

Systematic Investment Plan (SIP) Auto Debit Instruction Form

Before filling this Instruction Form please ensure you have filled in the SIP Application Form ticking ECS Authorisation in SIP payment details (Section 5)

Making your money work as hard as you do

ARN-23267

RITU AGARWAL
Broker Code

Sub-Broker Code

Date & Time of Receipts

First Investment with a Current Date Cheque

Application to be submitted at least 30 days before the commencement of SIP

☐ New Application ☐ Cancellation ☐ Change in Bank Account*

(* Please provide a cancelled cheque)

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.

APPLICANT AND SIP DETAILS

Sole / First Applicant's Name

Application No.

Folio No.

Scheme

Plan

Option & Sub Option

First SIP Transaction via Cheque No. (Note : Cheque should be drawn on bank, details provided below)

Payment Date ☐ 1st ☐ 7th ☐ 10th ☐ 15th ☐ 25th

SIP Period From To

MM

YYYY

MM

YYYY

Cheque Details

Cheque No. Date Amount

Initial monthly instalment

Rs.

☐ Subsequent Increase in Instalment (Optional) (Please tick (✓) if you would like to avail the SIP TOP UP facility.)

Instalment increment by*: Rs. months ☐ One Year

Instalment increment every ☐ 1 x

We hereby, authorise ICICI Prudential Mutual Fund to debit my/our bank account for the purpose of SIP payments. (Please refer to Section No. 19)

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" cheques, investors need to mentioned the MICR number of his actual 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 agreed to the terms and conditions mentioned overleaf.

I/We hereby agree to avail the Top up facility for SIP and authorize my bank to auto debit a further increase in instalment 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

2nd Holder

3rd Holder

Authorisation of the Bank Account Holder

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

2nd Holder

3rd Holder

Acknowledgement Slip (Auto Debit) - ICICI Prudential Mutual Fund

Name of the Applicant Application/Folio No.

SIP Period - From


SIP Period - To

Scheme Plan Option & Sub-option

☐ SIP TOP UP Amount (Rs.)

Frequency: ☐ Half Yearly ☐ Yearly

Signature, Date & Stamp

Application for Standing Instruction Maintenance for Systematic Investment Plan (SIP)					
Before filling this Instruction Form please ensure you have filled in the SIP Application Form ticking Standing Instruction in SIP payment details (Section 5)					
 <small>Making your money work as hard as you do</small>		<div>All SIP Standing Instruction requests submitted on or before 20th of the month will be processed in the immediate following month.</div>		Application Form No. _____ Existing Folio No. _____ Date: DD MM YY TT	
To The Manager, Bank Name : _____ Branch _____ Address: _____					
Sub: Request for maintenance of a Standing Instruction (SI) for SIP with ICICI Prudential Mutual Fund					
I/We, _____, hereby authorise you to debit on a monthly basis (as a Standing Instruction) from my/our account number mentioned below (hereinafter referred as "funding account") and remit the same on Account of ICICI Prudential Mutual Fund as per the details given below:					
Folio Number :	_____				
(For new investors, to be filled in by ICICI Prudential Mutual Fund)					
Scheme Name :	_____				
Option :	_____				
Sub-option :	_____				
Nature of Instruction :	Standing Instruction				
Debit Account Number :	_____				
(For new accounts, Bank will fill up the same)					
Name of the Account Holder :	_____				
Name of the Beneficiary :	ICICI Prudential Mutual Fund Account				
First SIP amount (Rs.) :	_____				
SIP Date <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th					
SIP Period From DD MM YY YY To DD MM YY YY					
Please tick (✓) and proceed with filling the areas below, if you would like to avail the SIP TOP UP facility.					
<input type="checkbox"/> SIP TOP UP (Optional)					
TOP UP Amount*: Rs. _____ TOP UP Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly <small>* TOP UP amount has to be in multiples of Rs.500 only. (Please refer to Instruction No. 13)</small>					
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. Yours faithfully,					
Signatures as in Bank Records					
1st Holder _____		2nd Holder _____		3rd Holder _____	
For Bank Branch use only: Application Form No. _____ Existing Folio No. _____					
Signature Verified by: _____ Approved by BM: _____					
For CPU Use only: Maintained on: DD MM YY YY A/C No.: _____ Name of the A/C Holder: _____ SI Start Date: DD MM YY YY SI End Date: DD MM YY YY Next SI Date: DD MM YY YY Amount: _____ Maintained by: _____					

