, 2006, the following will be applicable:**

**ICICI Prudential Income Multiplier Fund** – (i) 1.25% of the applicable NAV if the investment is made for an amount of less than Rs. 5 crores and is invested for a period of less than twelve months from the date of allotment. (ii) Nil for investment of Rs. 5 crores and above. *The exit load structure will also be applicable for switch-ins to the above scheme from the following open-ended debt schemes alone: ICICI Prudential Liquid Plan, ICICI Prudential Floating Rate Plan, ICICI Prudential Sweep Plan - Cash Option.*

*There will be no change in the exit load structure for all purchases, SIPs, STPs, Switch-ins made either before September 15, 2006 or after October 16, 2006.*

\*\*\*\*\* For SIP/STP investment under this Scheme: Entry Load – Nil, Exit Load – Nil.  
^ Under the Dividend Option, the Unit-holder may choose between Dividend Payout and Reinvestment Option. If not chosen, Default Option would be Dividend Payout.

¥ The scheme may invest in derivatives pursuant to SEBI Circular dated September 24, 2005, January 20, 2006 & September 22, 2006.

## As per the Regulations, the Fund shall dispatch redemption proceeds within 10 Business days of receiving the redemption request. Investors are advised to refer to the sections titled "Suspension of sale and redemption of units" and "Right to limit Redemption". The default option for payment of redemption/dividend proceeds would be Direct Credit into their bank account (in case the investor has provided his bank mandate as one of the banks participating in direct credit arrangement and if he fails to specify the mode of payment).

## KEY SCHEME FEATURES

NAME OF THE SCHEME	GILT FUND (Treasury Plan)	GILT FUND (Investment Plan)	FLEXIBLE INCOME PLAN
TYPE	Open-ended short-term Gilt Fund	Open-ended medium-term Gilt Fund	Open-ended Income Fund
INVESTMENT OBJECTIVE	To generate income through investment in Gilts of various maturities.	To generate income through investment in Gilts of various maturities.	To generate income through investments in a range of debt instruments and money market instruments of various maturities with a view to maximising income while maintaining the optimum balance of yield, safety and liquidity.
ASSET ALLOCATION PATTERN	Gilt Securities (incl. Treasury Bills). Average Maturity normally not to exceed 3 years.	Gilt Securities (incl. Treasury Bills). Average Maturity normally not to exceed 8 years.	10 to 100% – Money market and Debentures with residual maturity of less than 1 year. 0 to 90% – Debt instruments with maturity more than 1 year.
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	<b>Growth/Growth-AEP<sup>¶</sup></b> (Appreciation & Regular) and <b>Dividend<sup>€</sup></b> (Quarterly & Half Yearly)	<b>Growth/Growth-AEP<sup>¶</sup></b> (Appreciation & Regular) and <b>Dividend</b> (Half Yearly)	<b>1. Cumulative</b> <b>2. Dividend Reinvestment</b> (Daily & Weekly Freq.) <b>3. Dividend Payout<sup>€€</sup></b> (Weekly Freq.)
Default Option	Dividend Reinvestment with Quarterly frequency	Dividend Reinvestment with Half Yearly frequency	Dividend Reinvestment with Daily frequency
Systematic Investment Plan	Not Available	Not Available	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. *****
Systematic Withdrawal Plan	Not Available	Not Available	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available	Available	Available
Systematic Transfer Plan	Available <sup>ss</sup>	Available <sup>ss</sup>	Available <sup>ss</sup>
APPLICABLE NAV	000	000	000
MINIMUM APPLICATION AMOUNT	Rs. 25,000 (plus in multiples of Re. 1)	Rs. 25,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)
MIN. ADDITIONAL INVESTMENT	Rs. 5,000 & in multiples thereof.	Rs. 5,000 & in multiples thereof	Rs. 500 & in multiples thereof
REDEMPTION CHEQUES ISSUED <sup>##</sup>	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@
MINIMUM REDEMPTION AMT.	Rs. 5,000	Rs. 5,000	Rs. 500
BENCHMARK INDEX	I-Sec Si-Bex	I-Sec I-Bex	Crisil Composite Bond Fund Index
DIVIDEND POLICY	The Trustee may approve the distribution of dividends by the AMC under the Dividend option, out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.	The Trustee may approve the distribution of dividends by the AMC under the Dividend option, out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.
NAME OF THE FUND MANAGER	Mr. Rahul Goswami	Mr. Rahul Goswami	Mr. Rahul Goswami
NAME OF THE TRUSTEE COMPANY	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited
EXPENSES OF THE SCHEME			
Entry Load* <sup>@</sup>	Nil	Nil	Nil
Exit Load* <sup>\$\$\$</sup>	Nil	Nil	Investments made on or after March 28, 2007: 0.25% of the applicable NAV, if the redemption is made within 10 days from the date of investment.
Actual Recurring Expenses for the previous financial year ended March 31, 2007 (% of NAV)	1.10%	1.15%	0.42%

**###** For switches made from ICICI Prudential Equity and Derivatives Fund - Income Optimiser Plan to any Equity Scheme the Entry Load as applicable to the target scheme (i.e. scheme to which amount is switched) will be charged.

**\$** No entry load will be payable in respect of switch transaction from one equity scheme of ICICI Prudential to another equity scheme of ICICI Prudential.

**\$\$** **STP Facility:** The minimum amount that can be transferred from one scheme to another is Rs. 1000/- for a minimum of 6 installments. The unitholder can avail the STP facility for a maximum period of 10 years.

In case of ICICI Prudential Index Fund, the STP frequencies will be as follows: Weekly (Every Monday), Monthly (Last day of the Month) and Quarterly (Last day of the quarter). If any of these dates is a non-business day, the transaction would be processed on the immediate next business day.

**\$\$\$** Where as a result of a redemption / switch arising out of excess holding by an investor beyond 25% of the net assets of the scheme in the manner envisaged under specified SEBI circulars, such redemption / switch will not be subject to exit load.

**000** **APPLICABLE NAV (Liquid Plan) – For Purchases including Switch-ins:** (a) In respect of the valid applications and where funds are available for utilization on the same day received at the Official Point of Acceptance of Transactions of the Fund: • Up to 12.00 noon on a day – the closing NAV of the day of immediately preceding the day of receipt of application • After 12.00 noon on a day – the closing NAV of the day immediately preceding the next business day. (b) However, irrespective of the

time of receipt of the application at the Official Point of Acceptance of Transactions of the Fund, where the funds are not available for utilization on the same day of application, then the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

**For Redemptions including Switch-outs:** In respect of valid applications received at the Official Point of Acceptance of Transactions of the Fund: • Up to 3.00 p.m. – the closing NAV of the day immediately preceding the next business day. • After 3.00 p.m. – the closing NAV of the next business day.

NAV will be calculated for each calendar day in respect of all Liquid Schemes and their Plans. The term Business Day does not include a day on which the money markets are closed or otherwise not accessible.

**Note-1:** Vide addendum dated 28th February, 2008, the exit load (excluding SIP & STP) with effect from 1st March, 2008 as follows: Under ICICI Prudential Infrastructure Fund, ICICI Prudential Power, ICICI Prudential Growth Plan, ICICI Prudential Discovery Fund, ICICI Prudential Services Industries Fund, ICICI Prudential Dynamic Plan, ICICI Prudential Balanced Fund, ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund. 1) For an Investment of less than Rs. 5 crores: a) If the amount sought to be redeemed or switched out is invested upto six months from the date of allotment-Exit Load:1% of the applicable NAV; b) If the amount sought to be redeemed switched out is invested for more than six months but upto one year from the date of allotment-Exit Load: 0.5% of the applicable NAV; c) If the amount sought to be redeemed or switched out is invested for more than one year from the date of allotment-Exit Load: Nil.

## KEY SCHEME FEATURES

NAME OF THE SCHEME	MONTHLY INCOME PLAN	INCOME MULTIPLIER FUND - Regular plan	BALANCED FUND
TYPE	An open-ended fund. Monthly income is not assured and is subject to the availability of distributable surplus.	An open-ended Debt Fund	Open ended Balanced Fund
INVESTMENT OBJECTIVE	To generate regular income through investments in debt and money market instruments and also to generate long term capital appreciation by investing a portion in equity and equity related instruments.	To generate long term capital appreciation from a portfolio that is invested predominantly in debt & money market instruments and the balance in equity and equity-related securities.	To seek to generate long-term capital appreciation and current income from a portfolio that is invested in equity and equity related securities as well as in fixed income securities.
ASSET ALLOCATION PATTERN	Debt securities, money market instruments, securitised debt & Cash upto 85%, Equity & Equity related securities upto 15%	Equity & Equity Related Securities 0-30%, Debt instruments 65-100%, Cash & money market instruments 0-5%. ₹	Equity and Equity related instruments : 65% to 80% and Debt, Money Market & Cash : 20% to 35%. ₹
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	Cumulative and Dividend (Monthly, Quarterly, Half Yearly). AEP (Appreciation & Regular).	Cumulative and Dividend (Monthly frequency)	Growth & Dividend
Default Option	Dividend Reinvestment (Monthly)	Dividend Reinvestment	Dividend Reinvestment
Systematic Investment Plan	Dividend & AEP Option - Monthly and Cumulative (without AEP) Option- Monthly: Min. Rs. 1,000 + 5 post-dtd. cheques for a minimum of Rs. 1,000 each. *****	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. *****	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of a minimum of Rs. 1,000 each. ***
Systematic Withdrawal Plan	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available	Available	Available <sup>5</sup>
Systematic Transfer Plan	Available <sup>55</sup>	Available <sup>55</sup>	Available <sup>55</sup>
APPLICABLE NAV	000	000	000
MINIMUM APPLICATION AMOUNT	Cumulative – Rs.5,000; Dividend & AEP- Rs.25,000 (plus multiples of Re1)	Rs.5,000	Rs. 5,000 (plus in multiples of Re. 1)
MIN. ADDITIONAL INVESTMENT	Rs.500 & in multiples thereof under each option	Rs.500 & in multiples thereof.	Rs. 500 & in multiples thereof
REDEMPTION CHEQUES ISSUED **	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@	Generally within 3 Business Days for specified RBI locations and additional 3 Business Days for Non-RBI locations.	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations.
MINIMUM REDEMPTION AMT.	Rs.500	Rs.500	Rs. 500
BENCHMARK INDEX	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil Balanced Fund Index
DIVIDEND POLICY	Please refer to page 11 of this document.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.
NAME OF THE FUND MANAGER	Equity : Prashant Kothari Debt : Chaitanya Pande	Equity : Prashant Kothari Debt : Chaitanya Pande	Equity : Deven Sangoi Debt : Pankaj Kaji
NAME OF THE TRUSTEE COMPANY	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited
EXPENSES OF THE SCHEME			
Entry Load* @	Nil	Nil	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable NAV; (2) For investment of Rs.5 Crores and above: Entry load is Nil.
Exit Load* \$\$\$	(1) For investment of less than or upto Rs.10 lacs – 0.50% if investment is held for less than or equal to a period of 6 months; (2) For investment of above Rs.10 lacs – NIL	(i) 1% - For investments of less than Rs. 5 crores and if the investments are held for less than a period of 12 months; (ii) No Exit Load for investments of Rs. 5 crores and above.	Nil (Please refer to Note-1 on below)
Actual Recurring Expenses for the previous financial year ended March 31, 2007 (% of NAV)	1.94%	1.50%	2.21%

**Note-2:** Vide addendum dated 9th October, 2007, for all fresh investments (including investments through SIP/STP) of Rs. 5 crores or more made under ICICI Prudential Infrastructure Fund, ICICI Prudential Dynamic Plan and ICICI Prudential Equity & Derivatives Fund - Wealth Optimiser Plan on or after October 10, 2007, no exit load will be charged.

**Note-3:** Vide addendum dated 5th October, 2007, for all the fresh investments made on or after October 08, 2007 under ICICI Prudential Infrastructure Fund, ICICI Prudential Dynamic Plan and ICICI Prudential Equity & Derivatives Fund – Wealth Optimiser Plan, an exit load of 0.50% of the applicable NAV will be charged, if redemption/switch-out of the investment is made within 6 months from the date of allotment of units under the above mentioned schemes.

**Note-4:** Vide notice dated August 29, 2007, investments made on or after September 01, 2007 through SIP and STP facilities available under ICICI Prudential Dynamic Plan, ICICI Prudential Discovery Plan, ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund, ICICI Prudential Growth Plan, ICICI Prudential Power, ICICI Prudential Services Industries Fund and ICICI Prudential Infrastructure Fund, no Exit Load will be charged on all the new applications made under the scheme.

000 **APPLICABLE NAV for all the Schemes other than Liquid Plan – Purchases including switch ins:** In respect of valid applications received upto 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place

where the application is received, the closing NAV of the day on which application is received shall be applicable.

In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

Outstation cheques and cash will not be accepted under any circumstances.

**Redemptions including switch outs:** In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.

In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Minimum amount per AEP transaction will be Rs.100/-.

For all investments made from June 04, 2007 through SIP & STP facilities under the Schemes, an exit load at the rate of 0.25% of the applicable NAV will be charged if the redemption/switch-out from the schemes is made within 6 months from the date of allotment of units.

