

# 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
- ◆ Focused Equity Fund
- ◆ Banking & Financial Services 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 **TOP UP!**  
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

**ICICI**  
**PRUDENTIAL**  
MUTUAL FUND

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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

ICICI Prudential Focused Equity Fund

ICICI Prudential Banking & Financial Services 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 (An open-ended fund. Monthly income is not assured and is subject to the availability of distributable surplus)







**REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing)/STANDING INSTRUCTION/DIRECT DEBIT FACILITY**

**SIP via ECS (Debit Clearing)** in select cities or via **Standing Instruction/Direct Debit** in select banks / branches only.

Broker Code	Sub-broker Code	Serial Number, Date & Time of Receipt	Reference Number (To be filled by Registrar)
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Existing Folio No.

Please tick (✓)

**New Registration**     **Cancellation**

**Change in Bank Account\***  
[\*Please provide a cancelled cheque]

APPLICATION NO.:

Date:

The Trustee,  
ICICI Prudential Mutual Fund,  
I/We have read and understood the contents of the Offer Document/Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrolment.

Sole/First Applicant's Name

Scheme Name: ICICI PRUDENTIAL

Option\*: \_\_\_\_\_ Sub-Option\*: \_\_\_\_\_

\*Refer to the "Key Features" on pages 21-29.

SIP Frequency:  Monthly     Quarterly  
(Default SIP frequency is Monthly)

*In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP.*

Each SIP Amount: Rs.  Rupees in words: \_\_\_\_\_

SIP Start Month/Year

SIP End Month/Year

**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 Instruction No. C(6)]

SIP Date:  7th     10th     15th     25th

**Signature(s) as per ICICI Prudential Mutual Fund Records (Mandatory)**

1st Holder

2nd Holder

3rd Holder

I/We, Mr./Ms./M/s. \_\_\_\_\_ (Name as per the Bank record) hereby authorise ICICI Prudential Mutual Fund and their authorised service providers to debit from my/our Bank Account No. mentioned below (hereinafter referred as "funding account") by ECS (Debit Clearing)/Direct Debit for collection of SIP payments/authorise the bank to record a Standing Instruction for debit to my bank account as mentioned below, as instructed by ICICI Prudential Mutual Fund.

**PARTICULARS OF BANK ACCOUNT**

Bank Name	<input type="text"/>
Branch Name	<input type="text"/>
Bank City	<input type="text"/>
Account Number	<input type="text"/>
9 Digit MICR Code	<input type="text"/>

Account Type  Savings     Current     NRE     NRO     Cash Credit

(Please enter the 9 digit number that appears next to the cheque number). In case of At Par accounts, kindly provide the correct MICR number of the bank branch. MICR code starting and/or ending with 000 are not valid for ECS.

Enclosed [please tick (✓)]:  Blank cancelled cheque     Photocopy of Cheque [Please refer to Instruction No. C(5)]

**Authorisation of the Bank Account Holder for Auto Debit (ECS)/Standing Instruction/Direct Debit**

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.

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. I/We also hereby authorise bank to debit charges towards verification of this mandate, if any.

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.

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 debit will happen as per the normal practice of the bank mandated by the investor 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 ECS/Standing Instruction/Direct Debit 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.

**SIGNATURE(S) OF BANK ACCOUNT HOLDER(S) AS IN BANK RECORDS (Mandatory)**

1st Holder

2nd Holder

3rd Holder



**ACKNOWLEDGEMENT SLIP**  
(To be filled in by the investor)

SIP Amount Rs. \_\_\_\_\_ Scheme Name: \_\_\_\_\_

SIP Frequency:  Monthly     Quarterly    Option: \_\_\_\_\_

**SIP TOP UP**    Amount Rs. \_\_\_\_\_    Frequency:  Half Yearly     Yearly    Sub-Option: \_\_\_\_\_

Folio No./ Application No.

Acknowledgement Stamp

BANK MANDATE SECTION (Mandatory)

## TERMS AND CONDITIONS

### A) 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)

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

1. This facility is offered to the investors having bank accounts **in the select cities mentioned above**. 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.
2. The bank account provided for ECS (Debit) should participate in local MICR clearing.
3. SIP auto debit is available only on specific dates of the month viz. 7th/10th/15th/25th except for Pondicherry where the dates will be 10th/15th/25th. In case 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.
4. Investors subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 60 days for monthly SIP and 100 days for Quarterly SIP from the date of submission of SIP application.  
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.
5. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
6. 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 for ECS.
7. ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
8. In case of "At Par" cheques, investors need to mentioned the MICR number of his actual bank branch.

### B) SIP Payment through Standing Instruction/Direct Debit Facility

1. Standing Instruction/Direct Debit facility is offered to the investors having Bank Account with:

Nature of facility	Banks
Standing Instruction	Axis Bank, HDFC Bank & ICICI Bank.
Direct debit	IDBI Bank, Indusind Bank & Kotak Mahindra Bank.
Direct debit (Only Core Banking branches*)	Bank of Baroda, Bank of India, Punjab National Bank & Union Bank of India.

\* Please contact your local bank branch to confirm if it offers core banking facility.

2. 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.
3. Standing Instructions incomplete in any respect are liable to be rejected.
4. SIP is liable for cancellation if direct debit fails for three consecutive times.
5. 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.

### C) General Instructions

1. 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. 21-29 of the Key Information Memorandum.**
2. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
3. 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.
4. For load structure of the schemes, please refer to the Key Features on page nos. 21-29.
5. In case of SIP with payment mode as ECS/Auto Debit, investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.
6. **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.
  - (d) In case of Quarterly SIP only Yearly frequency is available under SIP TOP UP.
7. 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 his/her bank is not able to effect any of the payment instructions for whatsoever reason.



#### 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

PLANS, OPTIONS & SUB-OPTIONS (See the Key Features for Scheme specific options & sub-options) [Please tick (✓) the appropriate boxes, only if it is applicable to the scheme/plan in which you wish to invest]

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

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

Plan \_\_\_\_\_ Option \_\_\_\_\_

Dividend Payout   
  Dividend Reinvestment   
  Dividend Transfer Plan (DTP)

Dividend Frequencies:  Daily  Weekly  Fortnightly  Monthly  Quarterly  Half Yearly

PAYMENT DETAILS FOR LUMP SUM INVESTMENT / DETAILS OF FIRST CHEQUE FOR SIP PAYMENT THROUGH PDCs.

Amount Paid (A) Rs. _____	DD Charges (B) <sup>5</sup> Rs. _____	Amount Invested (C) = (A) + (B) Rs. _____
------------------------------	--	--

Bank Name & Branch	City	Cheque/DD No.	Cheque/DD Date	Account Type (For NRI Investors)

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

<b>SIP through</b>
<input type="checkbox"/> Standing Instruction/Direct Debit <input type="checkbox"/> ECS <input type="checkbox"/> PDCs SIP Frequency <input type="checkbox"/> Monthly [Please tick(✓)] <input type="checkbox"/> Quarterly (Default is Monthly) <input type="checkbox"/> SIP TOP UP (Optional)
TOP UP Amount*: Rs. _____ *TOP UP amount has to be in multiples of Rs.500 only. TOP UP Frequency (Mandatory): <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly [In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP. Please refer to the instruction V(k)]

\* 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)

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

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%.

DD	MM	YYYY
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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)

SIP TOP UP Amount Rs. \_\_\_\_\_ Frequency:  Half Yearly  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.



**REGISTRATION CUM MANDATE FORM FOR ECS (Debt Clearing)/STANDING INSTRUCTION/DIRECT DEBIT FACILITY**SIP via ECS (Debit Clearing) in select cities or via **Standing Instruction/Direct Debit** in select banks / branches only.

Broker Code	Sub-broker Code	Serial Number, Date & Time of Receipt	Reference Number (To be filled by Registrar)
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Existing Folio No. 
Please tick (✓)  
 **New Registration**     **Cancellation**  
 **Change in Bank Account\***  
[\*Please provide a cancelled cheque]

APPLICATION NO.:

The Trustee,  
ICICI Prudential Mutual Fund,

I/We have read and understood the contents of the Offer Document/Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrolment.

Date:      Sole/First Applicant's Name 
Scheme Name: ICICI PRUDENTIAL  
Option\*: \_\_\_\_\_ Sub-Option\*: \_\_\_\_\_  
\*Refer to the "Key Features" on pages 21-29.

SIP Frequency:  Monthly     Quarterly  
(Default SIP frequency is Monthly)  
In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP.