APPLICATION FORM USE THIS FORM FOR ALL FRESH AND ADDITIONAL INVESTMENTS. Existing investors who wish to make payment through Auto Debit ECS/Standing Instruction need to fill only the separate Auto Debit ECS/Standing Instruction Form. (Please read the instructions before investing.)																					
 <small>Making your money work as hard as you do.</small>		Broker Code ARN-			Sub-broker Code			Date & Time of Receipt		Serial Number											
<div style="display: flex; justify-content: space-between;"> <div> 1 FOR EXISTING UNITHOLDERS <p>If you have an existing folio with PAN validation, 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.</p> </div> <div> Application No. Folio No. <table border="1" style="display: inline-table; width: 150px; height: 20px;"></table> / <table border="1" style="display: inline-table; width: 40px; height: 20px;"></table> </div> </div>																					
<div style="display: flex; justify-content: space-between;"> <div> 2 ABOUT YOU Name of First Applicant <table border="1" style="width: 100%; height: 20px;"></table> Mr. Ms. M/s. Name of Guardian (in case of minor) / Contact Person (In case of non-individual investors) <table border="1" style="width: 100%; height: 20px;"></table> Mr. Ms. Designation of the Contact Person (In case of non-individual investors) <table border="1" style="width: 100%; height: 20px;"></table> Mailing Address (Please provide full address) <table border="1" style="width: 100%; height: 40px;"></table> <div style="display: flex; justify-content: space-between;"> <div> City (Mandatory) State (Mandatory) </div> <div> PIN (Mandatory) </div> <div> Country </div> </div> </div> <div style="width: 20%;"> Date: _____ Date of Birth (Mandatory) <table border="1" style="width: 100%; height: 20px;"></table> Status [Please tick (✓)] <input type="checkbox"/> Minor <input type="checkbox"/> Trust <input type="checkbox"/> NRI PIO <input type="checkbox"/> Bank/FI <input type="checkbox"/> Resident Individual <input type="checkbox"/> AOP/Bol <input type="checkbox"/> HUF <input type="checkbox"/> Club/Society <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Company <input type="checkbox"/> Partnership Firm <input type="checkbox"/> FIL <input type="checkbox"/> Others (Please specify) _____ </div> </div>																					
Communication <table border="1" style="width: 100%; height: 20px;"></table> Tel. (Res.) Tel. (Off.) Mob E-Mail <table border="1" style="width: 100%; height: 20px;"></table> Overseas Address (in case of NRIs/FIIs) <table border="1" style="width: 100%; height: 40px;"></table> <div style="display: flex; justify-content: space-between;"> <div> City State </div> <div> Country (Mandatory) </div> <div> ZIP/PIN (Mandatory) </div> </div>																					
<div style="display: flex; justify-content: space-between;"> <div> Name of Second Applicant <table border="1" style="width: 100%; height: 20px;"></table> Mr. Ms. Name of Third Applicant <table border="1" style="width: 100%; height: 20px;"></table> Mr. Ms. </div> <div> Mode of holding [Please tick (✓)] <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor (Default option: Anyone or Survivor) </div> </div>																					
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> Permanent Account Number (PAN) - Mandatory <small>(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))</small> </div> <div style="width: 45%;"> Know Your Customer (KYC) <small>(Please refer to instruction no. IX) (Mandatory for investment of Rs 50,000 & above)</small> </div> </div> <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 45%;"></th> <th style="width: 10%; text-align: center;">Please tick (✓)</th> </tr> </thead> <tbody> <tr> <td>1st Applicant</td> <td><table border="1" style="width: 100%; height: 20px;"></table></td> </tr> <tr> <td>Guardian (in case 1st applicant is minor)</td> <td><table border="1" style="width: 100%; height: 20px;"></table></td> </tr> <tr> <td>2nd Applicant</td> <td><table border="1" style="width: 100%; height: 20px;"></table></td> </tr> <tr> <td>3rd Applicant</td> <td><table border="1" style="width: 100%; height: 20px;"></table></td> </tr> </tbody> </table>													Please tick (✓)	1st Applicant	<table border="1" style="width: 100%; height: 20px;"></table>	Guardian (in case 1st applicant is minor)	<table border="1" style="width: 100%; height: 20px;"></table>	2nd Applicant	<table border="1" style="width: 100%; height: 20px;"></table>	3rd Applicant	<table border="1" style="width: 100%; height: 20px;"></table>
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3rd Applicant	<table border="1" style="width: 100%; height: 20px;"></table>																				
<div style="display: flex; justify-content: space-between;"> <div style="width: 75%;"> Occupation [Please tick (✓)] <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Service <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Others (Please specify) _____ </div> </div>																					
3 E-MAIL COMMUNICATION – I/we wish to receive the following via e-mail instead of physical document: <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> Account Statement <input type="checkbox"/> Quarterly Review & Annual Report <input type="checkbox"/> Other statutory information </div>																					