For all investments below Rs. 5 crores made under the Schemes (excluding investments made through SIP and STP facilities) from June 18, 2007, an exit load at the rate of 0.50% of the applicable NAV will be charged if redemption/switch-out of the investment

## KEY SCHEME FEATURES

NAME OF THE SCHEME	GROWTH PLAN	TAX PLAN	FMCG FUND
TYPE	Open-ended Equity Fund	Open-ended Equity Linked Saving Scheme	Open-ended FMCG Sectoral Fund
INVESTMENT OBJECTIVE	To seek to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities.	To seek to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities.	To seek to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of FMCG Companies.
ASSET ALLOCATION PATTERN	Equity and Equity related instruments upto 95% & Debt, Money Market and Cash upto 5%. ₹	Equity and Equity related instruments upto 90% & Debt, Money Market and Cash upto 10%. ₹	Equity and Equity related instruments in FMCG Companies upto 90% & Debt, Money Market and Cash upto 10%. ₹
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	Growth & Dividend	Growth & Dividend	Growth & Dividend
Default Option	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment
Systematic Investment Plan	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. *** १११	<b>Monthly:</b> Minimum of Rs. 500 or multiples thereof & 5 post dated cheques for a minimum of Rs. 500 for a block of 5 months in advance. ***	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each ***
Systematic Withdrawal Plan	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Not available	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available <sup>5</sup>	Available after lock-in period of 3 years <sup>5</sup>	Available <sup>5</sup>
Systematic Transfer Plan	Available <sup>55</sup>	Available <sup>55</sup>	Available <sup>55</sup>
APPLICABLE NAV	000	000	000
MINIMUM APPLICATION AMOUNT	Rs. 5,000 (plus in multiples of Re.1)	Rs. 500 (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re.1)
MIN. ADDITIONAL INVESTMENT	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof
REDEMPTION CHEQUES ISSUED <sup>##</sup>	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations after lock in period of 3 years.	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations
MINIMUM REDEMPTION AMT.	Rs. 500	Rs.500	Rs. 500
BENCHMARK INDEX	S&P CNX Nifty	S&P CNX Nifty	CNX FMCG Index
DIVIDEND POLICY	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.
NAME OF THE FUND MANAGER	Deven Sangoi	Sankaran Naren	Prashant Kothari
NAME OF THE TRUSTEE COMPANY	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited
EXPENSES OF THE SCHEME			
Entry Load*@@	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.
Exit Load* \$\$\$	Nil Aslo refer to Note-1 & Note-4 on page No.5&6.	Nil	Nil
Actual Recurring Expenses for the previous financial year ended March 31, 2007 (% of NAV)	2.31%	2.25%	2.49%

is made within 6 months from the date of allotment of units.

ÆÆ Dividend Payout facility under ICICI Prudential Flexible Income Plan will be available only where the amount of dividend is exceeding Rs. 1 Lakh and dividend frequency is Weekly. If the investor fails to specify the facility under dividend option, then dividend reinvestment facility shall be the default facility under the Scheme.

@@ There would be a cooling-off period of 5 Business Days from the date of receipt of the subscription, during which no redemption request would be processed by AMC in respect of the same investment. However, the AMC may process the redemption during the cooling off period on a specific request from the investor after confirming the cheque clearance status and may take an additional day for processing redemption payment.

### Notes:

- 1) Saturday is a Non-Business Day for all the Schemes.
- 2) For all web-based transactions under the schemes of ICICI Prudential Mutual Fund, entered through the website of the fund viz. [www.ICICI.Prudential.com](http://www.ICICI.Prudential.com), there would be a cooling off period of 30 minutes before the respective cut-off times of the relevant schemes.

In respect of the transactions received during and after the cooling-off period, the NAV of the next Business Day would be considered as the Applicable NAV for the relevant transactions. For purchase transactions through the website of the Fund, following rules will apply:

- (a) **Internet Banking:** As stated above, provided the electronic bank confirmation is received simultaneously for web based transactions using internet banking.
  - (b) **Applications accompanied by physical cheques/ Demand Drafts:** NAV of the Business Day on receipt of physical transaction request at the nearest official point of transaction of the AMC.
- 3) In case of all purchase transactions including additional purchase requests under all schemes except ICICI Prudential Liquid Plan, the AMC reserves the right to reject/ reverse the transaction, if an amount of Rs. 1 Lakh and above is received by way of MICR cheques at the centres where high value clearing is available. In case of ICICI Prudential Index Fund, all the transaction for Fresh/Additional purchases for a consideration of Rs. One lakh and above will be accepted only through High Value Cheques/Demand Drafts received before the cut-off time of 10.00 a.m. for clearing of High Value Instruments or through Transfer Cheques received before 1.00 p.m.
  - 4) The fundamental attributes of a Scheme cannot be changed without the consent of not



## KEY SCHEME FEATURES

NAME OF THE SCHEME	TECHNOLOGY FUND	POWER	DYNAMIC PLAN
TYPE	Open-ended Equity Fund	Open-ended Growth Fund	Open-ended Equity Fund
<b>INVESTMENT OBJECTIVE</b>	To generate long-term capital appreciation by investing in equity & equity related securities of technology intensive companies.	The primary objective of the Scheme is to generate capital appreciation through investments in equity and equity related securities in core sectors and associated feeder industries. However, there can be no assurance that the investment objectives of the Scheme will be realized.	To generate capital appreciation by actively investing in equity/ equity related securities. For defensive considerations, the Scheme may invest in debt, money market instruments, to the extent permitted under the Regulations. The AMC will have the discretion to completely or partially invest in any of the type of securities stated above so as to maximize the returns.
<b>ASSET ALLOCATION PATTERN</b>	Equity and Equity related instruments 90 to 95% & Debt, Money Market and Cash 5 to 10%. ₹	Equity and Equity related securities including non convertible portion of convertible debentures - Upto 95% and at least 5% in Debt and Money Market securities. ₹	Equity and Equity related instruments 0 to 100% & Debt, Money Market and Cash 0 to 100%. ₹
<b>RISK PROFILE OF THE SCHEMES</b>	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
<b>PLANS AND OPTIONS</b>	<b>Growth &amp; Dividend</b>	<b>Cumulative &amp; Dividend</b>	<b>Cumulative &amp; Dividend</b>
<b>Default Option</b>	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment
<b>Systematic Investment Plan</b>	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. ***	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. *** ₹₹	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. *** ₹₹
<b>Systematic Withdrawal Plan</b>	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.
<b>Switch Facility</b>	Available <sup>5</sup>	Available <sup>5</sup>	Available <sup>5</sup>
<b>Systematic Transfer Plan</b>	Available <sup>5S</sup>	Available <sup>5S</sup>	Available <sup>5S</sup>
<b>APPLICABLE NAV</b>	000	000	000
<b>MINIMUM APPLICATION AMOUNT</b>	Rs. 5,000 (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)
<b>MIN. ADDITIONAL INVESTMENT</b>	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof
<b>REDEMPTION CHEQUES ISSUED **</b>	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations
<b>MINIMUM REDEMPTION AMT.</b>	Rs. 500	Rs. 500 & in multiples thereof.	Rs. 500 & in multiples thereof.
<b>BENCHMARK INDEX</b>	BSE Tech Index	S&P CNX Nifty	S&P CNX Nifty
<b>DIVIDEND POLICY</b>	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.
<b>NAME OF THE FUND MANAGER</b>	Deven Sangoi	Sankaran Naren	Sankaran Naren
<b>NAME OF THE TRUSTEE COMPANY</b>	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited
<b>EXPENSES OF THE SCHEME</b>			
<b>Entry Load* @</b>	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.
<b>Exit Load* \$\$\$</b>	Nil	Nil - ₹₹₹ - Aslo refer to Note-1 & Note-4 on page No.5&6.	Nil Aslo refer to Note-1, Note-2, Note-3 & Note-4 on page No.5 & 6.
<b>Actual Recurring Expenses for the previous financial year ended March 31, 2007 (% of NAV)</b>	2.44%	2.07%	1.98%

less than 75% of the unitholders.

## KEY SCHEME FEATURES

NAME OF THE SCHEME	DISCOVERY FUND	EMERGING S.T.A.R. (Stocks Targeted At Returns) Fund	INFRASTRUCTURE FUND
TYPE	Open-ended Equity Fund	Open-ended Equity Fund	Open-ended Equity Fund
INVESTMENT OBJECTIVE	To generate returns through a combination of dividend income and capital appreciation by investing primarily in a well-diversified portfolio of value stocks. Value stocks are those, which have attractive valuations in relation to earnings or book value or current and/or future dividends.	ICICI Prudential Emerging S.T.A.R. Fund is an open-ended scheme having a primary objective to generate capital appreciation by actively investing in diversified mid cap stocks. The scheme will invest primarily in companies that have a market capitalization between 100 crores and 2000 crores.	ICICI Prudential Infrastructure Fund is an Open-ended Equity Scheme that seeks to generate capital appreciation and income distribution to unitholders by investing predominantly in equity/equity related securities of the companies belonging to the infrastructure industries and balance in debt securities and money market instruments including call money.
ASSET ALLOCATION PATTERN	Equity and Equity related securities - 80% to 100% and Cash & Money Market instruments - 0% to 20%. ₹	Equity and Equity Linked Instruments - 90% to 100% and Debt Securities, Cash & Money Market instruments - 0% to 10%. ₹	Equity & equity related securities – 70% to 100%; Debt, Money Market Instruments & call money † – 0% to 30%. ₹
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	Growth & Dividend	Growth & Dividend	Growth & Dividend
Default Option	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment
Systematic Investment Plan	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. *** ₹₹	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. *** ₹₹	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. *** ₹₹
Systematic Withdrawal Plan	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available <sup>5</sup>	Available <sup>5</sup>	Available <sup>5</sup>
Systematic Transfer Plan	Available <sup>55</sup>	Available <sup>55</sup>	Available <sup>55</sup>
APPLICABLE NAV	000	000	000
MINIMUM APPLICATION AMOUNT	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)
MIN. ADDITIONAL INVESTMENT	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples of Re.1 thereafter.
REDEMPTION CHEQUES ISSUED <sup>**</sup>	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of acceptance of redemption request at any of the Customer Service Centres.	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations
MINIMUM REDEMPTION AMT.	Rs. 500	Rs. 500	Rs. 500
BENCHMARK INDEX	S&P CNX Nifty	CNX Nifty Junior Index	S&P CNX Nifty
DIVIDEND POLICY	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The Trustee may approve the distribution of dividends by the AMC out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.
NAME OF THE FUND MANAGER	Sankaran Naren	Deven Sangoi	Sankaran Naren
NAME OF THE TRUSTEE COMPANY	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited
EXPENSES OF THE SCHEME			
Entry Load* <sup>@</sup>	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.
Exit Load* <sup>\$\$\$</sup>	Nil Aslo refer to Note-1 on page No.5	Nil Aslo refer to Note-1 on page No.5	Nil Aslo refer to Note-1, Note-2, Note-3 & Note-4 on page No.5 & 6.
Actual Recurring Expenses for the previous financial year ended March 31, 2007 (% of NAV)	2.03%	2.07%	1.94%