Each SIP Amount: Rs.  Rupees in words: \_\_\_\_\_  
\_\_\_\_\_

SIP Start Month/Year  
       
SIP End Month/Year  
       
SIP Date:  
 7th     10th     15th     25th

 **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 Instruction No. C(6)]
**Signature(s) as per ICICI Prudential Mutual Fund Records (Mandatory)**

1st Holder	2nd Holder	3rd Holder
<input type="text"/>	<input type="text"/>	<input type="text"/>

I/We, Mr./Ms./M/s. \_\_\_\_\_ (Name as per the Bank record) hereby authorise ICICI Prudential Mutual Fund and their authorised service providers to debit from my/our Bank Account No. mentioned below (hereinafter referred as "funding account") by ECS (Debit Clearing)/Direct Debit for collection of SIP payments/authorise the bank to record a Standing Instruction for debit to my bank account as mentioned below, as instructed by ICICI Prudential Mutual Fund.

**PARTICULARS OF BANK ACCOUNT**

Bank Name	
Branch Name	
Bank City	
Account Number	Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> Cash Credit
9 Digit MICR Code	<small>(Please enter the 9 digit number that appears next to the cheque number). In case of At Par accounts, kindly provide the correct MICR number of the bank branch. MICR code starting and/or ending with 000 are not valid for ECS.</small>

Enclosed [please tick (✓)]:  Blank cancelled cheque     Photocopy of Cheque [Please refer to Instruction No. C(5)]**Authorisation of the Bank Account Holder for Auto Debit (ECS)/Standing Instruction/Direct Debit**

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.

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 &amp; executed. I/We authorise the bank to honour the instructions as mentioned in the application form. I/We also hereby authorise bank to debit charges towards verification of this mandate, if any.

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.

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 debit will happen as per the normal practice of the bank mandated by the investor 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 &amp; 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 ECS/Standing Instruction/Direct Debit 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.

**SIGNATURE(S) OF BANK ACCOUNT HOLDER(S) AS IN BANK RECORDS (Mandatory)**

1st Holder	2nd Holder	3rd Holder
<input type="text"/>	<input type="text"/>	<input type="text"/>

**ACKNOWLEDGEMENT SLIP**  
(To be filled in by the investor)
SIP Amount Rs. \_\_\_\_\_ Scheme Name: \_\_\_\_\_  
SIP Frequency:  Monthly     Quarterly    Option: \_\_\_\_\_  
 **SIP TOP UP** Amount Rs. \_\_\_\_\_ Frequency:  Half Yearly     Yearly    Sub-Option: \_\_\_\_\_
Folio No./  
Application No.

Acknowledgement Stamp

BANK MANDATE SECTION (Mandatory)

## TERMS AND CONDITIONS

### A) 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)

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

1. This facility is offered to the investors having bank accounts **in the select cities mentioned above**. 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.
2. The bank account provided for ECS (Debit) should participate in local MICR clearing.
3. SIP auto debit is available only on specific dates of the month viz. 7th/10th/15th/25th except for Pondicherry where the dates will be 10th/15th/25th. In case 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.
4. Investors subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 60 days for monthly SIP and 100 days for Quarterly SIP from the date of submission of SIP application.  
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.
5. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
6. 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 for ECS.
7. ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
8. In case of "At Par" cheques, investors need to mentioned the MICR number of his actual bank branch.

### B) SIP Payment through Standing Instruction/Direct Debit Facility

1. Standing Instruction/Direct Debit facility is offered to the investors having Bank Account with:

Nature of facility	Banks
Standing Instruction	Axis Bank, HDFC Bank & ICICI Bank.
Direct debit	IDBI Bank, Indusind Bank & Kotak Mahindra Bank.
Direct debit (Only Core Banking branches*)	Bank of Baroda, Bank of India, Punjab National Bank & Union Bank of India.

\* Please contact your local bank branch to confirm if it offers core banking facility.

2. 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.
3. Standing Instructions incomplete in any respect are liable to be rejected.
4. SIP is liable for cancellation if direct debit fails for three consecutive times.
5. 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.

### C) General Instructions

1. 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. 21-29 of the Key Information Memorandum.**
2. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
3. 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.
4. For load structure of the schemes, please refer to the Key Features on page nos. 21-29.
5. In case of SIP with payment mode as ECS/Auto Debit, investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.
6. **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.
  - (d) In case of Quarterly SIP only Yearly frequency is available under SIP TOP UP.
7. 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 his/her bank is not able to effect any of the payment instructions for whatsoever reason.

# 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



Broker Code

Sub-broker Code

Serial Number, Date & Time of Receipt

Making your money work as hard as you do

## 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)

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.

Occupation [Please tick (✓)]

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

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) Please tick (✓)  
(Mandatory for investment of Rs. 50,000 & above)

1st Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Copy of KYC acknowledgement enclosed	<input type="checkbox"/>
Guardian (in case 1st applicant is minor)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Copy of KYC acknowledgement enclosed	<input type="checkbox"/>
2nd Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Copy of KYC acknowledgement enclosed	<input type="checkbox"/>
3rd Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Copy of KYC acknowledgement enclosed	<input type="checkbox"/>

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

Account Statement  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

	City
--	------

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

PLANS, OPTIONS & SUB-OPTIONS (See the Key Features for Scheme specific options & sub-options)  
[Please tick (✓) the appropriate boxes, only if it is applicable to the scheme/plan in which you wish to invest]

Retail    Cumulative/ Growth    AEP-Regular\*    Monthly    Half Yearly

Institutional    AEP-Appreciation    Quarterly

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

Dividend Payout    Dividend Reinvestment    Dividend Transfer Plan (DTP)

Plan \_\_\_\_\_ Option \_\_\_\_\_

Dividend Frequencies:  Daily    Weekly    Fortnightly    Monthly    Quarterly    Half Yearly

PAYMENT DETAILS FOR LUMP SUM INVESTMENT / DETAILS OF FIRST CHEQUE FOR SIP PAYMENT THROUGH PDCs.

Amount Paid (A) Rs. _____	DD Charges (B) \$ Rs. _____	Amount Invested (C) = (A) + (B) Rs. _____
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Bank Name & Branch	City
--------------------	------

Cheque/DD No.	Cheque/DD Date	Account Type (For NRI Investors)
_____	DD MM YY	<input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR

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"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th	Start From	MM YY	End to	MM YY		
Drawn on Bank	_____	Branch	_____				

SIP through

Standing Instruction/Direct Debit  
 ECS    PDCs

SIP Frequency [Please tick(✓)]  Monthly (Default is Monthly)    Quarterly

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

[In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP. Please refer to the instruction V(k)]

\* 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

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
_____	_____

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%.

DD   MM   YYYY

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 AND CONDITIONS

### A) 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)

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

1. This facility is offered to the investors having bank accounts **in the select cities mentioned above**. 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.
2. The bank account provided for ECS (Debit) should participate in local MICR clearing.
3. SIP auto debit is available only on specific dates of the month viz. 7th/10th/15th/25th except for Pondicherry where the dates will be 10th/15th/25th. In case 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.
4. Investors subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 60 days for monthly SIP and 100 days for Quarterly SIP from the date of submission of SIP application.  
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.
5. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
6. 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 for ECS.
7. ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
8. In case of "At Par" cheques, investors need to mention the MICR number of his actual bank branch.

### B) SIP Payment through Standing Instruction/Direct Debit Facility

1. Standing Instruction/Direct Debit facility is offered to the investors having Bank Account with:

Nature of facility	Banks
Standing Instruction	Axis Bank, HDFC Bank & ICICI Bank.
Direct debit	IDBI Bank, Indusind Bank & Kotak Mahindra Bank.
Direct debit (Only Core Banking branches*)	Bank of Baroda, Bank of India, Punjab National Bank & Union Bank of India.

\* Please contact your local bank branch to confirm if it offers core banking facility.

2. 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.
3. Standing Instructions incomplete in any respect are liable to be rejected.
4. SIP is liable for cancellation if direct debit fails for three consecutive times.
5. 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.

### C) General Instructions

1. 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. 21-29 of the Key Information Memorandum.**
2. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
3. 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.
4. For load structure of the schemes, please refer to the Key Features on page nos. 21-29.
5. In case of SIP with payment mode as ECS/Auto Debit, investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.
6. **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.
  - (d) In case of Quarterly SIP only Yearly frequency is available under SIP TOP UP.
7. 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 his/her bank is not able to effect any of the payment instructions for whatsoever reason.