Instructions to Investors

GENERAL INSTRUCTIONS

- The Application form is for Resident Investors/NRI/FIIs and should be completed in English in **BLOCK** Letters.
- 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 to its website.
- Systematic Investment Plan (SIP) Form (Blue Colour)** – To be used for SIP Investment.
If you 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 Instruction Form in addition to the SIP Form.
- The Application form number, the scheme name and the name of the applicant should be mentioned on the reverse of the instrument that accompanies the application.
- 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.
- 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.

III. UNHOLDERS INFORMATION

EXISTING UNHOLDERS

Investors already having an account in any of the ICICI Prudential schemes, and making additional investments in the same schemes, or any other scheme, 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

- Name and address must be given in full (P.O. Box Address is not acceptable). In case of NRI/PIO/FII investors an overseas address must be provided.
- Name of guardian must be mentioned if the investments are being made on behalf of a minor. Date of birth of minor to be mentioned.

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 as his new bank mandate, PAN details, UN details (if applicable as per prevalent SEBI Guidelines) in order to facilitate the Fund to update its records and permit the erstwhile minor to transact in the account.

- In case of an application under Power of Attorney 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 redemptions, switches, reinvestments etc. up to and below, 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.

- PAN is mandatory:** As per SEBI Circular MRD/Dop/CI-05/2007 dated April 27, 2007 Permanent Account Number (PAN) has been made a compulsory requirement for all parties 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) The Joint Financial Advisor (c) Your Bank Manager (d) Gazetted Officer (e) Notarized Copy (f) Judicial Authority.
- 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.
- Applicants should specify the mode of holding. In case it is not mentioned, the default will be "anyone or several" i.e. in the case of joint holders, the first named holder shall receive all the Account Statements, dividends/reinvestment/refund warrants and any other correspondence sent from time to time.
- 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 IIA/MRP/IT/CI/07/01 dated 11.05.98. Applications without this information will be deemed to be incomplete.

IV. INVESTMENT DETAILS

- Investor has to fill a separate form for each scheme that he wishes to invest in.
- Investor should select only one option (growth/dividend) and corresponding sub-option (e.g. reinvest/payout in case of dividend option) under the scheme(s) wherever applicable by ticking the appropriate box.
- 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 and the respective scheme.
- 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.
- For minimum application amount, please refer to table given on page 3 to 8.