## KEY SCHEME FEATURES

NAME OF THE SCHEME	SERVICES INDUSTRIES FUND	INDEX FUND	INDO ASIA EQUITY FUND
TYPE	Open-ended Equity Fund	Open-ended Index Linked Growth Fund	Open-ended Equity Fund
INVESTMENT OBJECTIVE	ICICI Prudential Services Industries Fund is an Open-ended Equity Scheme that seeks to generate capital appreciation and income distribution to unitholders by investing predominantly in equity/ equity related securities of the companies belonging to the service industry and balance in debt securities and money market instruments including call money.	The objective of the Plan is to invest in companies whose securities are included in Nifty and subject to tracking errors, to endeavor to achieve the returns of the above index as closely as possible. This would be done by investing in almost all the stocks comprising the S&P CNX Nifty in approximately the same weightage that they represent in S&P CNX Nifty. The Plan will not seek to outperform the S&P CNX Nifty or to under perform it. The objective is that the performance of the NAV of the Plan should closely track the performance of the S&P CNX Nifty over the same period.	To seek to generate long-term capital appreciation by investing in equity, equity related securities and or share classes/units of companies, which are incorporated or have their primary activity, in the Asia-Pacific region.
ASSET ALLOCATION PATTERN	Equity & equity related securities – 70% to 100%; Debt, Money Market Instruments & call money † – 0% to 30%. ₹	Equity Stocks drawn from the components of the S&P CNX Nifty and the exchange-traded derivatives on the S&P CNX Nifty - upto 100% and Money market instruments - 0% to 10%. ₹	Equity and Equity related securities in India 65% to 100%, 0-35% in Asia Equity Fund, equity, equity related securities and or share classes/units of equity fund and 0-35% in debt instruments.
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	Growth & Dividend	Cumulative Option	Growth & Dividend
Default Option	Dividend Reinvestment	–	Dividend Reinvestment
Systematic Investment Plan	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. *** ₹₹	<b>Monthly/Quarterly:</b> Minimum Rs.1,000 + 5 post dated cheques of Rs 1,000 each. Entry Load : Nil, Exit Load: 0.5% of the applicable NAV, if the investment is redeemed within 1 year from the date of allotment, Nil thereafter	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. Entry Load: 2.25%; Exit Load: 1% if redeem within 6 months from the date of allotment.
Systematic Withdrawal Plan	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 1000 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available <sup>5</sup>	Available <sup>5</sup>	Available <sup>5</sup>
Systematic Transfer Plan	Available <sup>55</sup>	Available <sup>55</sup>	Available <sup>55</sup>
APPLICABLE NAV	000	000	000
MINIMUM APPLICATION AMOUNT	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re.1)
MIN. ADDITIONAL INVESTMENT	Rs. 500 & in multiples of Re.1 thereafter.	Rs. 1,000	Rs. 1000 & in multiples of Re.1/-
REDEMPTION CHEQUES ISSUED **	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of acceptance of the redemption request at any of the Customer Service Centres and an additional of 3 Business Days for Non RBI locations.	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations
MINIMUM REDEMPTION AMT.	Rs. 500 & in multiples thereafter	Rs. 1,000	Rs. 500 & in multiples of Re.1/-
BENCHMARK INDEX	S&P CNX Nifty	S&P CNX Nifty	65% of S&P CNX Nifty 35% of MSCI AC Far East Free Ex Japan Index
DIVIDEND POLICY	The Trustee may approve the distribution of dividends by the AMC out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.	Nil	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.
NAME OF THE FUND MANAGER	Deven Sangoi	Yogesh Bhatt	Sankaran Naren
NAME OF THE TRUSTEE COMPANY	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited
EXPENSES OF THE SCHEME			
Entry Load* <sup>@</sup>	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	1% of the applicable NAV	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.
Exit Load* <sup>\$\$\$</sup>	Nil ₹₹₹ Also refer to Note-1 on page No.5	Nil	For investment of Rs.5 Crores and above: Exit load is Nil. For investment of less than Rs.5 Crores made during the NFO & redeem before six months from date of allotment - 1.00%. For investment after NFO - Nil.
Actual Recurring Expenses for the previous financial year ended March 31, 2007 (% of NAV)	2.26%	1.25%	Not applicable

## KEY SCHEME FEATURES

NAME OF THE SCHEME	EQUITY & DERIVATIVES FUND - Wealth Optimiser Plan	EQUITY & DERIVATIVES FUND - Income Optimiser Plan
TYPE	An open-ended equity fund investing in equity, derivatives, debt and arbitrage strategies	An open-ended equity fund investing in equity, derivatives, debt and arbitrage strategies
INVESTMENT OBJECTIVE	The investment objective is to seek to provide capital appreciation and income distribution to the investors by using equity derivatives strategies, arbitrage opportunities and pure equity investments.	The investment objective is to seek to generate low volatility returns by using arbitrage and other derivative strategies in equity markets and investments in short-term debt portfolio.
ASSET ALLOCATION PATTERN	65% to 100% in Equity and Equity Derivatives (equity unhedged exposure limited to 80%), 0% to 35% in Debt instruments. ₹	65% to 80% in Equity and Equity Derivatives (equity unhedged exposure limited to 5%), 20% to 35% in Debt instruments. ₹
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	<b>Option:</b> Regular Option; <b>Sub-options:</b> Growth and Dividend with dividend payout and dividend reinvestment facilities.	<b>Options:</b> Retail Option and Institutional Option; <b>Sub-options:</b> Growth and Dividend with dividend payout and dividend reinvestment facilities.
Default Option	<b>Sub-option:</b> Dividend Reinvestment	<b>Option:</b> Retail Option; <b>Sub-option:</b> Dividend Reinvestment
Systematic Investment Plan	<b>Regular Option (Monthly):</b> Minimum Rs. 1000 + 5 post dated cheques for a minimum of Rs. 1000 each. <b>Entry load for SIP &amp; STP investments w.e.f. 5/01/07:</b> i) 2.25% of the applicable NAV, if the investment amount is less than Rs.5 crores. ii) Nil – if the investment amount is Rs.5 crores or more <b>Exit load for SIP &amp; STP investments:</b> Nil	<b>Retail Option (Monthly):</b> Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1000 each. <b>Entry load for SIP &amp; STP investments w.e.f. 5/01/07:</b> Nil <b>Exit load for SIP &amp; STP investments w.e.f. 5/01/07:</b> i) 0.5% of the applicable NAV, if the investment is redeemed within a period of 6 months from the date of allotment. ii) Nil – if the investment is redeemed after 6 months from the date of allotment.
Systematic Withdrawal Plan	<b>Regular Option:</b> Rs.500 & in multiples of Re.1/- provided minimum balance should not fall below Rs.5000/-.	<b>Retail Option:</b> Rs.500 and in multiples of Re. 1/- provided minimum balance should not fall below Rs.5000/-.
Switch Facility	Available <sup>†</sup>	Available <sup>***</sup>
Systematic Transfer Plan	Available <sup>‡§</sup>	Available <sup>§§</sup>
APPLICABLE NAV	000	000
MINIMUM APPLICATION AMOUNT	<b>Regular Option:</b> Rs.5,000 (plus in multiples of Re.1)	<b>Retail Option:</b> Rs.5,000 (plus in multiples of Re.1) <b>Institutional Option:</b> Rs.5 crores (plus in multiples of Re.1)
MIN. ADDITIONAL INVESTMENT	Rs.1,000/- (plus in multiples of Re.1/-)	Rs.1,000/- (plus in multiples of Re.1/-)
REDEMPTION CHEQUES ISSUED <sup>**</sup>	Within 10 Business Days from the date of acceptance of a transaction request.	Within 10 Business Days from the date of acceptance of a transaction request.
MINIMUM REDEMPTION AMT.	Rs. 500/-	Rs. 500/-
BENCHMARK INDEX	Crisil Balanced Fund Index	Crisil Liquid Fund Index
DIVIDEND POLICY	The Trustee may approve the distribution of dividends by the AMC under the Dividend option, out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.	The Trustee may approve the distribution of dividends by the AMC under the Dividend option, out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.
NAME OF THE FUND MANAGER	Mr. Nimesh Chandan / Mr. Chaitanya Pande	Mr. Yogesh Bhatt / Mr. Chaitanya Pande
NAME OF THE TRUSTEE COMPANY	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited
EXPENSES OF THE SCHEME		
Entry Load* <sup>@</sup>	i) 2.25% of the applicable NAV for investments of less than Rs. 5 Crores ii) Nil - for investment of Rs.5 crores and above	Nil
Exit Load* <sup>\$\$\$</sup>	i) 0.5% of the applicable NAV if redemption/switch-out is made within 6 months from the date of investment. ii) Nil- For investment of Rs. 5 crores and above and redeemed at any time. Also refer to Note-2 & Note-3 on page No.5&6.	i) 0.5% of the applicable NAV, if the investment is redeemed within a period of 6 months from the date of allotment (w.e.f. 5/01/07). ii) Nil – if the investment is redeemed after 6 months from the date of allotment (w.e.f. 5/01/07).
Actual Recurring Expenses for the previous financial year ended March 31, 2007 (% of NAV)	1.64%	2.23%

† Subject to RBI restriction on Call Money market.

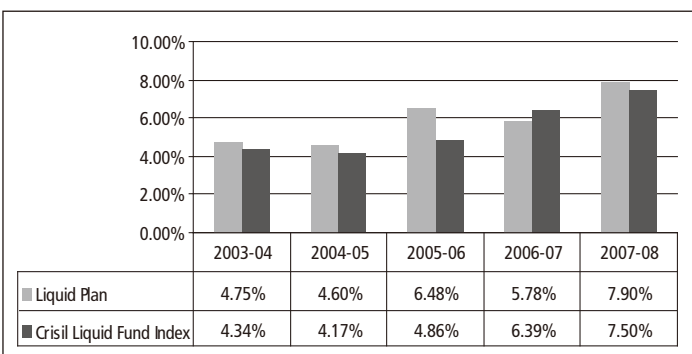
# SCHEME PERFORMANCE SNAPSHOT

## ICICI Prudential Liquid Plan

**Performance Record:** Liquid Plan - Growth Option (As of 30-Apr-2008)

Date	Period	NAV (Rs)	Returns	
			Liquid Plan	Benchmark Index
30-Apr-08		19.9395		
30-Apr-07	Last 1 year	18.5037	7.74%	7.17%
29-Apr-05	Last 3 years	16.3602	6.80%	6.37%
30-Apr-03	Last 5 years	14.9401	5.94%	5.49%
24-Jun-98	Since Inception	10.0000	7.25%	-

Returns are CAGR. Benchmark is Crisil Liquid Fund Index (Start date: 30-Mar-02). For computation of returns the allotment NAV has been taken as Rs. 10.00. Past performance may or may not be sustained in future.



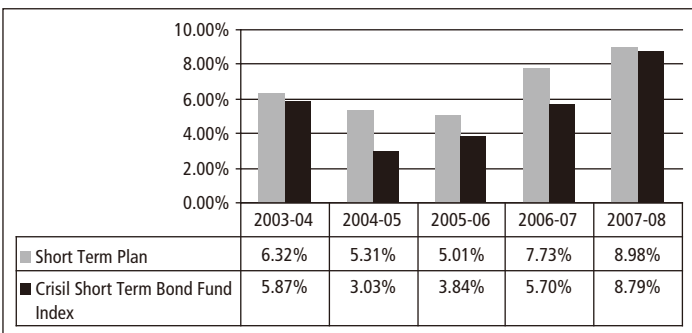
Source: AMFI Website for Returns as per Bench Mark Index.

## ICICI Prudential Short Term Plan

**Performance Record:** Short Term Plan - Cumulative Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Short Term Plan	Benchmark Index
30-Apr-08		15.6230		
30-Apr-07	Last 1 years	14.3465	8.87%	8.86%
29-Apr-05	Last 3 years	12.6382	7.31%	6.26%
30-Apr-03	Last 5 years	11.3358	6.62%	5.43%
25-Oct-01	Since Inception	10.0000	7.08%	-

Returns: CAGR • Benchmark is Crisil Short Term Bond Fund Index (Start date is 30-03-2002) • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



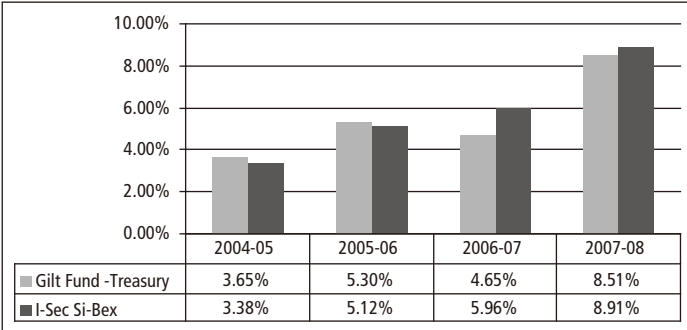
Source: AMFI Website for Returns as per Bench Mark Index.

## ICICI Prudential Gilt Fund

**Performance Record:** Gilt Fund Treasury Plan - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Gilt Fund-Treasury	Benchmark Index
30-Apr-08		19.4868		
30-Apr-07	Last 1 year	18.0797	7.76%	8.56%
29-Apr-05	Last 3 years	16.3357	6.04%	6.84%
30-Apr-03	Last 5 years	14.7249	5.76%	5.93%
19-Aug-99	Since Inception	10.0000	7.97%	-

Returns : CAGR • Benchmark is I Sec Si Bex • \* Benchmark start date : 30-03-2002 • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.

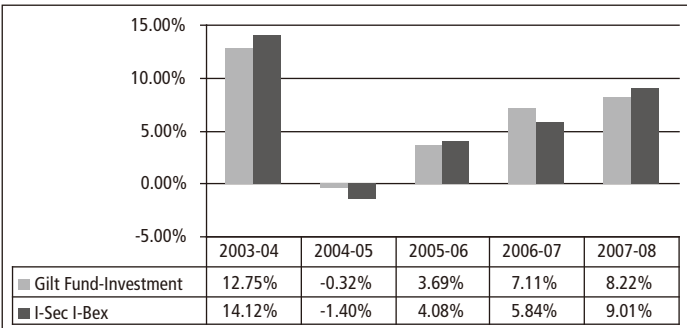


Source: AMFI Website for Returns as per Bench Mark Index

**Performance Record:** Gilt Fund Investment Plan - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Gilt Fund-Investment	Benchmark Index
30-Apr-08		24.2494		
30-Apr-07	Last 1 year	22.5521	7.50%	8.38%
29-Apr-05	Last 3 years	20.1719	6.32%	6.68%
30-Apr-03	Last 5 years	18.6041	5.44%	5.43%
19-Aug-99	Since Inception	10.0000	10.71%	10.84%

Returns : CAGR • Benchmark is I Sec I-Bex. • For computation of returns the allotment NAV has been taken as Rs. 10.00. • Past performance may or may not be sustained in future.