#### 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

PLANS, OPTIONS & SUB-OPTIONS (See the Key Features for Scheme specific options & sub-options) [Please tick (✓) the appropriate boxes, only if it is applicable to the scheme/plan in which you wish to invest]

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

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

Plan \_\_\_\_\_ Option \_\_\_\_\_

Dividend Payout   
  Dividend Reinvestment   
  Dividend Transfer Plan (DTP)

Dividend Frequencies:  Daily  Weekly  Fortnightly  Monthly  Quarterly  Half Yearly

PAYMENT DETAILS FOR LUMP SUM INVESTMENT / DETAILS OF FIRST CHEQUE FOR SIP PAYMENT THROUGH PDCs.

Amount Paid (A) Rs. _____	DD Charges (B) <sup>5</sup> Rs. _____	Amount Invested (C) = (A) + (B) Rs. _____
------------------------------	--	--

Bank Name & Branch _____
--------------------------

City _____	Cheque/DD No. _____	Cheque/DD Date D D M M Y Y _____	Account Type (For NRI Investors) <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR
------------	---------------------	-------------------------------------	---

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"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th	Start From M M Y Y Y Y _____	End to M M Y Y Y Y _____	
Drawn on Bank _____	Branch _____		

SIP through

Standing Instruction/Direct Debit  
 ECS     PDCs  
 SIP Frequency  Monthly [Please tick(✓)]  Quarterly (Default is Monthly)

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  
 [In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP. Please refer to the instruction V(k)]

\* 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 Mr. Ms. M/s. _____	Date of Birth (if nominee is minor) D D M M Y Y Y Y _____
---	--

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 _____ _____
--	---

Number of enclosures _____
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#### 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%.

DD	MM	YYYY
----	----	------

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.





**REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing)/STANDING INSTRUCTION/DIRECT DEBIT FACILITY**

**SIP via ECS (Debit Clearing)** in select cities or via **Standing Instruction/Direct Debit** in select banks / branches only.

Broker Code	Sub-broker Code	Serial Number, Date & Time of Receipt	Reference Number (To be filled by Registrar)
-------------	-----------------	---------------------------------------	---

Existing Folio No.

Please tick (✓)

**New Registration**     **Cancellation**

**Change in Bank Account\***  
[\*Please provide a cancelled cheque]

APPLICATION NO.:

The Trustee,  
ICICI Prudential Mutual Fund,

I/We have read and understood the contents of the Offer Document/Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrolment.

Date:

Sole/First Applicant's Name

Scheme Name: ICICI PRUDENTIAL	SIP Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <i>(Default SIP frequency is Monthly)</i>
Option*: _____ Sub-Option*: _____ <i>*Refer to the "Key Features" on pages 21-29.</i>	<i>In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP.</i>

Each SIP Amount: Rs. <input type="text"/> Rupees in words: _____	SIP Start Month/Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	SIP End Month/Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

**SIP TOP UP (Optional)**    **TOP UP Amount\***: Rs. \_\_\_\_\_    **TOP UP Frequency**:  Half Yearly     Yearly  
(Tick to avail this facility)    \*TOP UP amount has to be in multiples of Rs.500 only.    [Please refer to Instruction No. C(6)]

SIP Date:  
 7th     10th     15th     25th

**Signature(s) as per ICICI Prudential Mutual Fund Records (Mandatory)**

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
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I/We, Mr./Ms./M/s. \_\_\_\_\_ (Name as per the Bank record) hereby authorise ICICI Prudential Mutual Fund and their authorised service providers to debit from my/our Bank Account No. mentioned below (hereinafter referred as "funding account") by ECS (Debit Clearing)/Direct Debit for collection of SIP payments/authorise the bank to record a Standing Instruction for debit to my bank account as mentioned below, as instructed by ICICI Prudential Mutual Fund.

**PARTICULARS OF BANK ACCOUNT**

Bank Name	
Branch Name	
Bank City	
Account Number	Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> Cash Credit
9 Digit MICR Code	(Please enter the 9 digit number that appears next to the cheque number). In case of At Par accounts, kindly provide the correct MICR number of the bank branch. MICR code starting and/or ending with 000 are not valid for ECS.

Enclosed [please tick (✓)]:  Blank cancelled cheque     Photocopy of Cheque [Please refer to Instruction No. C(5)]

**Authorisation of the Bank Account Holder for Auto Debit (ECS)/Standing Instruction/Direct Debit**

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.

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. I/We also hereby authorise bank to debit charges towards verification of this mandate, if any.

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.

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 debit will happen as per the normal practice of the bank mandated by the investor 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 ECS/Standing Instruction/Direct Debit 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.

**SIGNATURE(S) OF BANK ACCOUNT HOLDER(S) AS IN BANK RECORDS (Mandatory)**

1st Holder <input type="text"/>	2nd Holder <input type="text"/>	3rd Holder <input type="text"/>
---------------------------------	---------------------------------	---------------------------------

	<b>ACKNOWLEDGEMENT SLIP</b> (To be filled in by the investor)	SIP Amount Rs. _____	Scheme Name: _____	Folio No./ Application No. _____ <i>Acknowledgement Stamp</i>
	<input type="checkbox"/> <b>SIP TOP UP</b> Amount Rs. _____    Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly	SIP Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Option: _____	

BANK MANDATE SECTION (Mandatory)

## TERMS AND CONDITIONS

### A) 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)

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

1. This facility is offered to the investors having bank accounts **in the select cities mentioned above**. 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.
2. The bank account provided for ECS (Debit) should participate in local MICR clearing.
3. SIP auto debit is available only on specific dates of the month viz. 7th/10th/15th/25th except for Pondicherry where the dates will be 10th/15th/25th. In case 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.
4. Investors subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 60 days for monthly SIP and 100 days for Quarterly SIP from the date of submission of SIP application.  
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.
5. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
6. 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 for ECS.
7. ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
8. In case of "At Par" cheques, investors need to mentioned the MICR number of his actual bank branch.

### B) SIP Payment through Standing Instruction/Direct Debit Facility

1. Standing Instruction/Direct Debit facility is offered to the investors having Bank Account with:

Nature of facility	Banks
Standing Instruction	Axis Bank, HDFC Bank & ICICI Bank.
Direct debit	IDBI Bank, Indusind Bank & Kotak Mahindra Bank.
Direct debit (Only Core Banking branches*)	Bank of Baroda, Bank of India, Punjab National Bank & Union Bank of India.

\* Please contact your local bank branch to confirm if it offers core banking facility.

2. 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.
3. Standing Instructions incomplete in any respect are liable to be rejected.
4. SIP is liable for cancellation if direct debit fails for three consecutive times.
5. 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.

### C) General Instructions

1. 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. 21-29 of the Key Information Memorandum.**
2. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
3. 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.
4. For load structure of the schemes, please refer to the Key Features on page nos. 21-29.
5. In case of SIP with payment mode as ECS/Auto Debit, investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.
6. **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.
  - (d) In case of Quarterly SIP only Yearly frequency is available under SIP TOP UP.
7. 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 his/her bank is not able to effect any of the payment instructions for whatsoever reason.

# 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 Centre. 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.
- h) **Overwriting on application forms/transaction slips:** In case of corrections/overwriting on key fields (as may be determined at the sole discretion of the AMC) of the application forms/transaction slips, the AMC reserves the right to reject the application forms/transaction slips in case the investor(s) has(ve) not countersigned in each place(s) where such corrections/overwriting has(ve) been made.

## 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.
8. **Transactions without Scheme/Option Name:** In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs with the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the payment instrument. In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the Scheme mentioned on the Cheque/Demand Draft. The Plan/Option that will be considered in such cases if not specified by the customer will be the default option of the Scheme as per the Offer Document/Scheme Information Document. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.

## 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) For **SIP facility**, please refer to the **Key Scheme Features** on page nos. 21-29. And also refer Instruction No.VI(a) for mode of payment for SIP through PDCs.
- b) Investors 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, investors also need to fill the respective form.
- c) **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. This is applicable to investors opting for SIP through PDCs.**
- d) In case of SIP transaction where, the mode of payment is through Standing Instruction/Auto Debit facility (offered by select banks) or ECS, investors are not required to do an initial purchase transaction for the minimum amount as applicable. **However, investors are required to submit SIP request at least 30 days prior to the date of first installment.**
- e) Investors subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 60 days for monthly SIP and 100 days for Quarterly SIP from the date of submission of SIP application.
- f) In case of SIP with payment mode as ECS/Auto Debit, investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.
- g) For entry and exit load structure under the Schemes, please refer to the Key Scheme Features on page nos. 21-29.
- h) Issue post dated cheques dated either 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-

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

dated cheques for the SIP dates i.e. 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. 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.