(f) Dividend Transfer Plan:

- An investor can avail this facility where by dividend declared will be automatically invested into any open-ended schemes of ICICI Prudential Mutual Fund.
- 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.
- This facility cannot be availed under Daily Dividend Plans and Weekly Dividend Plans.

V. SYSTEMATIC INVESTMENT PLAN (SIP)

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 of Attorney S.T.A.R. 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 Securities Industries Fund, ICICI Prudential Equity & Derivatives Fund – Income Optimiser Plan, ICICI Prudential Equity & Derivatives Fund – Wealth Optimiser Plan and ICICI Prudential India Asia Equity Fund

- Investor opting for SIP to fill the SIP Application Form (Blue Colour). If the payment option is Auto Debit through ECS or Standing Instruction to the Bank, investor also need to fill the respective forms on page 21 & 24.
- Investors opting for SIP investment can subscribe to this facility subject to the condition that the First SIP installment amount and the Second SIP installment amount need not be the same. However, investors should ensure that the Second SIP installment is not less than 5% of the same amount.
- For entry and exit load structure under the Schemes, please refer to the Key Scheme Features on pages nos. 3 to 10.
- Issue post dated cheques should 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.

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.iciciprudentia.com

- The First SIP instalment 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 instalments 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 instalment. Eg: if the first SIP instalment is on January 09, 2007, then the SIP date that can be selected by an investor for the second and subsequent instalments should fall after January 29, 2007.
- Option 2:** In case all the instalments (i.e. including the first instalment) 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 instalments (i.e. including the first instalment) should be dated the SIP dates only i.e. 1st or 7th or 10th or 15th or 25th of the month.
- 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 instalment. Eg: if the first SIP instalment is on January 09, 2007, then the SIP date that can be selected by an investor for the second and subsequent instalments should fall after January 29, 2007.

f) SIP Auto Debit via ECS (Direct Clearing) is available at the following 69 centres:

Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Baroda, Bhiwani, Bhopal, Bhubaneswar, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Combsatore, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gorkhapur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jalgaon, Jaipur, Jalandhar, Jamnagar, Jammu, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Tirupati, Tirupur, Trichir, Trichy, Trivendrum, Udaipur, Varanasi, Vijayawada, also covers Guntur, Tenali & Mangalagiri and Mahabubnagar.

- Existing SIP applications with Post Dated Cheques
- 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.

VI. MODE OF PAYMENT

- The cheque/demand draft should be drawn in favour of "ICICI Prudential Dynamic Plan" or "ICICI Prudential Emerging S.T.A.R. Fund" or "ICICI Prudential Infrastructure Fund", as the case may be and the "Asset Management Company" as the addressee.
- 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.
- Separate cheque/Draft is required for each scheme invested.
- Payments in Indian Rupees by cash, by order of money orders and outstation cheques will not be accepted.
- 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)
Up to 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, REINVESTMENT, ICICI Gilt Fund 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 rate indicated in the above table. If the units are held in offshore or religious or charitable trust 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.

- NRI/FII/PIO Investors**
 - Reparation 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 Centers are located.
 - Non Reparation 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 Centers 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 Undiv

KEY INFORMATION MEMORANDUM AND APPLICATION

ICICI Prudential Mutual Fund
Introducing WITH TOP UP!
ICICI Prudential Systematic Investment Plan
Top up your ICICI Prudential SIP in multiples of Rs 500 at a frequency of 6/12 months

Table with 2 columns: Sponsor, Trustee, Investment Manager. Details include ICICI Bank Limited, Prudential plc, ICICI Prudential Asset Management Company Limited, and various office addresses.

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 refer to the Offer Document Available free of cost at any of the Investor Service Centre or distributors or from the website www.icicpruam.com.

(1) NAME OF SCHEME: ICICI Prudential Infrastructure Fund; (2) TYPE: Open-ended Equity Fund; (3) INVESTMENT OBJECTIVE: ICICI Prudential Infrastructure Fund is an Open-ended Equity Scheme that seeks to generate capital appreciation by actively investing in equity/ equity related securities...