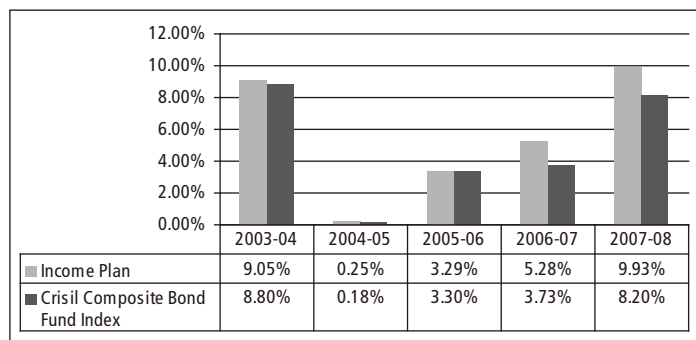
Source: AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Income Plan

**Performance Record:** Income Plan - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Income Plan	Benchmark Index
30-Apr-08		23.5329		
30-Apr-07	Last 1 year	21.5834	9.01%	7.96%
29-Apr-05	Last 3 years	19.7263	6.05%	5.26%
30-Apr-03	Last 5 years	18.3887	5.05%	4.50%
9-Jul-98	Since Inception	10.0000	9.11%	-

Returns: CAGR • Benchmark-Crisil Composite Bond Fund Index (Start date: 30.03.2002) • Past performance may or may not be sustained in future. • For computation of returns the allotment NAV has been taken as Rs. 10.00.



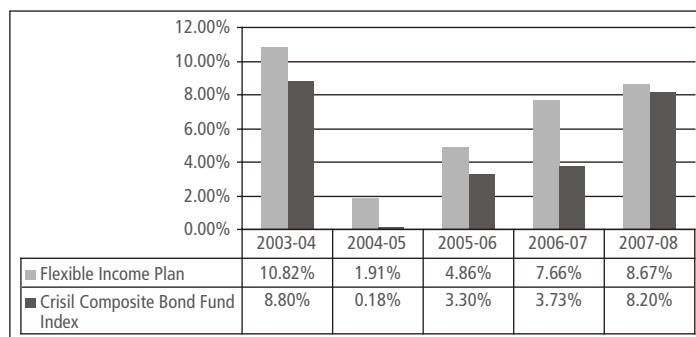
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Flexible Income Plan

Performance Record: Flexible Income Plan - Cumulative Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Flexible Income Plan	Benchmark Index
30-Apr-08		15.0372		
30-Apr-07	Last 1 year	13.8499	8.55%	7.96%
29-Apr-05	Last 3 years	12.1917	7.23%	5.26%
30-Apr-03	Last 5 years	11.0880	6.28%	4.50%
27-Sep-02	Since Inception	10.0000	7.56%	5.32%

Returns : CAGR • Benchmark is Crisil Composite Bond Fund Index • For Computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



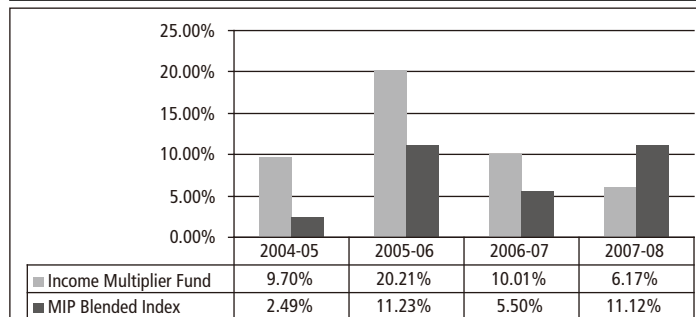
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Income Multiplier Fund - Regular Plan

Performance Record: Income Multiplier Fund - Cumulative Option (As of 30-Apr-08)

Date	Period	NAV	Returns	
			Income Multiplier Fund	Benchmark Index
30-Apr-08		15.6631		
30-Apr-07	Last 1 year	14.5121	7.91%	11.23%
29-Apr-05	Last 3 years	10.7809	13.23%	10.28%
30-Mar-04	Since Inception	10.0000	11.60%	7.80%

Returns : CAGR • Benchmark: Crisil Composite MIP Blended Index • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Monthly Income Plan

(An open-ended fund. Monthly income is not assured and is subject to the availability of distributable surplus.)

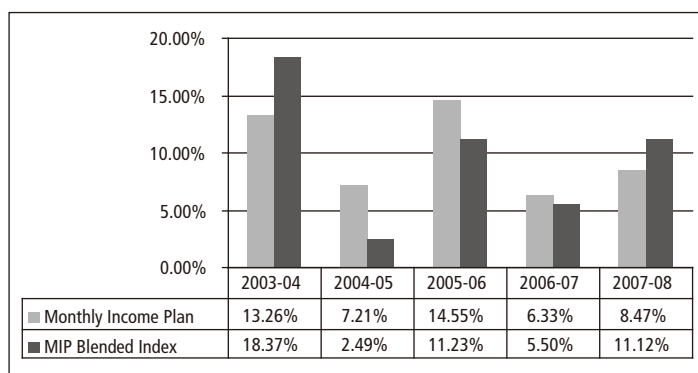
### Dividend Policy:

The Fund/AMC is not assuring or guaranteeing that it will be able to make regular monthly/quarterly/half yearly dividend distributions to its Unitholders, though, it has every intention to manage the portfolio so as to make such payments to the Unitholders. Monthly/ quarterly/half yearly dividend payments will be dependent on the returns achieved by the AMC through active management of the portfolio. The dividend distributions may, therefore, vary from month to month or quarter to quarter or half year to half year, based on investment results of the portfolio. Further, it should be noted that the actual distribution of dividends and frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of Trustees.

Performance Record: Monthly Income Plan - Cumulative Option (As of 30-Apr-08)

Date	Period	NAV	Returns	
			Monthly Income Plan	Benchmark Index
30-Apr-08		20.8390		
30-Apr-07	Last 1 year	19.0970	9.10%	11.23%
29-Apr-05	Last 3 years	15.4776	10.40%	10.28%
30-Apr-03	Last 5 years	12.8766	10.10%	9.79%
10-Nov-00	Since Inception	10.0000	10.32%	-

Returns: CAGR • Benchmark is Crisil MIP Blended Index • Benchmark Start date: 31/3/02 • For Computation of returns the allotment NAV has been taken as Rs. 10.00. • Past performance may or may not be sustained in future.



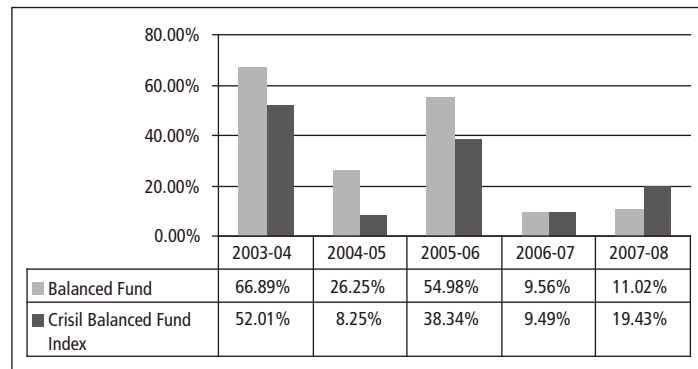
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Balanced Fund

Performance Record: Balanced Fund - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Balanced Fund	Benchmark Index
30-Apr-08		39.17		
30-Apr-07	Last 1 year	34.81	12.49%	20.90%
29-Apr-05	Last 3 years	19.25	26.66%	25.93%
30-Apr-03	Last 5 years	9.55	32.57%	26.36%
3-Nov-99	Since Inception	10.00	17.43%	-

Returns : CAGR • Benchmark is Crisil Balanced Fund Index (Start date is 31-Mar-02) • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



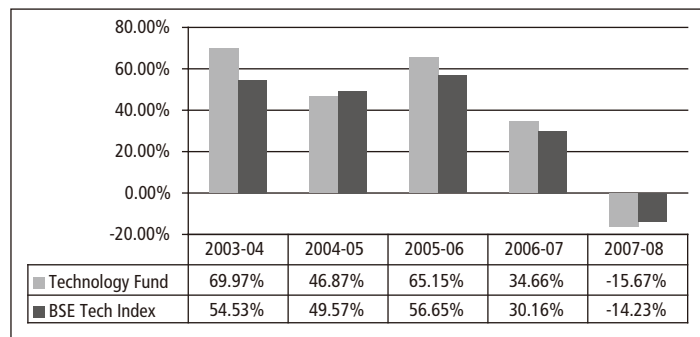
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Technology Fund

**Performance Record:** Technology Fund - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Technology Fund	Benchmark Index
30-Apr-08		14.04		
30-Apr-07	Last 1 year	16.46	-14.67%	-6.77%
29-Apr-05	Last 3 years	6.53	29.01%	30.61%
30-Apr-03	Last 5 years	2.45	41.73%	41.22%
3-Mar-00	Since Inception	10.00	4.24%	-3.11%

Returns : CAGR • Benchmark is BSE Tech Index • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



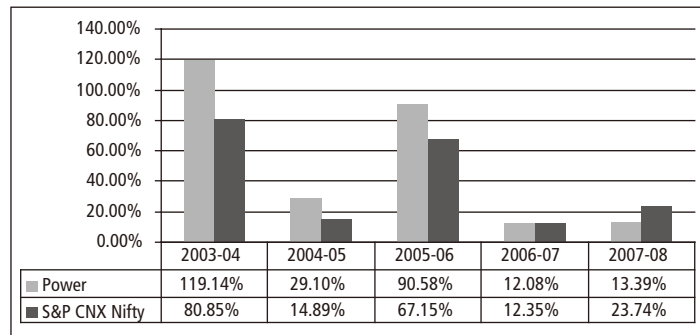
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Power

**Performance Record:** Power - Cumulative Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Power	Benchmark Index
30-Apr-08		93.88		
30-Apr-07	Last 1 year	83.50	12.40%	26.29%
29-Apr-05	Last 3 years	35.31	38.45%	39.43%
30-Apr-03	Last 5 years	13.40	47.54%	40.73%
1-Oct-94	Since Inception	10.00	17.92%	10.75%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



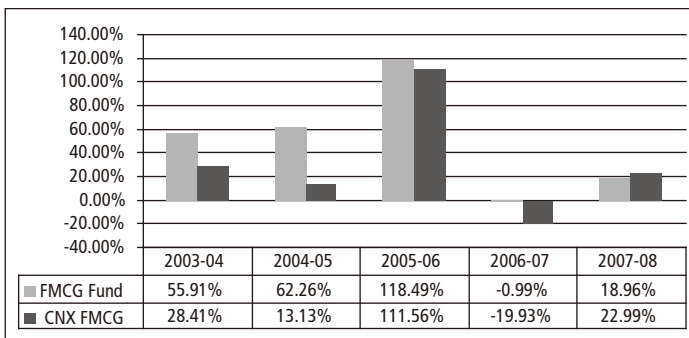
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential FMCG Fund

**Performance Record:** FMCG Fund - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			FMCG Fund	Benchmark Index
30-Apr-08		49.96		
30-Apr-07	Last 1 year	38.74	28.87%	28.97%
29-Apr-05	Last 3 years	18.85	38.31%	28.39%
30-Apr-03	Last 5 years	7.48	46.14%	26.08%
31-Mar-99	Since Inception	10.00	19.36%	7.64%

Returns : CAGR • Benchmark is CNX FMCG Index. • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



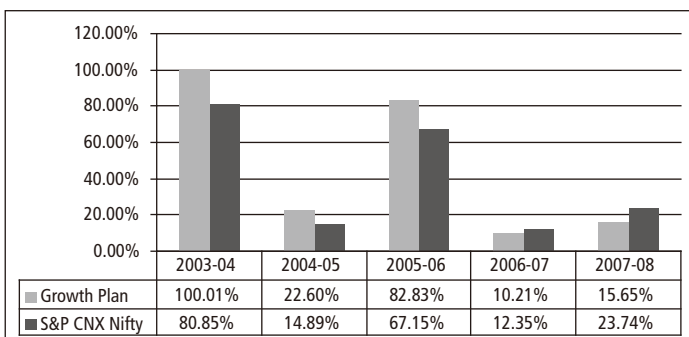
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Growth Plan

**Performance Record:** Growth Plan - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Growth Plan	Benchmark Index
30-Apr-08		111.17		
30-Apr-07	Last 1 year	95.16	16.77%	26.29%
29-Apr-05	Last 3 years	41.34	38.98%	39.43%
30-Apr-03	Last 5 years	18.49	43.10%	40.73%
9-Jul-98	Since Inception	10.00	27.81%	18.69%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



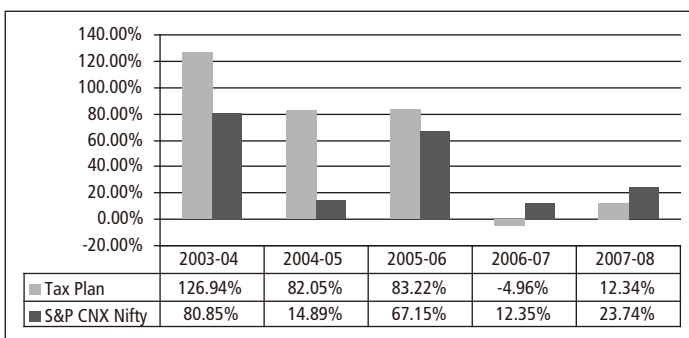
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Tax Plan