- i) SIP Auto Debit via ECS (Debit Clearing) is available at the following 75 centres:  
 • Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore • Baroda • Belgaum • Bhilwara • Bhopal • Bhubaneswar • Bijapur • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gadag • Gorakhpur • Guwahati • Gwalior • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry (SIP Dates: 10th, 15th & 25th only) • Pune • Raipur • Rajkot • Ranchi • Salem • Shimla • Shimoga • Siliguri • Solapur • Surat • Tirupati • Tirupur • Trichur • Trichy • Trivandrum • Udaipur • Udupi • Varanasi • Vijayawada (also covers Guntur, Tenali & Mangalgi) • Vishakhapatnam.
- j) Existing investors opting for SIP need to provide their Folio Number along with SIP details.
- k) **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" or "ICICI Prudential Focused Equity Fund" or "ICICI Prudential Banking & Financial Services 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.icicipruamc.com](http://www.icicipruamc.com)) for details.

## KEY SCHEME FEATURES

NAME OF THE SCHEME	LIQUID PLAN	SHORT TERM PLAN	INCOME PLAN
<b>TYPE</b>	Open-ended Liquid Income Fund	Open-ended Income Fund	Open-ended Debt Fund
<b>INVESTMENT OBJECTIVE</b>	To provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made primarily in money market and debt securities.	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.
<b>ASSET ALLOCATION PATTERN</b>	Money Market upto 80% & Debt Instruments upto 20%	Debt Securities upto 100% and Money Market & Cash upto 50%	Debt Securities upto 75% and Money Market & Cash upto 25%
<b>RISK PROFILE OF THE SCHEMES</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)
<b>PLANS AND OPTIONS</b>	(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. (4) <b>Institutional Option</b> - Growth & Dividend (5) <b>Institutional Plus Option</b> - Growth & Dividend (6) <b>Institutional Option I</b> - Growth	(1) <b>Cumulative</b> (2) <b>Dividend Reinvestment</b> with Fortnightly & Monthly Frequencies. <b>Institutional Option</b> - Growth & Dividend	<b>Retail</b> : (1) <b>Growth</b> (2) <b>Growth-AEP</b> <sup>®</sup> (Appreciation & Regular) (3) <b>Dividend</b> <sup>^</sup> with Quarterly & Half Yearly frequencies. <b>Institutional Option</b> - Growth & Dividend <b>Institutional Plus Option</b> - Growth & Dividend
<b>Default Option</b>	Institutional option/Super Institutional option.	Dividend Reinvestment with Fortnightly Frequency.	Dividend Reinvestment with Half Yearly frequency.
<b>Systematic Investment Plan</b>	Not Available	Not Available	<b>Monthly</b> : Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. <b>Quarterly</b> : Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each.*****
<b>Systematic Withdrawal Plan</b>	Not Available	Not Available	Min. of Rs. 500 & in multiples of Re.1 thereafter.
<b>Switch Facility</b>	Available (Please refer to foot note #15)	Available	Available
<b>Systematic Transfer Plan</b>	Available <sup>55</sup>	Available <sup>55</sup>	Available <sup>55</sup>
<b>APPLICABLE NAV</b>	0 0	0 0 0	0 0 0
<b>MINIMUM APPLICATION AMOUNT</b>	<b>Retail</b> : Rs. 5,000 & in multiples of Re.1 thereafter. <b>Institutional</b> : Rs.25 lacs & in multiples of Re.1 thereafter. <b>Institutional Plus</b> : Rs.1 crore & in multiples of Re.1 thereafter. <b>Super Institutional Plus</b> : Rs.5 crores & in multiples of Re.1 thereafter. <b>Institutional Option I</b> : Rs.1 lac & in multiples of Re.1 thereafter.	<b>Retail</b> : Rs. 5,000 (plus in multiples of Re.1) <b>Institutional</b> : Rs.10,00,000/- and in multiples of Re.1 thereafter.	<b>Retail</b> : Rs. 5,000 (plus in multiples of Re.1); Rs.25,000 for AEP <b>Institutional</b> : 10,00,000 and in multiples of Re.1 thereafter.
<b>MIN. ADDITIONAL INVESTMENT</b>	<b>Retail</b> : Rs. 5,000 & in multiples of Re.1 thereafter. <b>Institutional</b> : Rs.1 lac & above. <b>Institutional Plus</b> : Rs.1 lac & above. <b>Super Institutional Plus</b> : Rs.1 lac & above. <b>Institutional Option I</b> : Rs.10,000 & in multiples of Re.1 thereafter.	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof
<b>REDEMPTION CHEQUES ISSUED #</b>	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. @@
<b>MINIMUM REDEMPTION AMT.</b>	Rs. 5,000	Rs.500	Rs. 500
<b>BENCHMARK INDEX</b>	Crisil Liquid Fund Index	Crisil Short Term Bond Fund Index	Crisil Composite Bond Fund Index
<b>DIVIDEND POLICY</b>	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.
<b>NAME OF THE FUND MANAGER</b>	Chaitanya Pande	Chaitanya Pande	Rahul Goswami
<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*<sup>@</sup></b>	Nil	Nil	Nil [See foot note (D)]
<b>Exit Load* <sup>\$\$\$</sup></b>	Nil	Nil [See foot note (D)]	[See foot note (A) & (D)]
<b>Actual Recurring Expenses for the previous financial year ended March 31, 2008 (% of NAV)</b>	1.19%	1.10%	2.12%

<sup>@</sup> 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.

\*\*\* **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

## 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 Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)
PLANS AND OPTIONS	Growth/Growth-AEP <sup>¶</sup> (Appreciation & Regular) and Dividend <sup>€</sup> (Quarterly & Half Yearly)	Growth/Growth-AEP <sup>¶</sup> (Appreciation & Regular) and Dividend (Half Yearly)	1. Cumulative 2. Dividend Reinvestment (Daily & Weekly Freq.) 3. Dividend Payout <sup>€€</sup> (Weekly Freq.) 4. Institutional Option I
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	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. Quarterly: Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 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>§§</sup>	Available <sup>§§</sup>	Available <sup>§§</sup>
APPLICABLE NAV	0 0 0	0 0 0	0 0 0
MINIMUM APPLICATION AMOUNT	Rs. 25,000 (plus in multiples of Re. 1)	Rs. 25,000 (plus in multiples of Re. 1) Institutional Option I: Rs.1,00,000/-	Rs. 5,000 (plus in multiples of Re. 1) Institutional Option I: Rs.1,00,000/-
MIN. ADDITIONAL INVESTMENT	Rs. 5,000 & in multiples thereof.	Rs. 5,000 & in multiples thereof	Rs. 500 & in multiples thereof (for Institutional Option I Rs.10,000)
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	Rahul Goswami	Rahul Goswami	Chaitanya Pande
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	[Please see the foot note (B) & (C)]	Nil
Actual Recurring Expenses for the previous financial year ended March 31, 2008 (% of NAV)	1.10%	1.15%	0.51%

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.

<sup>^</sup> Under the Dividend Option, the Unit-holder may choose between Dividend Payout and Reinvestment Option. If not chosen, Default Option would be Dividend Payout.

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

<sup>##</sup> 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).

<sup>###</sup> 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.

## KEY SCHEME FEATURES

NAME OF THE SCHEME	MONTHLY INCOME PLAN	INCOME MULTIPLIER FUND - Regular plan	BALANCED FUND
<b>TYPE</b>	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
<b>INVESTMENT OBJECTIVE</b>	To generate regular income through investments in fixed income securities so as to make monthly/quarterly/half yearly dividend distribution to Unitholders seeking the Dividend Option 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.
<b>ASSET ALLOCATION PATTERN</b>	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%. ₹
<b>RISK PROFILE OF THE SCHEMES</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)
<b>PLANS AND OPTIONS</b>	<b>Cumulative and Dividend</b> (Monthly, Quarterly, Half Yearly). AEP (Appreciation & Regular).	<b>Cumulative and Dividend</b> (Monthly frequency)	<b>Growth &amp; Dividend</b>
<b>Default Option</b>	Dividend Reinvestment (Monthly)	Dividend Reinvestment	Dividend Reinvestment
<b>Systematic Investment Plan</b>	<b>Dividend &amp; AEP Option - Monthly and Cumulative (without AEP) Option- Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *****	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. **** <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *****	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of a minimum of Rs. 1,000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 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	Available	Available <sup>5</sup>
<b>Systematic Transfer Plan</b>	Available <sup>45</sup>	Available <sup>55</sup>	Available <sup>55</sup>
<b>APPLICABLE NAV</b>	0 0 0	0 0 0	0 0 0
<b>MINIMUM APPLICATION AMOUNT</b>	<b>Cumulative – Rs.5,000; Dividend &amp; AEP-Rs.25,000</b> (plus multiples of Re1)	Rs.5,000	Rs. 5,000 (plus in multiples of Re. 1)
<b>MIN. ADDITIONAL INVESTMENT</b>	Rs.500 & in multiples thereof under each option	Rs.500 & in multiples thereof.	Rs. 500 & in multiples thereof
<b>REDEMPTION CHEQUES ISSUED **</b>	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.
<b>MINIMUM REDEMPTION AMT.</b>	Rs.500	Rs.500	Rs. 500
<b>BENCHMARK INDEX</b>	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil Balanced Fund Index
<b>DIVIDEND POLICY</b>	Please refer to page 30 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.
<b>NAME OF THE FUND MANAGER</b>	Equity : Prashant Kothari Debt : Rahul Goswami	Equity : Prashant Kothari Debt : Rahul Goswami	Equity : Munzal Shah Debt : Rahul Goswami
<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>	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.
<b>Exit Load* \$\$\$</b>	[See foot note (D)]	[See foot note (D)]	Nil (Please refer to foot Note-1)
<b>Actual Recurring Expenses for the previous financial year ended March 31, 2008 (% of NAV)</b>	1.95%	2.04%	2.23%

\$ 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.