(1) NAME OF SCHEME: ICICI Prudential Dynamic Plan. (2) TYPE: Open-ended Equity Fund. (3) INVESTMENT OBJECTIVE: To generate capital appreciation by actively investing in equity/ equity related securities. For defensive considerations, the Scheme may invest in fixed income money market instruments...

(1) NAME OF SCHEME: ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund. (2) TYPE: Open-ended Equity Fund. (3) INVESTMENT OBJECTIVE: 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 debt securities...

Terms & Conditions for SIP Auto Debit Form
SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)
List Cities for SIP Auto Debit via ECS (Debit Clearing)

4. Nomination in respect of the units Standstill on the transfer of units.
5. Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heir.
6. 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.

number Note-1: (c) Actual Recurring Expenses for the previous financial year ended March 31, 2007 (% of NAV): 2.07%

@ 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 fund structure at a later date for the Schemes.
*** 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.
Y 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).

\$5 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.
SSS 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.

0000 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.

* Subject to RBI restriction on call money market.
** 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.

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 3 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 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.

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 redemptions/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 Fund, 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.

- Notes:
- Saturday is a Non-Business Day for all the Schemes.
 - 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, 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.

(c) 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.

(d) The fundamental attributes of a Scheme cannot be changed without the consent of not less than 75% of the unitholders.

Performance of the scheme: Infrastructure Fund - Growth Option (As of 30-Apr-08)
Table with 5 columns: Date, Period, NAV (Rs), Infrastructure Fund, Benchmark Index. Rows for 30-Apr-08, 30-Apr-07, 31-Aug-05.

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.

Terms & Conditions - SIP through Standing Instruction

- New Investors who wish to enroll for SIP through Debit should fill this Standing Instruction in addition to the SIP Application Form (Blue Colour).
- All SIP Standing Instruction request submitted on or before the 20th of the month will be processed in the immediate following month.
- Existing investors must provide their Folio No. in this Standing Instruction and need not fill up the SIP Application Form.
- For new investors, please complete all sections of the Application Form including Section 5.

For minimum application amount to be invested in SIP, risk factors, features etc. please refer to page nos. 3 - 10 of the Key Information Memorandum.

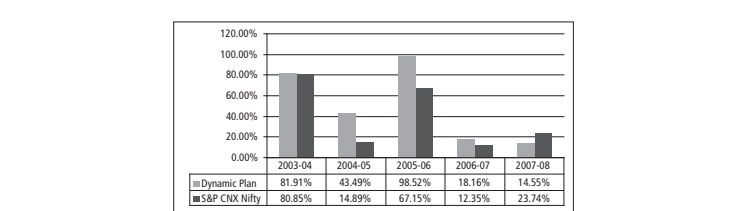
The cheques should be drawn in favour of "ICICI Prudential Growth Plan" or "ICICI Prudential FMCG Fund" or "ICICI Prudential Technology Fund" or "ICICI Prudential Balanced Fund" or "ICICI Prudential Mutual Income Plan" or "ICICI Prudential Power" or "ICICI Prudential Dynamic Plan" or "ICICI Prudential 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 - 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.

- Investors opting for SIP investment can subscribe to this facility subject to the condition that the First SIP installment amount and the Second SIP installment amount need not be the same. However, investors should note that the Second and subsequent SIP installments should be of the same amount.
- 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.
- For availability of SIP facility, entry load and exit load, please refer to the "Key Scheme Features" mentioned on page nos. 3-10 in this Key Information Memorandum.
- 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.
- Standing Instructions incomplete in any respect are liable to be rejected.
- SIP is liable for cancellation if direct debit fails for three consecutive times.
- Currently, there is Standing Instruction arrangement with ICICI Bank and HDFC Bank only. In case you have account with any other bank, please use Auto Debit (ECS) form, subject to ECS debit facility available in the city where your bank branch is present. The AMC may alter the list of banks participating in Standing Instruction arrangement from time to time / withdraw standing instruction arrangement with banks, based on its experience of dealing with any of such banks or add / withdraw the name of the bank with whom standing instruction arrangement can be introduced / discontinued, as the case may be.