**Performance Record:** Tax Plan - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Tax Plan	Benchmark Index
30-Apr-08		104.98		
30-Apr-07	Last 1 year	87.76	19.56%	26.29%
29-Apr-05	Last 3 years	47.31	30.37%	39.43%
30-Apr-03	Last 5 years	12.03	54.16%	40.73%
19-Aug-99	Since Inception	10.00	31.01%	16.72%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



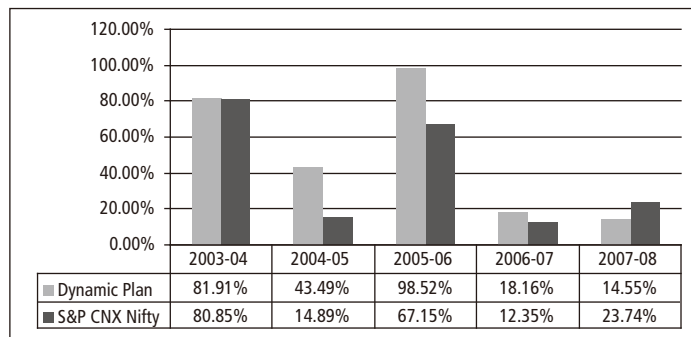
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Dynamic Plan

**Performance Record:** Dynamic Plan - Cumulative Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Dynamic Plan	Benchmark Index
30-Apr-08		79.0675		
30-Apr-07	Last 1 year	67.1424	17.71%	26.29%
29-Apr-05	Last 3 years	25.9686	44.84%	39.43%
30-Apr-03	Last 5 years	10.5388	49.57%	40.73%
31-Oct-02	Since Inception	10.0000	45.62%	36.01%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



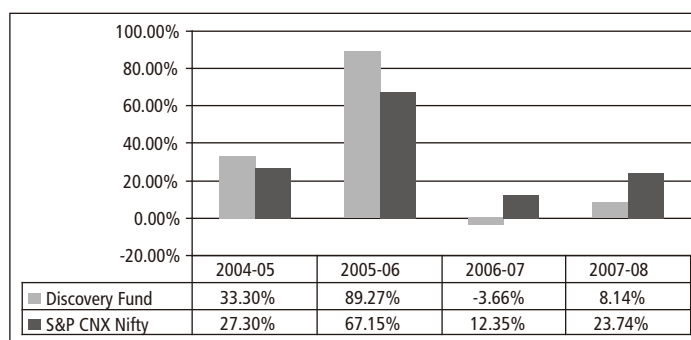
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Discovery Fund

**Performance Record:** Discovery Fund - Growth Option (As 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Discovery Fund	Benchmark Index
30-Apr-08		29.23		
30-Apr-07	Last 1 year	26.61	9.82%	26.29%
29-Apr-05	Last 3 years	13.51	29.28%	39.43%
16-Aug-04	Since Inception	10.00	33.56%	37.21%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



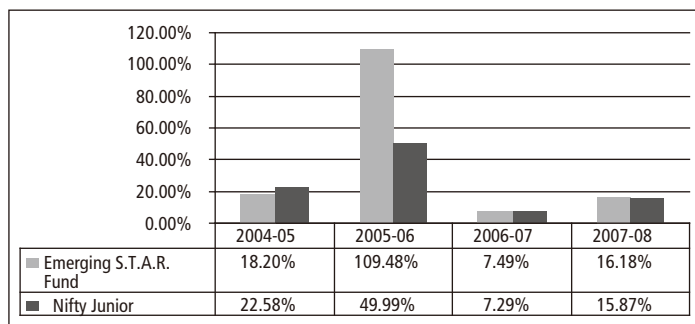
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund

**Performance of the scheme:** Emerging S.T.A.R. Fund - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			E-S.T.A.R.	Nifty Junior
30-Apr-08		33.04		
30-Apr-07	Last 1 year	28.93	14.17%	21.77%
29-Apr-05	Last 3 years	12.18	39.38%	31.53%
28-Oct-04	Since Inception	10.00	40.61%	31.74%

Returns : CAGR • Benchmark Index is Nifty Junior • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future



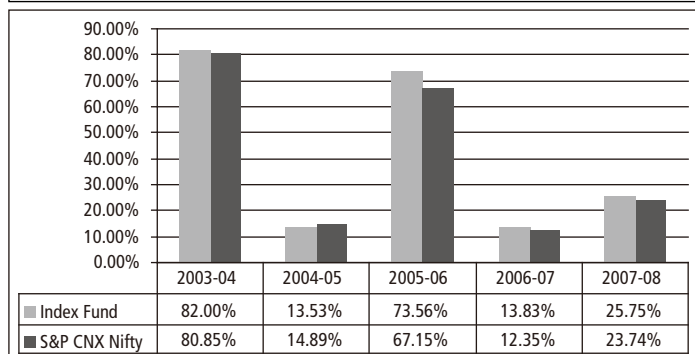
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Index Fund

**Performance of the scheme:** Index Fund – Cumulative Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Index Fund	Benchmark Index
30-Apr-08		46.7945		
30-Apr-07	Last 1 year	36.4051	28.45%	26.29%
29-Apr-05	Last 3 years	16.1148	42.57%	39.43%
30-Apr-03	Last 5 years	7.9664	42.44%	40.73%
26-Feb-02	Since Inception	10.0000	28.37%	26.83%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



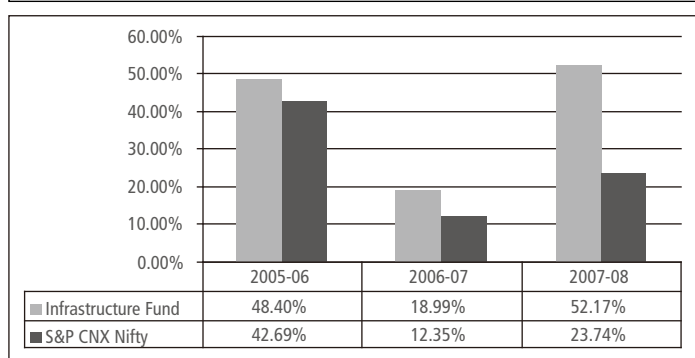
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Infrastructure Fund

**Performance of the scheme:** Infrastructure Fund - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Infrastructure Fund	Benchmark Index
30-Apr-08		29.13		
30-Apr-07	Last 1 year	19.19	51.62%	26.29%
31-Aug-05	Since Inception	10.00	49.34%	33.64%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



Source:AMFI Website for Returns as per Bench Mark Index

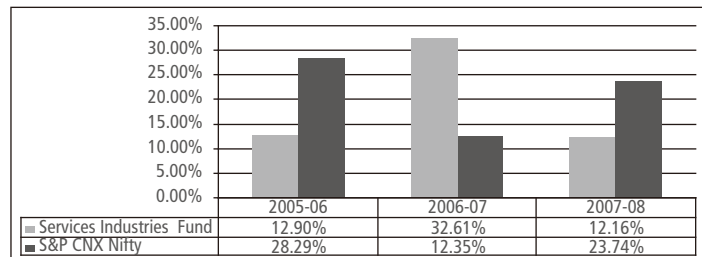


## ICICI Prudential Services Industries Fund

**Performance of the scheme:** Services Industries Fund - Growth Option (As of 30-Apr-08)

Date	Period	NAV (Rs)	Returns	
			Services Industries Fund	Benchmark Index
30-Apr-08	Last 1 year Since Inception	17.92		
30-Apr-07		16.01	11.90%	26.29%
30-Nov-05		10.00	27.30%	31.77%

Returns : CAGR • Benchmark is S&P CNX Nifty Index • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



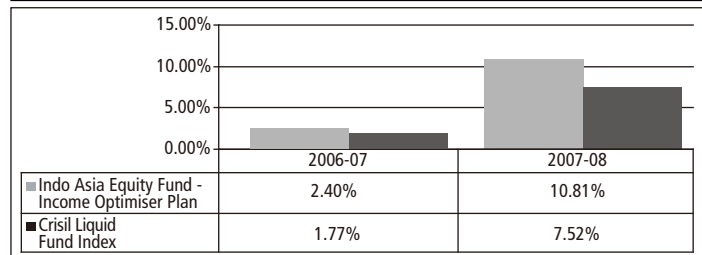
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Equity & Derivatives Fund

**Performance of the Scheme:** Income Optimiser Plan (Retail Growth Option)

Date	Period	NAV (Rs)	Returns	
			Income Optimiser Plan	Benchmark Index
30-Apr-08	Last 1 year Since Inception	11.39		
30-Apr-07		10.40	9.49%	7.17%
30-Dec-06		10.00	10.25%	7.60%

Returns : CAGR • Benchmark is Crisil Liquid Fund Index • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.

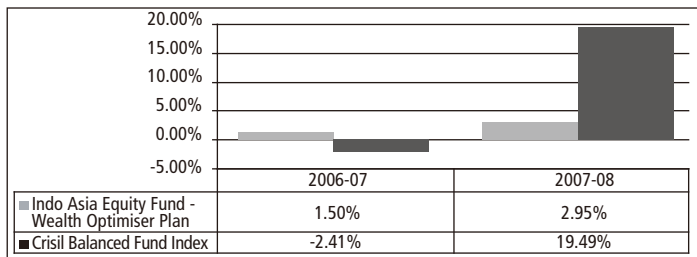


Source:AMFI Website for Returns as per Bench Mark Index

**Performance of the Scheme:** Wealth Optimiser Plan (Retail Growth Option)

Date	Period	NAV (Rs)	Returns	
			Wealth Optimiser Plan	Benchmark Index
30-Apr-08	Last 1 year Since Inception	11.44		
30-Apr-07		10.56	8.31%	20.90%
30-Dec-06		10.00	10.61%	17.28%

Returns : CAGR • Benchmark is Crisil Balanced Fund Index • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Indo Asia Equity Fund

**Performance Record:** ICICI Prudential Power - Cumulative Option (As of 30-Apr-08): Since ICICI Prudential Indo Asia Equity Fund has not completed 1 year, as per the requirement of SEBI circular on Key Information Memorandum, the returns of ICICI Prudential Power, a similar scheme, have been provided. It may be noted that strictly speaking these two Schemes are not comparable as ICICI Prudential Indo Asia Equity Fund is being launched by ICICI Prudential Mutual Fund for the first time.

Date	Period	NAV (Rs)	Returns	
			Power	Benchmark Index
30-Apr-08	Last 1 year Last 3 years Last 5 years Since Inception	93.88		
30-Apr-07		83.50	12.40%	26.29%
29-Apr-05		35.31	38.45%	39.43%
30-Apr-03		13.40	47.54%	40.73%
1-Oct-94		10.00	17.92%	10.75%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.

# TAX IMPLICATION ON MUTUAL FUND INVESTMENT

### TAX TREATMENT:

The following information is provided only for general information purpose. In view of the individual nature of tax benefits each investor is advised to consult with his or her own tax consultant with respect to the specific tax implications arising out of their participation in the scheme.

Based on the law in force and after considering the amendments made in the Income Tax Act, 1961 ("the Act") by the Finance Act, 2007, we give hereunder our opinion on tax benefits/implications that may accrue to a Fund and to different categories of unit holders in respect of their investments in a Fund.

#### 1. TO THE MUTUAL FUND

Income of the Fund registered under the Securities and Exchange Board of India Act, 1992 (15 of 1992) or regulations made there under will be exempt from income tax in accordance with the provisions of section 10(23D) of the Act. The income received by the Fund is not liable for deduction of tax at source under section 196.

Finance Act, 2007 has revised the rates of additional income tax payable on the income distributed by domestic companies & mutual funds.

As per section 115R, Mutual Funds are liable to pay additional income tax on the income distributed by them.

Under the provisions of section 115R(2) of the Act, additional income tax is payable at different rates on income distributed by different types of Mutual Funds. Money Market Mutual Funds & Liquid Funds are liable to pay additional income tax at the rate of 25% plus applicable surcharge in the case of all investors. Other Mutual Funds are liable to pay additional income tax at the rate of 12.50% plus applicable surcharge on the income distributed by a Fund to Individuals and HUFs and at the rate of 20% plus applicable surcharge on the income distributed to any other assessee. Levy of education cess at the rate of 3% is also applicable on total tax payable. However, in respect of Equity Oriented Funds, no additional income tax is payable on income distributed by such Funds.

The term "Equity Oriented Fund" has been defined to mean a fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 65% of the total proceeds of such fund. Further, it is provided that the percentage of equity share holding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

As per sub-section 3, Mutual Funds are liable to pay the additional tax to the credit of the Central Government within 14 days from the date of distribution or payment of such income, whichever is earlier.

#### 2. SECURITIES TRANSACTION TAX

Securities Transaction Tax ("STT") is applicable on transactions of purchase or sale of units of Equity Oriented Fund entered into on a recognized stock exchange or sale of units of Equity Oriented Fund to the Mutual Fund.