∅ **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

## 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 Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foot Note 10)
PLANS AND OPTIONS	<b>Retail :</b> Growth & Dividend. <b>Institutional Option I -</b> Growth	<b>Growth &amp; Dividend</b>	<b>Growth &amp; Dividend</b>
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. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *** ¶¶	<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>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. ***	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *** (Also see foot note-4 & 13)
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>	Not available	Available <sup>55</sup>
APPLICABLE NAV	0 0 0	0 0 0	0 0 0
MINIMUM APPLICATION AMOUNT	Rs. 5,000 (plus in multiples of Re.1) Institutional Option I: Rs.1 lac & 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	<b>Retail:</b> Rs. 500 & in multiples thereof. <b>Institutional Option I:</b> Rs.10,000/- & in multiples of Re.1	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof
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 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* @	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* \$\$\$	Refer to foot Note-14.	Nil	Nil
Actual Recurring Expenses for the previous financial year ended March 31, 2008 (% of NAV)	2.26%	2.13%	2.50%

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.

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



## KEY SCHEME FEATURES

NAME OF THE SCHEME	TECHNOLOGY FUND	POWER	DYNAMIC PLAN
TYPE	Open-ended Sectoral Fund	Open-ended Growth Fund	Open-ended Equity Fund
INVESTMENT OBJECTIVE	To generate long-term capital appreciation by investing in equity & equity related securities of technology and technology dependent 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.
ASSET ALLOCATION PATTERN	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%. ₹
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)
PLANS AND OPTIONS	Growth & Dividend	Cumulative & Dividend/Institutional Option I	Cumulative & Dividend/Institutional Option I
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>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *** (Also see foot note-4 & 13)	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *** ₹ (Also see foot note-4 & 13)	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *** ₹ (Also see foot note-4 & 13)
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) Institutional Option I: Rs.1 lac & in multiples of Re. 1	Rs. 5,000 (plus in multiples of Re. 1) Institutional Option I: Rs.1 lac & in multiples of Re. 1
MIN. ADDITIONAL INVESTMENT	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof (Rs.10,000 for Institutional)	Rs. 500 & in multiples thereof (Rs.10,000 for Institutional)
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 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
MINIMUM REDEMPTION AMT.	Rs. 500	Rs. 500 & in multiples thereof.	Rs. 500 & in multiples thereof.
BENCHMARK INDEX	BSE IT	S&P CNX Nifty	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 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	Prashant Kothari	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	Nil - ₹ - Aslo refer to foot Notes 1 & 4.	Refer to foot Notes 1, 2, 3 & 4.
Actual Recurring Expenses for the previous financial year ended March 31, 2008 (% of NAV)	2.42%	2.00%	1.88%

<sup>AE</sup> 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.

<sup>@@</sup> 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

## KEY SCHEME FEATURES

NAME OF THE SCHEME	DISCOVERY FUND	EMERGING S.T.A.R. (Stocks Targeted At Returns) Fund	INFRASTRUCTURE FUND	SERVICES INDUSTRIES FUND
TYPE	Open-ended Equity Fund	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.	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.
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%. ₹	Equity & equity related securities – 70% to 100%; Debt, Money Market Instruments & call money † – 0% to 30%. ₹
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)
PLANS AND OPTIONS	<b>Growth &amp; Dividend/Institutional Option I</b>	<b>Growth &amp; Dividend/Institutional Option I</b>	<b>Growth &amp; Dividend/Institutional Option I</b>	<b>Growth &amp; Dividend</b>
Default Option	Dividend Reinvestment	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>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *** ₹ (Also see foot note-4 & 13)	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *** ₹ (Also see foot note-4 & 13)	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *** ₹ (Also see foot note-4 & 13)	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. *** ₹ (Also see foot note-4 & 13)
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.	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available <sup>5</sup>	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>	Available <sup>55</sup>
APPLICABLE NAV	0 0 0	0 0 0	0 0 0	0 0 0
MINIMUM APPLICATION AMOUNT	Rs. 5,000 (plus in multiples of Re. 1) Institutional Option I: Rs.1 lac.	Rs. 5,000 (plus in multiples of Re. 1) Institutional Option I: Rs.1 lac.	Rs. 5,000 (plus in multiples of Re. 1) Institutional Option I: Rs.1 lac.	Rs. 5,000 (plus in multiples of Re. 1)
MIN. ADDITIONAL INVESTMENT	Rs. 500 & in multiples thereof Institutional Option I: Rs.10,000	Rs. 500 & in multiples thereof Institutional Option I: Rs.10,000	Rs. 500 & in multiples of Re.1 thereafter. Institutional Option I: Rs.10,000	Rs. 500 & in multiples of Re.1 thereafter.
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 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	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	Rs. 500 & in multiples thereafter
BENCHMARK INDEX	S&P CNX Nifty	CNX Nifty Junior Index	S&P CNX Nifty	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.	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	Deven Sangoi
NAME OF THE TRUSTEE COMPANY	ICICI Prudential Trust Limited	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.	(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 foot Note-1	Nil Aslo refer to foot Note-1	Nil Aslo refer to foot Notes 1, 2, 3 & 4.	Nil ₹₹₹ Aslo refer to foot Note-1
Actual Recurring Expenses for the previous financial year ended March 31, 2008 (% of NAV)	2.17%	2.08%	1.85%	2.14%

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 less than 75% of the unitholders.

Foot notes continued on page 29 ...