12. 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 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, lightning, 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.

SIP TOP UP Facility:

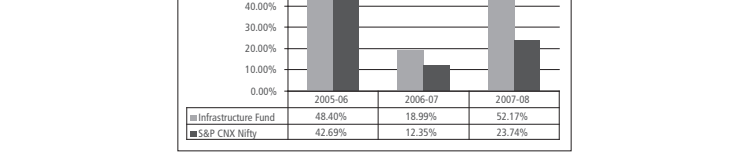
- Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals.
- The TOP UP amount has to be in multiples of Rs.500 only.
- The frequency is fixed at Yearly and Half Yearly basis.



Source:AMFI Website for Returns as per Bench Mark Index

Performance Record: Dynamic Plan - Cumulative Option (As of 30-Apr-08)
Table with 5 columns: Date, Period, NAV (Rs), Dynamic Plan, Benchmark Index. Rows for 30-Apr-08, 30-Apr-07, 29-Apr-05, 30-Apr-03, 31-Oct-02.

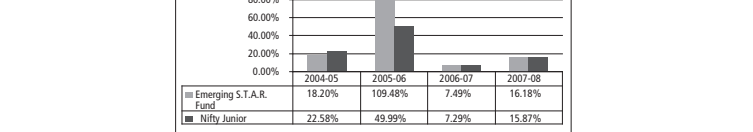
Returns: CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



Source:AMFI Website for Returns as per Bench Mark Index

Performance of the scheme: Emerging S.T.A.R. Fund - Growth Option (As of 30-Apr-08)
Table with 5 columns: Date, Period, NAV (Rs), E-S.T.A.R., Nifty Junior. Rows for 30-Apr-08, 30-Apr-07, 29-Apr-05, 28-Oct-04.

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.



For Investor Grievances please contact:

Table with 2 columns: Name and Address of, e-mail address of ICICI Prudential Mutual Fund. Rows for Computer Age Management Services Pvt. Ltd., Unit: ICICI Prudential Mutual Fund, Spencer Plaza, Phase II, SIBA, 172, Anna Salai, Chennai - 600 002.

Unitholders' Information: Account Statements, Annual Reports and Half Yearly Portfolio Disclosures shall be provided to investors. 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.
TAX BENEFITS OF INVESTING IN THE MUTUAL FUND: 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. The Scheme's advisors, N. M. Raji and Co. have confirmed that based on the law in force, the following benefits may accrue to the respective assessee: 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 (13 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 derived by the Fund is not liable for deduction of tax at source under section 196. Gains and Income derived from investing in equity, equity related securities and or Share classes/ units of equity funds of companies, which are incorporated or have their area of primary activity outside India but within Asian region may be subject to withholding tax as per the laws of the respective State. As the income of the Fund is exempt from tax in India, the Fund will not be able to claim rebate in India of tax paid in the Foreign State. As per section 115F, Mutual Funds are liable to pay additional income tax on the income distributed by them. However, in respect of equity oriented funds, no additional income tax is payable on income distributed by such Funds. Since the Fund is intended to be open-ended equity oriented fund, it would not be liable to pay additional income tax on the income distributed by it. The term "Equity Oriented Fund" has been defined in sale of units of Equity Oriented Fund Scheme, 1992 ("the Act") by the Finance Act, 2007. Mutual Funds are liable to pay additional income tax on the income distributed by them. However, in respect of equity oriented funds, no additional income tax is payable on income distributed by such Funds. Since the Fund is intended to be open-ended equity oriented fund, it would not be liable to pay additional income tax on the income distributed by it. The term "Equity Oriented Fund" has been defined in sale of units of Equity Oriented Fund Scheme, 1992 ("the Act") by the Finance Act, 2007. Mutual Funds are liable to pay additional income tax on the income distributed by them. 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