The applicable S.T.T. rates are given in following table:

Taxable Securities Transaction	Rate	Payable by
Purchase of a unit of an equity oriented fund, where - • the transaction of such purchase is entered into in a recognised stock exchange; and • the contract for the purchase of such unit is settled by the actual delivery or transfer of such unit.	0.125%	Purchaser
Sale of a unit of an equity oriented fund, where - • the transaction of such sale is entered into in a recognised stock exchange; and • the contract for the sale of such unit is settled by the actual delivery or transfer of such unit.	0.125%	Seller
Sale of a unit of an equity oriented fund, where - • the transaction of such sale is entered into in a recognised stock exchange; and • the contract for the sale of such unit is settled otherwise than by the actual delivery or transfer of such unit.	0.025%	Seller
Sale of a derivative, where the transaction of such sale is entered into in a recognised stock exchange.	0.017%	Seller
Sale of unit of an equity oriented fund to the Mutual Fund itself.	0.25%	Seller *

\* Mutual Fund is responsible for collecting the STT from every person who sells the unit to it.

### 3. TO THE UNITHOLDERS

#### 3.1 INCOME RECEIVED FROM MUTUAL FUND

According to section 10(35) of the Act, any income received in respect of units of Mutual Fund specified under section 10(23D) is exempt from income tax in the hands of the unit holders. It has, however, been clarified that income arising from transfer of units of Mutual Fund shall not be exempt.

#### 3.2 LONG TERM CAPITAL GAINS ON TRANSFER OF UNITS

Under Section 10(38), Long Term Capital Gain on sale of units of Equity Oriented Funds are exempt from Income Tax in the hands of unit holders, provided such transactions are entered into a recognised stock exchange or such units are sold to the Mutual Fund and are chargeable to STT.

In respect of capital gains that are not exempted under section 10(38), the provisions for taxation of long-term capital gains for different categories of assessee are explained hereunder:

##### i) For Individuals and HUFs

Long-term Capital Gains in respect of Units of Mutual Fund held for a period of more than 12 months will be chargeable under section 112 of the Act, at a rate of 20% plus surcharge, as applicable and cess. Capital Gains would be computed after taking into account cost of acquisition as adjusted by Cost Inflation Index notified by the Central Government and expenditure incurred wholly and exclusively in connection with such transfer. In the case where taxable income as reduced by long term capital gains is below the exemption limit, the long term capital gains will be reduced to the extent of the shortfall and only the balance long term capital gains will be charged at the flat rate of 20% plus surcharge, as may be applicable and cess.

It is further provided that in case of listed securities & units of a mutual fund, an assessee will have an option to apply concessional rate of 10% plus applicable surcharge and cess, provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition.

##### ii) For Partnership Firms, Non-Residents, Indian Companies/Foreign Companies

Long-term Capital Gains in respect of Units held for a period of more than 12 months will be chargeable under section 112 of the Act at a rate of 20% plus surcharge, as may be applicable and cess. Capital gains would be computed after taking into account cost of acquisition as adjusted by Cost Inflation Index notified by the Central Government and expenditure incurred wholly and exclusively in connection with such transfer.

It is further provided that in case of listed securities & units of a mutual fund, an assessee will have an option to apply concessional rate of 10% plus applicable surcharge and cess, provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition.

##### iii) For Non-resident Indians

Under section 115E of the Act for non-resident Indians, income by way of long-term capital gains in respect of specified assets is chargeable at the rate of 10% plus applicable surcharge and cess. Such long-term capital gains would be calculated without indexation of cost of acquisition.

Non-resident Indians may opt for computation of long term capital gains as per section 112 (explained earlier), which seems to be more beneficial.

##### iv) For Overseas Financial Organisations, including Overseas Corporate Bodies and Foreign Institutional Investors fulfilling conditions laid down under section 115AB (Offshore Fund)

Under section 115AB of the Act, income received on units purchased in foreign currency or income by way of long-term capital gains in respect of units purchased in foreign currency held for a period of more than 12 months will be chargeable to tax at the rate of 10%, plus applicable surcharge and cess. Such gains would be calculated without indexation of cost of acquisition.

#### 3.3 SHORT TERM CAPITAL GAINS ON TRANSFER OF UNITS

Section 111A provides that short-term capital gains arising on sale of units of Equity Oriented Funds are chargeable to income tax at a concessional rate of 10% plus applicable surcharge and cess, provided such transactions are entered into on a recognized stock exchange or such units are sold to the Mutual Funds and are chargeable to STT. Further, Section 48 provides that no deduction shall be allowed in respect of STT paid for the purpose of computing Capital Gains. In the case where taxable income as reduced by short term capital gains is below the exemption limit, the short term capital gains will be reduced to the extent of the shortfall and only the balance short term capital gains will be charged at the flat rate of 10% plus surcharge, as may be applicable and cess.

In respect of capital gains not chargeable under section 111A, the provisions for taxation of short-term capital gains for different categories of assessee are explained hereunder:

Short term Capital Gains in respect of Units held for a period of not more than 12 months is added to the total income. Total income including short-term capital gains is chargeable to tax as per the relevant slab rates.

come including short-term capital gains is chargeable to tax as per the relevant slab rates.

##### Income Tax Rates

The maximum income tax rates for various categories of assessee for AY 2008-09 are as under:

Resident individuals and HUF	30% plus surcharge and cess
Partnership Firms	30% plus surcharge and cess
Domestic companies	30% plus surcharge and cess
Non Resident Indians	30% plus surcharge and cess
Other than Domestic Companies	40% plus surcharge and cess

With regards to individuals and HUF having a total income exceeding Rs. 10,00,000 a surcharge of 10% on the income tax is applicable.

The maximum marginal rate of tax applicable for individuals is for the total income exceeding Rs.2,50,000.

Partnership Firms and Domestic Companies having a total income exceeding Rs.1,00,00,000 a surcharge of 10% on the income tax is applicable.

A surcharge of 2.5% on the income tax would be applicable in the case of Foreign Companies having a total income exceeding Rs.1,00,00,000.

Further, education cess at the rate of 3% on the income tax (including applicable surcharge) would be applicable for all categories of assessee.

#### 3.4 CAPITAL LOSSES

Losses under the head "Capital Gains" cannot be set off against income under any other head. Further within the head "Capital Gains", losses arising from the transfer of long-term

capital assets cannot be adjusted against gains arising from the transfer of a short-term capital asset. However, losses arising from the transfer of short-term capital assets can be adjusted against gains arising from the transfer of either a long-term or a short-term capital asset.

Under Section 10(38), Long Term Capital Gains on sale of units of Equity Oriented Fund are exempt from Income Tax provided certain conditions are fulfilled. Hence, losses arising from such type of transaction of sale of units of Equity Oriented Fund would not be eligible for set-off against taxable capital gains.

Unabsorbed long-term capital loss (other than that relating to sale of equity shares and units of Equity Oriented Fund as stated in para above) can be carried forward and set off against the long-term capital gains arising in any of the subsequent eight assessment years. Unabsorbed short-term capital loss can be carried forward and set off against the income under the head Capital Gains in any of the subsequent eight assessment years.

According to section 94(7) of the Act, if any person buys or acquires units within a period of three months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers the same within a period of nine months from such record date and dividend or income arising from such securities or unit received or receivable is exempt, then losses arising from such sale to the extent of income received or receivable on such units shall be ignored for the purpose of computing income chargeable to tax.

Further, Sub-section (8) of Section 94 provides that, where additional units have been issued to any person without any payment, on the basis of existing units held by such person then the loss on sale of original units shall be ignored for the purpose of computing income chargeable to tax, if the original units were acquired within three months prior to the record date fixed for receipt of additional units and sold within nine months from such record date. However, the loss so ignored shall be considered as cost of acquisition of such additional units held on the date of sale by such person.

#### 3.5 Section 80C of the Act provides that from the total income of an individual and HUF, deduction for an amount paid or deposited in certain eligible schemes or investments would be available, subject to a maximum amount of Rs. 1,00,000.

According to clause (xiii) and clause (xx) to sub-section 2, any subscription to any units of Mutual Fund notified under Section 10(23D) would qualify for deduction under the aforesaid section provided

- the plan is formulated in accordance with a scheme notified by the Central Government; or
- approved by CBDT on an application made by the Mutual Fund and the amount of subscription to such units is subscribed only in eligible issue of capital of any company.

#### 4. TAX DEDUCTION AT SOURCE

##### 4.1 FOR INCOME IN RESPECT OF UNITS:

No tax shall be deducted at source in respect of any income credited or paid in respect of units of the Fund as per the provisions of section 10(35), section 194K and section 196A.

##### 4.2 FOR CAPITAL GAINS:

###### (i) In respect of Resident Unit holders:

No tax is required to be deducted at source on capital gains arising to any resident unit holder (under section 194K) vide circular no. 715 dated August 8, 1995 issued by the Central Board for Direct Taxes (CBDT).

###### (ii) In respect of Non-Resident Unit holders:

Under section 195 and section 196B of the Act, tax shall be deducted at source in respect of capital gains as under:

- In case of non resident other than a company -
  - Long term capital gains<sup>1</sup> 20% plus surcharge and cess
  - Short term capital gains 30% plus surcharge and cess
- In case of foreign company -
  - Long term capital gains<sup>1</sup> 20% plus surcharge and cess
  - Short term capital gains 40% plus surcharge and cess
- In case of Offshore Fund as defined in 115AB -
  - Long term capital gains<sup>1</sup> 10% plus surcharge and cess

<sup>1</sup> Except for gains arising from sale of unit of Equity Oriented Funds, which are exempt under section 10(38) of the Act.

As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee.

#### 5. EXEMPTION FROM TAX ON CAPITAL GAINS ARISING ON TRANSFER OF UNITS HELD FOR MORE THAN 12 MONTHS

##### Under section 54EC of the Act

As provided under section 54EC, and subject to the conditions specified therein, where an assessee has made capital gains from the transfer of units held in Mutual Fund Scheme for a period exceeding 12 months and the assessee has any time within a period of 6 months after the date of such transfer, invested the whole of the capital gains in the long term specified assets i.e., in bonds redeemable after 3 years issued by the National Highways Authority of India or by the Rural Electrification Corporation Limited, such capital gains shall be exempted from tax on capital gains under section 54EC of the Income Tax Act, 1961. However, if the assessee has invested only a part of the capital gains, he will be eligible for the proportionate exemption. According to the Finance Act, 2007, the investment in the abovementioned securities will be restricted to the maximum of Rs. 50 lacs for the calculation of exemption amount.

Section 54EC provides that where any investment has been allowed as a deduction under this section the same shall not be allowed as deduction in Section 80C.

#### 6. REBATE UNDER SECTION 88E

Section 88E provides that where the total income of a person includes income chargeable under the head 'Profits and Gains of business or profession' arising from sale of units of equity oriented funds, the person shall get rebate equal to the STT paid by him in the course of his business. Such rebate is to be allowed from the amount of income tax in respect of transactions calculated by applying average rate of income tax.

#### 7. INVESTMENTS BY CHARITABLE AND RELIGIOUS TRUSTS

Units of a Mutual fund Scheme referred to in clause 23D of section 10 of the Income Tax Act, 1961, constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of section 11 of the Income Tax Act, 1961.

#### 8. WEALTH TAX

Units held under the Mutual Fund Scheme are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to Wealth-Tax.

# INVESTOR INFORMATION

## DECLARATION AND PUBLICATION OF DAILY NET ASSET VALUE (NAV) :

The NAV of the Scheme will be calculated and announced by the Fund on each Business Day. The information on NAV may be obtained by the Unitholders, on any day, by calling the office of the AMC. The Fund will use its best endeavour to publish NAVs daily, in at least two daily newspapers. Further, the AMC shall endeavour to publish the Purchase & Redemption prices of Units daily in a newspaper with all India circulation.

AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00-p.m. everyday. 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.

## INVESTOR GRIEVANCES CONTACT DETAILS:

Name and Address of Registrar	Name, address, telephone number, fax number, e-mail address of ICICI Prudential Mutual Fund
Computer Age Management Services Pvt. Ltd. Unit : ICICI Prudential Mutual Fund A&B Lakshmi Bhavan 609 Anna Salai, Chennai - 600 006	Ms. Anisha Iyer – Investor Relations Officer ICICI Prudential Asset Management Company Ltd. 8th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Off Senapati Bapat Park, Lower Parel, Mumbai 400 013. Phone: (91)(22) 2499 9777 Fax: (91)(22) 2499 7029 e-mail: <a href="mailto:enquiry@icicipruamc.com">enquiry@icicipruamc.com</a>

## UNIT HOLDER INFORMATION:

Under normal circumstances, an Account Statement will be mailed to the investor, indicating the number of Units purchased/ allotted within 3 Business Days of the acceptance of a valid application for purchase of Units. With the prior consent of the Unitholder, the account statement will be sent by e-mail only.

The Fund will, not later than six months after the close of each financial year (March 31), mail to the Unitholders an abridged scheme wise annual report. Further, the full text of the Annual Report will be available for inspection at the office of the Fund. A copy of the Annual Report will be sent to Unit holders, free of cost, on specific request.

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 unaudited financial results 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 Fund is situated and update the same on AMC's website at [www.iciciprudential.com](http://www.iciciprudential.com) within 30 days and 60 days in two different formats prescribed in terms of SEBI's circular dated April 20, 2001 and on AMFI's website at [www.amfiindia.com](http://www.amfiindia.com) within 30 days from the close of each half year, in the prescribed formats.