## KEY SCHEME FEATURES

NAME OF THE SCHEME	INDEX FUND	INDO ASIA EQUITY FUND	FOCUSED EQUITY FUND
<b>TYPE</b>	Open-ended Index Linked Growth Fund	Open-ended Equity Fund	Open-ended Equity Scheme
<b>INVESTMENT OBJECTIVE</b>	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.	To seek to generate long-term capital appreciation and income distribution to unitholders from a portfolio that is invested in equity and equity related securities of about 20 companies belonging to the large cap domain and the balance in debt securities and money market instruments.
<b>ASSET ALLOCATION PATTERN</b>	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.	70% to 100% in Equity and Equity related securities & 0% to 30% in Debt instruments.
<b>RISK PROFILE OF THE SCHEMES</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)
<b>PLANS AND OPTIONS</b>	<b>Retail &amp; Institutional Option I: Cumulative Option</b>	<b>Growth &amp; Dividend</b>	<b>Options:</b> Retail Option & Institutional Option I; <b>Sub-options</b> under <b>Retail option:</b> Growth and Dividend with dividend payout & dividend reinvestment facilities. <b>Sub-option</b> under <b>Institutional Option I:</b> Growth sub-option.
<b>Default Option</b>	–	Dividend Reinvestment	<b>Option:</b> Retail Option; <b>Sub-option:</b> Dividend Reinvestment
<b>Systematic Investment Plan</b>	<b>Monthly:</b> Minimum Rs. 1,000 + 5 post dated cheques of Rs 1,000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 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. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. Entry Load: 2.25%; Exit Load: 1% if redeem within 6 months from the date of allotment. (Also see foot note-4 & 13)	<b>Retail Option (Monthly):</b> Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. <b>Entry load for SIP &amp; STP:</b> 2.25% of applicable NAV. <b>Exit load for STP:</b> 2.00% of the applicable NAV, if the units are redeemed before 365 days from the date of investment. (For SIP Exit Load please see foot note-4 & 13). <b>Institutional Option I:</b> SIP is not available.
<b>Systematic Withdrawal Plan</b>	Min. of Rs. 1000 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.	<b>Retail Option:</b> Rs.500 and in multiples of Re. 1/- (See foot note-11)
<b>Switch Facility</b>	Available <sup>5</sup>	Available <sup>5</sup>	Available <sup>###</sup>
<b>Systematic Transfer Plan</b>	Available <sup>55</sup>	Available <sup>55</sup>	Available <sup>55</sup>
<b>APPLICABLE NAV</b>	0 0 0	0 0 0	0 0 0
<b>MINIMUM APPLICATION AMOUNT</b>	Retail: Rs. 5,000 (plus in multiples of Re. 1) Institutional Option I: Rs.1 lac & in multiples of Re.1	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 I:</b> Rs.5 crores (plus in multiples of Re.1)
<b>MIN. ADDITIONAL INVESTMENT</b>	Retail: Rs. 1,000 Institutional Option I: Rs.500 & in multiples of Re.1	Rs. 1000 & in multiples of Re.1/-	Rs. 1,000/- (plus in multiples of Re.1/-)
<b>REDEMPTION CHEQUES ISSUED <sup>##</sup></b>	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	Within 10 Business Days from the date of acceptance of a transaction request.
<b>MINIMUM REDEMPTION AMT.</b>	Retail: Rs. 1,000; Institutional: Rs.500	Rs. 500 & in multiples of Re.1/-	Rs. 500 & in multiples of Re.1/-
<b>BENCHMARK INDEX</b>	S&P CNX Nifty	65% of S&P CNX Nifty 35% of MSCI AC Far East Free Ex Japan Index	S&P CNX Nifty
<b>DIVIDEND POLICY</b>	Nil	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 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.
<b>NAME OF THE FUND MANAGER</b>	Yogesh Bhatt	Sankaran Naren (India Portion) & Mrinal Singh (Asia Portion)	Prashant Kothari
<b>NAME OF THE TRUSTEE COMPANY</b>	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited	ICICI Prudential Trust Limited
<b>EXPENSES OF THE SCHEME Entry Load*<sup>@</sup></b>	Retail: 1% of the applicable NAV Institutional: 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.	(a) <b>Retail Option:</b> (i) For investment of less than Rs. 5 crores : 2.25% of the applicable NAV; (ii) For investment of Rs. 5 Crores and above: Nil; (b) <b>Institutional Option I:</b> Nil.
<b>Exit Load* <sup>\$\$\$</sup></b>	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.	Please see Foot Note No. 12
<b>Actual Recurring Expenses for the previous financial year ended March 31, 2008 (% of NAV)</b>	1.25%	2.12%	–

## KEY SCHEME FEATURES

NAME OF THE SCHEME	EQUITY & DERIVATIVES FUND - Wealth Optimiser Plan	EQUITY & DERIVATIVES FUND - Income Optimiser Plan	BANKING & FINANCIAL SERVICES FUND
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	An open-ended Sectoral Fund
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.	The investment objective is to seeks to generate long-term capital appreciation to unitholders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services
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. ₹	Equity & Equity related securities of companies engaged in Banking & Financial Services Sector - 70% to 100% and Debt instruments (including 50% in securitised debt)- 0% to 30% ₹
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID)/Offer Document carefully for details on risk factors before investment. Scheme Specific Risk Factors summarised below: (Refer Foote Note 10)
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.	<b>Retail Option:</b> Growth and Dividend with payout & reinvestment facilities. • <b>Institutional Option I:</b> Growth
Default Option	<b>Sub-option:</b> Dividend Reinvestment	<b>Option:</b> Retail 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>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 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 (Also see foot note-4 & 13)	<b>Retail Option (Monthly):</b> Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 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.	<b>Retail Option :</b> Minimum Rs. 1000 + 5 post dated cheques for a minimum of Rs. 1,000 each. <b>Quarterly:</b> Minimum Rs. 5,000 + 4 post-dated cheques for a minimum of Rs. 5,000 each. <b>Entry load for SIP/STP:</b> 2.25% of the applicable NAV. <b>Exit load for SIP/STP (w.e.f. 1-Oct-08):</b> 1% if the units are redeemed/switch-out before 12 months from the date of allotment. <b>Institutional Option I:</b> No SIP & STP facilities available under Institutional Option I. (Also see foot note-13)
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/-.	<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>5</sup>	Available <sup>###</sup>	Available <sup>###</sup>
Systematic Transfer Plan	Available <sup>55</sup>	Available <sup>55</sup>	Available only under Retail Option <sup>55</sup>
APPLICABLE NAV	0 0 0	0 0 0	0 0 0
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)	<b>Retail Option:</b> Rs.5,000 • <b>Institutional Option I:</b> Rs.10 crores. (Plus in multiples of Re.1/- thereafter)
MIN. ADDITIONAL INVESTMENT	Rs.1,000/- (plus in multiples of Re.1/-)	Rs.1,000/- (plus in multiples of Re.1/-)	<b>Retail :</b> Rs.1,000/- (plus in multiples of Re.1/-); <b>Institutional :</b> Rs.10,000/- (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.	Within 10 Business Days from the date of acceptance of a transaction request.
MINIMUM REDEMPTION AMT.	Rs. 500/-	Rs. 500/-	Rs. 500/-
BENCHMARK INDEX	Crisil Balanced Fund Index	Crisil Liquid Fund Index	BSE Bankex.
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	Equity: Yogesh Bhatt & Debt: Chaitanya Pande	Equity: Yogesh Bhatt & Debt: Chaitanya Pande	Prashant Poddar
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>	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	(a) <b>Retail Option:</b> (i) For investment of less than Rs. 5 crores: 2.25% of the applicable NAV; (ii) Rs. 5 Crores and above: Nil; (b) <b>Institutional Option I:</b> 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 Foot Note-2 & 3.	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).	(a) <b>Retail Option (w.e.f. 28-Aug-08):</b> (1) For investment of less than Rs. 5 crores – (i) If the amount sought to be redeemed or switched out is invested upto 6 months from the date of allotment: 1% of the applicable NAV; (ii) If the amount sought to be redeemed or switched out is invested more than 6 months but upto one year from the date of allotment: 0.5% of the applicable NAV; (iii) If the amount sought to be redeemed or switched out is invested more than one year from the date of allotment: Nil; (2) For investment of more than Rs. 5 crores: Nil. (b) <b>Institutional Option I:</b> Nil.
Actual Recurring Expenses for the previous financial year ended March 31, 2008 (% of NAV)	2.03%	1.50%	–

**Foot Note of Key Scheme Features (continued from page 26)**

**Note (A): Exit load structure under ICICI Prudential Income Plan, excluding Systematic Investment Plan and Systematic Transfer Plan, w.e.f. 1st December, 2008, is as follows: (A) Retail Option – (i) For an Investment of less than Rs. 25 lacs:** (a) 2% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested upto six months from the date of allotment; (b) 1.50% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested for more than six months but upto one year from the date of allotment; (c) 1% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested for more than one year but upto eighteen months from the date of allotment; (d) 1% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested for more than eighteen months from the date of allotment. **(ii) For an Investment of Rs. 25 lacs & above:** Nil. **(B) Institutional Option:** Nil.

**Note (B): Exit load structure under ICICI Prudential Gilt Fund - Investment Plan, excluding Systematic Transfer Plan, w.e.f. 1st December, 2008, is as follows: (i) For an investment of less than Rs. 25 lacs:** (a) 0.75% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested upto one year from the date of allotment; (b) Nil, if the amount, sought to be redeemed or switched out, is invested for a period of more than one year from the date of allotment; **(ii) For an Investment of Rs. 25 lacs above:** Nil.