The Fund shall before the expiry of one month from the close of each half year (31st March and 30th September) send to the Unitholders a complete statement of Plan's portfolios or if such statement is not sent to the Unitholders, it will be published by way of an advertisement in one English daily 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.

Further the Fund shall also disclose the half-yearly scheme portfolios on its web site at [www.iciciprudential.com](http://www.iciciprudential.com) and on AMFI web site ([www.amfiindia.com](http://www.amfiindia.com)) in the prescribed format before the expiry of one month from the close of each half-year.

The AMC can send the annual report, portfolio statement, account statements and other correspondence using e-mail as an alternate mode of communication, with the consent of the unit holders.

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

Sd/-  
Nimesh Shah  
Managing Director

Place : Mumbai  
Date : May 13, 2008

## APPLICATION FORMS TO BE SUBMITTED AT THE CENTRES MENTIONED BELOW

### ICICI Prudential Mutual Fund Official Points of Acceptance:

• **Agra:** Shop No. 2 & 9, Block No. 54/4, Prateek Tower, Ground Floor, Sanjay Place, Agra-282002. Toll Free No.: 1800222999 • **Ahmedabad:** 401, Sears Towers, Nr. Panchawati, Gulbai Tekra, Ahmedabad 380 006. Tel: (079) 26421095/96, 26408960/9029 • **Amritsar:** 2nd Floor, Eminent Malt, 10, Kennedy Avenue, The Mall, Amritsar 143 001. Tel: (0183) 5009347, 5014503 • **Aurangabad:** Unit B-5, 1st Floor, Aurangabad Business Centre, Adalat Road, Aurangabad 431 001. Toll Free No.: 1800222999 • **Bangalore:** 15/16, Vayudooth Chambers, Ground Floor, Trinity Circle, M. G. Road, Bangalore 560 001. Tel: (080) 25323789, 25323675/76, 25323680 • **Bangalore (Jayanagar):** 757/11, 2nd Floor, Oceana Chambers, 13th Cross Road, 7th Block, Jayanagar, Bangalore -560 082. Tel.: 080-26712753 / 54 • **Bangalore:** Hampapura Mane, Ground Floor, Door Old No. 23, New # 59, Margosa Road, Malleshwaram, Bangalore-560 003. Toll free No.: 1800222999 • **Baroda (Vadodra):** 3rd Floor, West Wing, Landmark Building, Race Course Circle, Vadodra 390 007. Tel: (0265) 2322283/84 • **Bhopal:** Shop No. MF26/27, Mezzanine Floor, Block-C, Mansarovar Complex, Hosangabad Road, Near BJP Regional Office, Bhopal- 462016. Toll Free No.: 1800222999 • **Bhubaneswar:** 2nd Floor, Epari Plaza, Plot No. C-653, Unit-3, Janpath, Bhubaneswar, Orissa. Tel: (0674) 2535805, 2535806 • **Chandigarh:** SCO 137-138 1st Floor, Sector 9-C, Chandigarh 160 017. Tel: (0172) 2745302/3/2746195 • **Chennai:** Abithil Square, No. 189, Lloyds Road, Chennai - 600 014. Tel: (044) 28112202 / 28112203 • **Coimbatore:** 14/15, City Center building, III floor, Arokiaswamy Road (East), Opp to Hotel Annapoorna, R S Puram, Coimbatore-641002. Toll free No. 1800222999 • **Cuttack:** 1st Floor, Lucky Plaza, Mangalabag, Cuttack-753001, Phone: Tollfree # 1800222999 • **Dehradun:** 1st Floor, Opp. St Joseph School Back Gate, 33, Subhash Road, Dehradun-249001. Tel: (0135) 2712302, 3209051, 2713376 • **Dhanbad:** Upper Ground Floor, Shreeram Mall, Ashok Nagar, Shastri Nagar, Dhanbad-826 001. Tel: (0326) 2305647/2306267 • **Durgapur:** Mezzanine Floor, Lokenath Mansion, Sahid Khudiram Sarani, City Centre, Durgapur, Dist: Burdwan, West Bengal- 713216. Tel: (0343) 2544682. Fax: (0343) 2544683 • **Gurgaon:** Unit No. 109, First Floor, Vipul Agora, M.G.Road, Gurgaon-122002, Haryana. Tel: (0124) 2567761/63 • **Guwahati:** Jadavbora Complex, M. Dewan Path, Ullubari, Guwahati 781007. Tel: (0361) 2462153/52 • **Hyderabad:** L.B. Bhavan, 6-3-550 Somajiguda, (Opp. Medinova), Hyderabad 500082. Tel: (040) 66510099/100/66662929/66512929 • **Hyderabad:** Ground Floor, "Linus Towers" 1-8-313, Opposite Old Huda office, Begumpet, Hyderabad-500016. Toll free: 1800222999 • **Indore:** 310-311 Starlit Tower, 29/1 Y N Road, Indore-452 001. Tel: (0731) 4043003 / 04 • **Jaipur:** Office No. 301, 301-A, Paris Point, Plot No. A-26A, Sawai Jai Singh Highway, Collectorate Circle, Bani Park, Jaipur-302 016. Toll Free No.: 1800222999 • **Jalandhar:** 102, First Floor, Arora Prime Tower, G T Road, Jalandhar 144001. Tel. No. : 0181-5054697 • **Jamshedpur:** Office # 7, II Floor, Bharat Business Centre, Holding # 2, Ram Mandir Area, Bistupur, Jamshedpur-831 001. Tel: (0657) 2756150/51 • **Jammu:** Unit No. 202, B II, 2nd Floor, South Block, Bahuplaza, Rail Head Commercial, Complex, Jammu-180004. Toll Free No.: 1800222999 • **Jodhpur:** Plot No. 3, Sindhi Colony, Shastri Nagar, Jodhpur - 342003. Tel: (0291) 5101906/2772551 • **Kanpur:** 516-518, Krishna Tower, 15/63 Civil Lines, Opp. U.P. Stock Exchange, Kanpur-208001. Tel: (0512) 2303505/2303520 • **Kochi:** No. 6, 3rd floor, Emgee Square, M.G. Road, Kochi 682 035. Tel: (0484) 2353 199/2371 809 & 3097 458 • **Kolkata:** 4th Floor, Anandlok, Block B, 227, A.J.C Bose Road, Kolkata-700020. Toll free No: 1800222999 • **Kolkata:** "JARDINE", 2nd Floor, 4, Rajendra Prasad Sarani (Clive Road), Kolkata - 700001. Tel: (033) 22305865 / 22305866 • **Kottayam:** 1st Floor, Cyrills Towers, Railway Station Road, Kottayam-686001. Tel: (0481) 2585321/22 • **Lucknow:** 1st Floor, Modern Business Centre, 19 Vidhansabha Marg, Lucknow-226 001. Tel: (0522) 2237923/

2237717 • **Ludhiana:** SCO 121, Ground Floor, Feroze Gandhi Market, Ludhiana 141 001. Tel: (0161) 2413101/2/5015200 • **Madurai:** No.1, First Floor, Suriya Towers, 272/273, Goodshed Street, Madurai-625001. Tel: (0452) 2346811/12 • **Mangalore:** Maximus Commercial Complex, UG-3&4, Lighthouse, Hill Road, Mangalore 575 001. Tel: (0824) 2492179, 2491666 • **Margao:** F-2, First Floor, Regency Plaza, Comba Margao, Goa- 403601. Toll Free No.: 1800222999 • **Moradabad:** 1st Floor, Plot No. 409, Mohalla Chawani, Near Mahila Thana, Civil Lines, Moradabad-244 001. Tel: (0591) 3201240, 2420054 • **Mumbai-Corporate Office:** Peninsula Tower, 5th Floor, 503, Peninsula Corporate Park, Ganpatrao Kadam Marg, Off. Senapati Bapat Marg, Lower Parel, Mumbai-400 013. Tel: (022) 24999777 Fax No.: 022-2499 7029 • **Mumbai - Branch Office (Fort):** Shiv-Sneha Chambers, 307, Shahid Bhagat Singh Road, Fort Market Junction, Fort, Mumbai-400 038. Tel: 1800 222 999 & (022) 24999777 • **Mumbai - Branch Office (Bandra):** 101, Deccan House, Off Turner Road, Behind Copper Chimney, Near Bandra Station, Bandra (W), Mumbai-400 050. Tel: (022) 26404065/66 • **Mumbai - Branch Office (Borivali):** Ground Floor, Suchitra Enclave, Maharashtra Lane, Borivali (West), Mumbai 400 092. Tel: 022-28919911/13 • **Muzaffarpur:** Office No-3/4/5, R.D. Complex, Below AXIS Bank, Club Road, Kalyani Chowk, Muzaffarpur-842001. Tel: (0621) 2241826/27 • **Nagpur:** Shop No.1, Mahalaxmi Apartment, Opp Bhagwaghar Complex, Near Ajit bakery, Khare Town, Dharampeti, Nagpur-440 010. Tel: (0712) 6630801/3258409 • **Nashik:** Shop No. 1, Rajive Enclave, Near Old Municipal Corporation, New Pandit Colony, Nashik-422 002. Tel: (0253) 6517440, 3298224 • **New Delhi:** 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi 110 001. Tel: (011) 23752515/16/17/18 • **Noida:** F-25, 26 & 27, First Floor, Savitri market, Sector-18, Noida - 201301, Tel: No.: 0120-2510665, 2510556, 2510490 • **Panjim:** Shop No. 6&7, Sandeep Apartment, Dr. Dada Vaidya Road, Panjim 403 001, Goa. Tel: (0832) 2424520/11 • **Patna:** 1st Floor, Kashi Palace, Dak Bungalow Road, Patna-800 001. Tel: (0612) 2230483, 2204164, 2213632 • **Pune:** 1205/4/6, Shivaji Nagar, Chimbalkar House, Opp. Sambhaji Park, J.M. Road, Pune 411004. Tel: (020) 66028844, 66202604 • **Rajahmundry:** D No.7-28-17, Opp. Kumari Theatre, Vygram Road, T Nagar, Rajahmundry-533101. Mobile: 9849996819 • **Rajkot:** 4th Floor, Plus Point, Opp. Haribhai Hall, Near Ramkrishna Ashram, Yagnik Road, Rajkot 360 001. Tel: 0281-6640315/313 • **Raipur:** Office # 2-3, II Floor, Millenium Plaza Complex, Beside Indian Coffee House, Raipur-492 001. Tel: (0771) 4038472, 4013857 • **Ranchi:** 107-108, First Floor, Shrilok Complex, 4-H.B. Road, Ranchi 834 001. Tel: (0651) 2201455/2201456/2201457 • **Siliguri:** Ganapati Plaza, II Floor, II Mile, Beside Pratap market, Sevoke Road, Siliguri-734 001. Tel: (0353) 2545089/90/91 • **Surat:** HG-30, Block-B, International Trade Centre, Majura Gate, Surat-395002. Tel: (0261) 2460362/2475467 • **Thane:** Ground Floor, Mahavir Arcade, Ghantali Road, Naupada, Thane West-400 602. Tel: (022) 25300700 Fax: 25300707 • **Thrissur:** 1st Floor, Kuriland Towers, Marar Road, Thrissur-680001. Tel: (0487) 2427989/2427990 • **Trichy:** Door No D-27, No 327, First Floor, 7th Cross -East, Next to ST Courier, Thillai Nagar, Trichy-620 018. Tel: (0431) 4021505 • **Trivandrum:** Haji M Bava Sahib Commercial Complex, Ambujavilasam Road, Near Old GP, Trivandrum-695001 Tel: (0471) 3919007 • **Udaipur:** SHUKRANA, 6, Durga Nursery Road, Near Sukhadia Memorial, Udaipur 313001. Tel: (0294) 5103160, 9928906555 • **Vashi:** Shop No.2, Mahatma Phule Bhavan, Sector 17, Vashi, Navi Mumbai, Pin Code-400703. Toll Free No.: 1800222999 • **Varanasi:** D58/2, Unit No. 52 & 53, First Floor, Kuber Complex, Rathayatra Crossing, Varanasi-221010. Tel: (0542) 2227514/15 • **Vijayawada:** 40-1-129, 2nd Floor Centurian Plaza, Opp. to ICICI Bank, Near Benz Circle, M.G. Road, Vijayawada, Andhra Pradesh -520010. Tel: 0866-6616662/6618882 • **Visakhapatnam:** G-8, Rams Plaza, Diamond Park Lane, Dwarkanagar, Visakhapatnam 530 016. Tel: (0891) 6666 333, 6666 318.

## APPLICATION FORMS TO BE SUBMITTED AT THE CENTRES MENTIONED BELOW

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

• **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar 414001. Tel: (0241) 3204221/3204309 • **Ajmer:** Shop no. S-5, 2nd Floor, Swami Complex, Ajmer, Rajasthan 305 001. Tel: 0145-3092040 • **Akola:** Opp. RLT Science College, Civil Lines, Akola 444 001. Tel: (0724) 3203830 • **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202 001. Tel: (0571) 3200301/3200242 • **Allahabad:** 1st Floor, Chandra Shekhar Azad Complex (Near Indira Bhawan), 5, S.P. Marg, Civil Lines, Allahabad 211 001. Tel: 0532-260 1602 • **Alwar:** 256-A Scheme No.1, Arya Nagar, Alwar (Raj.) - 301 001. Tel: (0144) 2702324 • **Amaravati:** 81, Gulsham Tower, Near Panchsheel, Amaravati 444 601. Tel: 0721-329 1965 • **Amritsar:** 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar 143 001. Tel: 0183-221 1194 • **Anand:** Rupal Consultancy, C/o Jinesh Shah & Associates (C.A.), 101, AP Towers, B/h Sardar Ganj, Next to Nathwani Chambers, Anand 388 001. Tel: 02692-325071, 320704 • **Anantapur:** 15-570-33, I Floor, Pallavi Towers, AP, Anantapur - 515001. Tel: (8554) 326980/326921 • **Ankleshwar:** G-34, Ravi Complex, Valia Char Rasta, G. I. D. C., Ankleshwar, Bharuch-393002. Tel: (02646) 310206 / 310207 • **Asansol:** Block-G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol 713 303. Tel: 0341-329 5235 • **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431 001. Tel: 0240-2363 664 • **Balalore:** B C Sen Road, Balasore - 756 001. Tel: 06782-326808 • **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly, U.P. - 243 001. Tel: (0581) 3243172/3243322 • **Bellary:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar, Main Road, Bellary - 583 101. Tel: (0839) 326848, 326065 • **Berhampur:** Gandhi Nagar Main Road, 1st Flr., Upstairs of Aroon Printers, Dist. Ganjam, Berhampur-760 001, Orissa. Tel: 0680-320923/ 3205855 • **Bhagalpur:** Dr. R P Road, Khalifabag Chowk, Bhagalpur-812 001, Bihar. Tel: 641-3209093 / 3209094 • **Bharuch:** F-108, Rangoli Complex, Station Road, Bharuch-392 001, Gujarat. Contact No. 9825304183 • **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda- 151001, Punjab. Contact No. 164 - 3204511 / 3204170 • **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar 364 002. Tel. No.: (Off) 0278 - 3004641. Fax: 0278-2567020 • **Bhilwara:** C/o. Kodviani & Associates, F-20-21 Apsara Complex, Azad Market, Bhilwara - 311 001. Tel: (01482) 226832, 231808 • **Bokaro:** HC-3, 1st Floor, CityCentre, Sector-4, Bokaro Steel City, Bokaro - 827004, Jharkhand. Tel: 06542-324 881/326 322 • **Belgaum:** No. 21, Ground Floor, Arvind Complex, 1552 Maruti Galli, Belgaum 590 002. Tel: 0831-2425 305 • **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar-364002. Tel: 0278-3004641 • **Bhilai:** 209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai 490 020. Tel: 0788-505 0568 • **Burdwan:** 398, G. T. Road, (Basement of TALK OF THE TOWN), Burdwan - 713101, West Bengal. Tel. No. 0342 - 2567338 • **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavor Road, Calicut-673 016. Tel: 0495-3255984 / 3214529 • **Cuttack:** Near Allahabad Bank, Cantonment Road, Cuttack 753 001. Tel: 0671-3299572 • **Davengere:** 13, First Floor, Akka Mahadevi Samaj Complex, Church Road, P J Extension, Davengere, Karnataka - 577 002. Tel: (08192) 326226/326227 • **Deoghar:** S.S.M. Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar 814 112. Tel: (06432) 320227, 320827 • **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Uttaranchal. E-mail: camsdun@camsonline.com. Tel: 0135-3251357 • **Dhanbad:** Urmila Towers, Room No: 111 (1st Floor), Bank More, Dhanbad 826 001. Tel: 0326-329 0217 • **Dhule:** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule-424001, Maharashtra, Tel: (2562) 329902/329903 • **Erode:** 171-E, Sheshaiyer Complex, First Floor, Agharam Street, Erode 638 001. Tel: (0424) 3207730/3207733 • **Faridabad:** B-49, First Floor Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121 001. Tel: (0129) 3241148-47 • **Ghaziabad:** 113/6, First Floor, Navyug Market, Ghaziabad - 201 001. Tel: 0120-3266917/18 • **Garakhpur:** Shop No. 3, Second Floor, Cross Road, A.D. Chowk, Bank Road, Garakhpur 273 001. Tel: 0551- 329 4771 • **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Karnataka, Gulbarga-585 101. Tel: (8472) 310119/310523 • **Guntur:** D. No. 5-38-44, 5/1, Brodipet, Near Ravi Sankar Hotel, Guntur 522 002. Tel: 0863-5580 838 • **Gurgaon:** Gurgaon SCO -17, 3rd Floor, Sector-14, Gurgaon-122 001. Tel: 0124-3263833 • **Gwalior:** 1st floor, Singhal Bhavan, Behind Royal Plaza, Daji Vitthal Ka Bada, Old High Court Road, Gwalior - 474 001, Madhya Pradesh. Tel. No. 0751-3202873 / 320 2311 • **Hazaribagh:** 56Municipal Market, Annanda Chowk, Jharkhand, Hazaribagh-825301. Tel: (6546) 320251/320250 • **Himatnagar:** C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar-383 001. Tel: (02772) 321080/02772-321090 • **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Harvana, Hisar-125001. Tel: (1662) 329580 / 315546 • **Hosur:** Shop No. 8, JD Plaza, Opp. TNEB Office, Royakotta Road, Hosur - 635 109. Tel: (04344) 321 002 / 321 004 • **Hubli:** 206 & 207, 1st Floor, 'A' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580 029. Tel: (0836) 329 3374/320 0114 • **Jabalpur:** 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001. Tel: 0761-5017146, 2402064 • **Jalgaon:** 70 Navipeth, Opp. Old Bus Stand, Jalgaon-425 001. Tel. No. 0257-3207118 / 3207119 • **Jammu:** 660-A, Gandhi Nagar, Jammu - 180004. Tel: 09906082698 • **Jamnagar:** 207/209, K.P. Shah House I, K.V. Road, Jamnagar 361 001. Tel: 0288-255 8467/ 3111909 • **Jhansi:** Opp. SBI Credit Branch Babulal Kharkana Compound, Gwalior Road, Jhansi-284 001. Tel: (0510) 3202399/3204903 • **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman,

Junagadh-362001, Gujarat. Tel. (0285) 3200909/ 3200908 • **Kadapa:** Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukkapalli AP, Kadapa-516004. Tel: (8562) 322469/322099 • **Kalyani:** A-1/50, Block A, Kalyani 741 235. Tel: (003) 32422711, 32422712 • **Kannur:** Room No. PP 14/435, Casa Marina Shopping Centre, Talap, Kannur-670004, Tel: (497) 3249382 /3249147 • **Karimnagar:** H. No. 7-1-257, Upstairs S.B.H., Mankammathota, Karimnagar 505 001. Tel: (0878) 3208004/3205752 • **Kolhapur:** AMD Sofex office No. 7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416 001. Tel. No. : 0231- 3209732 • **Kollam:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001. Tel: (474) 3248376 / 3248377 • **Kottayam:** Door No. IX / 1276, Amboorans Building, Manorama Junction, Kottayam - 686 001. Tel. No. 0481- 3207011 • **Kumbakonam:** Jailani Complex 47, Mutt Street, Tamil Nadu, Kumbakonam 612001. Tel: (0435) 3201333, 3200911, 2403747 • **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N.R. Peta, Kurnool - 518004. Tel: (8518) 312978/312970 • **Latur:** Kore Complex 2nd Cross Kapad Line, Near Shegau Patsanstha, Maharashtra, Latur-413512. Tel: (2382) 341927 / 341507 • **Manipal:** Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal 576 104. Tel: 0820-257 3333, 529 2033 • **Mathura:** 159/160, Vikas Bazar, Mathura -281001 (U.P.). Tel: (0565) 3207007, 3206959 • **Meerut:** 108, 1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250 002. Tel: 0121-2400 700 • **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Gujrat, Mehsana-384002. Tel: (2762) 323985/323117 • **Muzaffarpur:** Brahman Toil, Durga Asthan, Gola Road, Muzaffarpur-842001, Tel: 0621-3207504/3207052 • **Mysore:** No.3, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakti Medicals), Saraswati Puram, Mysore 570 009. Tel: 0821-309 1244/ 234 2182 • **Navasari:** 103 - Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmnabai Road, Navsari - 396445. Tel: (02637) 327709, 329238 • **Nellore:** 9/756, First Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524 001. Tel: 0861-329 8154 • **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad-678 001, Kerala, Tel: (0491) 2546884 • **Panipat:** 13, 1st Floor, Gaushala Mandi Market, G.T. Road, Panipat 192 103. Tel: 0861-329 8154 • **Patiala:** 35, New Lalbagh Colony, Patiala 147 001. Tel: 0175-329 8926, 222 9633 • **Pondicherry:** 25, First Floor, Jawaharlal Nehru Street, Pondicherry 605 001. Tel: 0413-222 0575 / 233 5722 • **Porbandar:** 2nd Floor, Harikrupa Towers, Opposite Vodafone Store, M. G. Road, Porbandar-360575. Tel: (0286) 3205220/3207767 • **Raichur:** # 12-10-51/3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Karnataka, Raichur-584101. Tel: (8532) 323215/ 323006 • **Rajahmundry:** D.No 7-27-4 Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry 533 101. Tel: 0883-5565531 • **Ratlam:** Dafria & Co., 81, Bajaj Khanna, Ratlam-457001, Madhya Pradesh. Tel: 07412 - 324829 & 324817 • **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415 639. Tel. No.(02352) 322940 /02352- 322950 • **Rohtak:** 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak-124001, Haryana. Tel: 01262-318687/ 318589 • **Rourkela:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela 769 001. Tel: 0661-329 0575 • **Sagar:** Opp. Sonani Automobiles, Bhagwanganj, Madhya Pradesh, Sagar-470 002. Tel: (7582) 326711/326894 • **Salem:** No.2, I Floor, Vivekananda Street, New Fairlands, Salem-636 016. 0427-325 2271 • **Sambalpur:** C/o Raj Tibrevall & Associates, Opp.Town High School, Sansarak, Sambalpur-768001, Orissa. Tel: 0663-329 0591 • **Sangli:** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S. T. Stand, Sangli-416416. Maharashtra. Contact No. 09326016616 • **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara- 415002, Maharashtra. Tel: (2162) 320926/ 320989 • **Satna:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Madhya Pradesh, Satna - 485 001. Tel : (7672) 320896/320756 • **Shimla:** 1st Floor, Opp Panchayat Bhawan Main Gate, Bus Stand, Himachal Pradesh, Shimla-171 001. Tel: (177) 3204944/3204945 • **Shimoga:** Nethravati, Near Gutti Nursing Home, Kuvempu Road, Shimoga-577201, Karnataka. Contact No. 8182-322966/322980 • **Siliguri:** No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri 734 401. Tel: 0353-221 6065 • **Solapur:** 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001. Tel.: (0217) 3204201, 3204200 • **Sri Ganganagar:** 18 L Block, Sri Ganganagar, Rajasthan, Srin Ganganagar - 335001. Tel: (0154) 3206580 / 3206295 • **Surendranagar:** 2-M I Park, Near Commerce College, Wadhwan City, Surendranagar 363 035. Tel.: (02752) 320231/320233 • **Thrissur:** Adam Bazar, Room No.49, Ground Floor, Rise Bazar (East), Thrissur-680 001. Tel: 0487-242 0646 • **Tirunelveli:** Ill Floor, Nellai Plaza, 64-D, Madurai Road, Tirunelveli-627 001. Tel: 0462-233 3688 • **Tirupati:** Shop No. 14, Boligata Complex, 1st Floor, Door No. 18-8-418, Near Leela Mahal Circle, Tirumala Bye Pass Road, Tirupati 517 201. Tel: (0877) 3206887, 3209257 • **Tirupur:** 1(1), Binny Compound, Second Street, Kumaran Road, Tirupur-641 601. Tel: (0421) 320 1271 / 1272 • **Valsad:** C/o. CAD House, Suddhivinayak Complex, F-1, First Floor, Avenue Building, Near R.J.J. School, Tithal Road, Valsad 396 001. Tel: 02632-324 202/324 047 • **Vashi:** Mahavir Centre, Office No 17, Plot No 77 Sector 17, Vashi, Navi Mumbai-400703. Tel: (022) 32598154 / 55 • **Vellore:** No.54, 1st Floor, Pillayar Kiol Street, Thottapalayam, Vellore - 632 004. Tel: 0416-3209017/3209018 • **Vizianagaram:** F Block, Shop No 1 & 16, PSR Market, Lower Tank Bund Road, Near RTC Complex, Vizianagaram-535002. Tel: (0891) 329 8397, 329 8374 • **Warangal:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazar, Hanamkonda, Warangal-506 001. Tel: 0870-2554888 • **Yamuna Nagar:** 124-B/R Model Town, Yamunanagar-135 001, Haryana. Tel: (1732) 316880/316770.

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