**Note (C): Addendum dated December 12, 2008: Change in Exit Load Structure excluding SIP and STP w.e.f. December 16, 2008: (I) ICICI Prudential Income Plan - Retail Option – For an investment of less than Rs.1 crore –** (a) 2% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested upto six months from the date of allotment; (b) 1.50% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested for more than six months but upto one year from the date of allotment; (c) 1% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested for a period of more than one year but upto eighteen months from the date of allotment; (d) Nil, if the amount, sought to be redeemed or switched out, is invested for a period of more than eighteen months from the date of allotment. **For an Investment of Rs. 1 Crore and above - Nil.** No exit load under Institutional option. **(II) ICICI Prudential Gilt Fund - Investment Plan (Exit Load Structure excluding STP) – For an investment of less than Rs.1 crore –** (a) 1% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested upto one year from the date of allotment; (b) Nil, if the amount, sought to be redeemed or switched out, is invested for a period of more than one year from the date of allotment. **For an Investment of Rs. 1 Crore and above - Nil.**

**Note (D): Addendum dated January 16, 2009: Change in Exit Load Structure excluding SIP and STP w.e.f. January 22, 2009: (I) ICICI Prudential Income Plan – For an Investment of less than Rs. 1 Crore -** (a) 1% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested upto twelve months from the date of allotment; (b) Nil, if the amount, sought to be redeemed or switched out, is invested for a period of more than twelve months from the date of allotment. **For an Investment Rs. 1 Crore and above - Nil.** No exit load under Institutional Option. **(II) ICICI Prudential Short Term Plan - Retail Option – For an Investment of less than Rs. 1 Crore -** (a) 0.25% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested upto three months from the date of allotment; (b) Nil, if the amount, sought to be redeemed or switched out, is invested for a period of more than three months from the date of allotment. **For an Investment Rs. 1 Crore and above - Nil.** No exit load under Institutional Option. **(III) ICICI Prudential Monthly Income Plan – For an Investment of less than Rs. 1 Crore -** (a) 1% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested upto twelve months from the date of allotment; (b) Nil, if the amount, sought to be redeemed or switched out, is invested for a period of more than twelve months from the date of allotment. **For an Investment Rs. 1 Crore and above - Nil.** **(IV) ICICI Prudential Income Multiplier Fund – For an Investment of less than Rs. 1 Crore -** (a) 1.25% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested upto fifteen months from the date of allotment; (b) Nil, if the amount, sought to be redeemed or switched out, is invested for a period more than fifteen months from the date of allotment. **For an Investment of Rs. 1 Crore and above - Nil.**

**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.

**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:** ICICI Prudential Dynamic Plan, ICICI Prudential Discovery Fund, ICICI Prudential Services Industries Fund, ICICI Prudential Infrastructure Fund, ICICI Prudential Technology Fund, ICICI Prudential Power, ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund, ICICI Prudential Equity & Derivatives Fund - Wealth Optimiser Plan, ICICI Prudential FMCG Fund, ICICI Prudential Indo Asia Equity Fund and ICICI Prudential Focused Equity Fund (the Schemes) – For all the fresh applications, w.e.f. August 21, 2008, under the above mentioned schemes made through Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) facilities, an exit load at the rate of 1% of the applicable NAV will be charged, if the redemption/switchout is made within 12 months from the date of allotment of units.

**Foot Note No.10: Scheme Specific Risk Factors :** • Interest Rate Risk • Liquidity or Marketability Risk • Credit Risk • Reinvestment Risk • Settlement risk • Regulatory Risk • Risks associated with investment in unlisted securities • Risks attached with the use of derivatives • Risk Analysis on underlying asset classes in Securitisation • Risk Factors specific to investments in Securitised Papers • Risk of Co-mingling. For details on the Risk Factors, please refer to the SID/Offer Document.

**Foot Note No.11: SWP under ICICI Prudential ICICI Focused Equity Fund :** The Fund may close a Unitholder's account if the balance falls below Rs.5,000 and the investor fails to invest sufficient funds to bring the value of the account up to Rs.5,000 within 30 days, after a written intimation in this regard is sent to the Unitholder.

**Foot Note No.12: Exit Load under ICICI Prudential Focused Equity Fund: (a) Retail Option:** (1) For investment of less than Rs. 5 crores – (i) If the amount sought to be redeemed or switched out is invested upto 6 months from the date of allotment: 1% of the applicable NAV; (ii) If the amount sought to be redeemed or switched out is invested more than 6 months but upto one year from the date of allotment: 0.5% of the applicable NAV; (iii) If the amount sought to be redeemed or switched out is invested more than one year from the date of allotment: Nil; (2) For investment of more than Rs. 5 crores: Nil. **(b) Institutional Option I:** Nil.

**Foot Note No.13: Addendum dated December 26, 2008: Exit Load for all fresh applications, w.e.f. January 01, 2009, under ICICI Prudential Dynamic Plan, ICICI Prudential Discovery Fund, ICICI Prudential Services Industries Fund, ICICI Prudential Infrastructure Fund, ICICI Prudential Technology Fund, ICICI Prudential Child Care - Gift Plan, ICICI Prudential Power, ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund, ICICI Prudential Equity & Derivatives Fund - Wealth Optimiser Plan, ICICI Prudential FMCG Fund, ICICI Prudential Indo Asia Equity Fund and ICICI Prudential Focused Equity Fund, ICICI Prudential Banking and Services Fund made through SIP facility is as follows:** (a) 1.5% of applicable NAV, if the amount, sought to be redeemed or switched out, is invested upto one year from the date of allotment; (b) 1% of applicable NAV, if the amount, sought to be redeemed or switched out, is invested for more than one year but upto two years from the date of allotment.

**Foot Note No.14: Change in Exit Load Structure excluding SIP and STP under ICICI Prudential Growth Plan - Retail Option w.e.f. January 27, 2009: For an Investment of less than Rs. 5 Crores:** (a) 1% of the applicable NAV, if the amount, sought to be redeemed or switched out, is invested upto twelve months from the date of allotment; (b) Nil, if the amount, sought to be redeemed or switched out, is invested for a period of more than twelve months from the date of allotment. **For an Investment of Rs. 5 Crores and above - Nil.**

**Foot Note # 15:** In case, where a switch out request has been made from Liquid Scheme(s) to debt scheme(s) or vice - versa, on a day which is succeeded by a non-business day(s), the switched-out scheme(s) will compensate the switched-in scheme(s) at Mumbai Inter Bank Offer Rate (MIBOR) for the interim non business day(s).

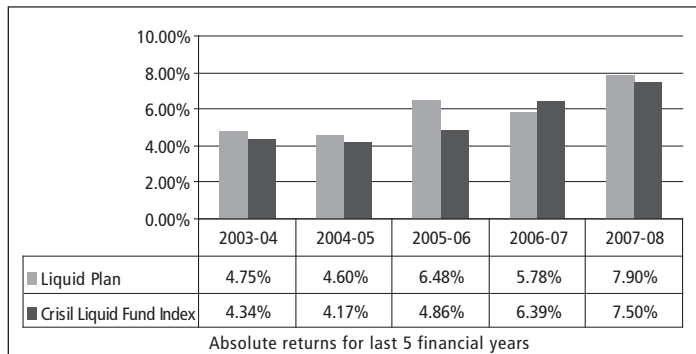
# SCHEME PERFORMANCE SNAPSHOT

## ICICI Prudential Liquid Plan

**Performance Record:** Liquid Plan - Growth Option (As of 31-Dec-2008)

Period	Liquid Plan	Benchmark Index
Last 1 Year	8.51%	8.15%
Last 3 Years	7.53%	7.12%
Last 5 Years	6.40%	5.98%
Since Inception (24-Jun-98)	7.32%	-

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.



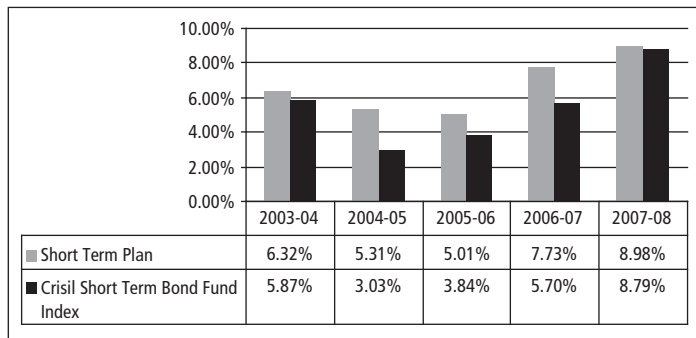
Source: AMFI Website for Returns as per Bench Mark Index.

## ICICI Prudential Short Term Plan

**Performance Record:** Short Term Plan - Cumulative Option (As of 31-Dec-08)

Period	Short Term Plan	Benchmark Index
Last 1 Year	16.37%	9.50%
Last 3 Years	10.72%	7.65%
Last 5 Years	8.53%	6.02%
Since Inception (25-Oct-01)	8.35%	-

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.



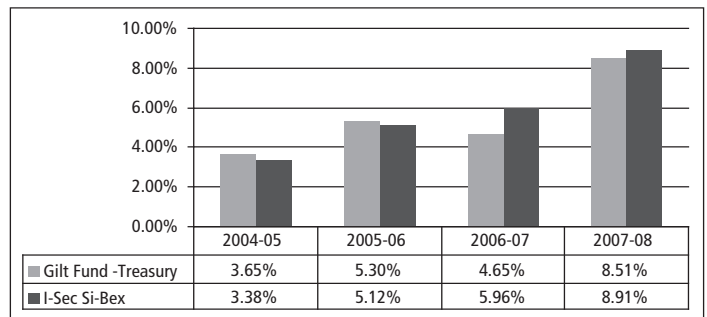
Source: AMFI Website for Returns as per Bench Mark Index.

## ICICI Prudential Gilt Fund

**Performance Record:** Gilt Fund - Treasury Plan - Growth Option (As of 31-Dec-08)

Period	Gilt Fund - Treasury	Benchmark Index
Last 1 Year	20.59%	14.13%
Last 3 Years	11.23%	9.30%
Last 5 Years	8.38%	7.29%
Since Inception (19-Aug-99)	9.37%	-

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.

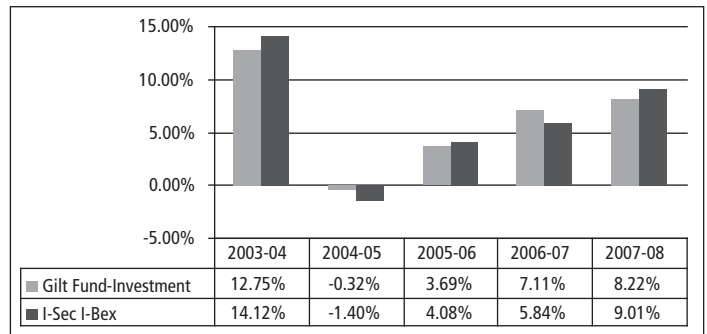


Source: AMFI Website for Returns as per Bench Mark Index

**Performance Record:** Gilt Fund Investment Plan - Growth Option (As of 31-Dec-08)

Period	Gilt Fund - Investment	Benchmark Index
Last 1 Year	36.98%	27.05%
Last 3 Years	17.07%	12.91%
Last 5 Years	10.98%	8.57%
Since Inception (19-Aug-99)	13.78%	12.81%

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.



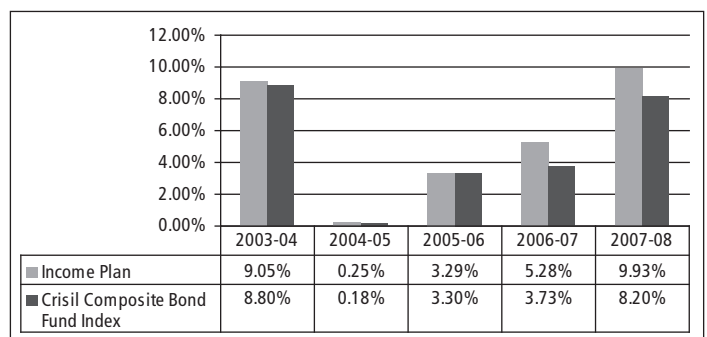
Source: AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Income Plan

**Performance Record:** Income Plan - Growth Option (As of 31-Dec-08)

Period	Income Plan	Benchmark Index
Last 1 Year	25.32%	9.03%
Last 3 Years	13.26%	6.62%
Last 5 Years	8.64%	4.82%
Since Inception (9-Jul-98)	10.88%	-

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.



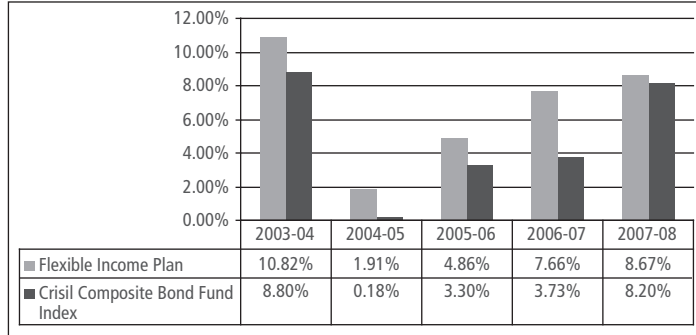
Source: AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Flexible Income Plan

**Performance Record:** Flexible Income Plan - Cumulative Option (As of 31-Dec-08)

Period	Flexible Income Plan	Benchmark Index
Last 1 Year	25.32%	9.03%
Last 3 Years	13.26%	6.62%
Last 5 Years	8.64%	4.82%
Since Inception (9-Jul-98)	10.88%	-

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.



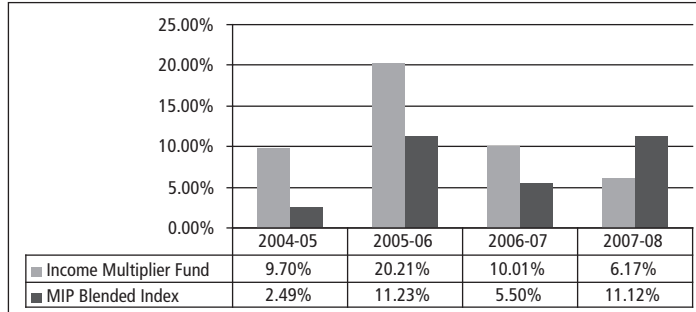
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Income Multiplier Fund - Regular Plan

**Performance Record:** Income Multiplier Fund - Cumulative Option (As of 31-Dec-08)

Period	Income Multiplier Fund	Benchmark Index
Last 1 Year	-12.05%	-2.31%
Last 3 Years	5.40%	6.55%
Since Inception (30-Mar-04)	8.33%	6.37%

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.)

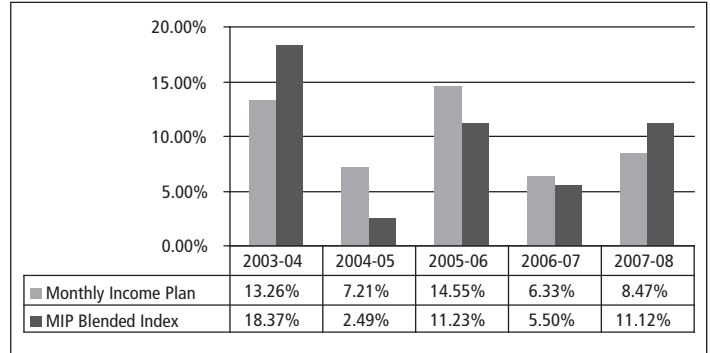
### Dividend Policy:

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 31-Dec-08)

Period	Monthly Income Plan	Benchmark Index
Last 1 Year	-1.38%	-2.31%
Last 3 Years	7.88%	6.55%
Last 5 Years	7.79%	6.15%
Since Inception (10-Nov-00)	9.64%	-

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.



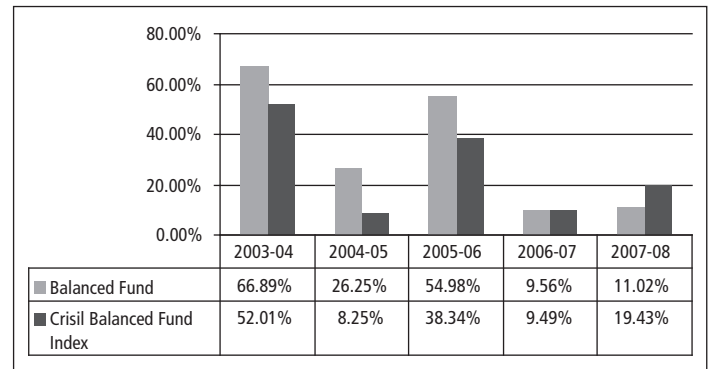
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Balanced Fund

**Performance Record:** Balanced Fund - Growth Option (As of 31-Dec-08)

Period	Balanced Fund	Benchmark Index
Last 1 Year	-43.74%	-34.34%
Last 3 Years	-0.25%	3.94%
Last 5 Years	9.93%	8.41%
Since Inception (03-Nov-99)	11.25%	-

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.



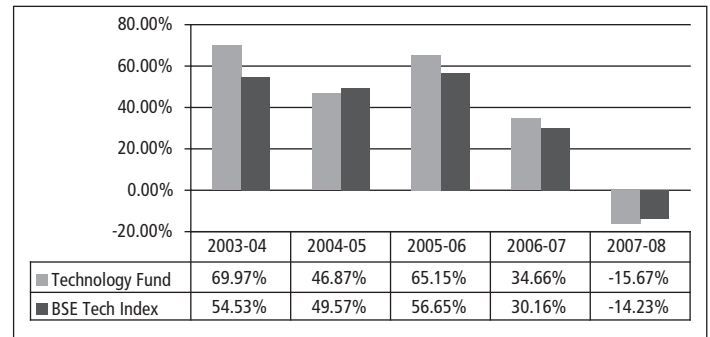
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Technology Fund

**Performance Record:** Technology Fund - Growth Option (As of 31-Dec-08)

Period	Technology Fund	Benchmark Index
Last 1 Year	-62.66%	-51.41%
Last 3 Years	-14.41%	-7.31%
Last 5 Years	2.37%	8.36%
Since Inception (3-Mar-00)	-5.06%	-9.04%

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.



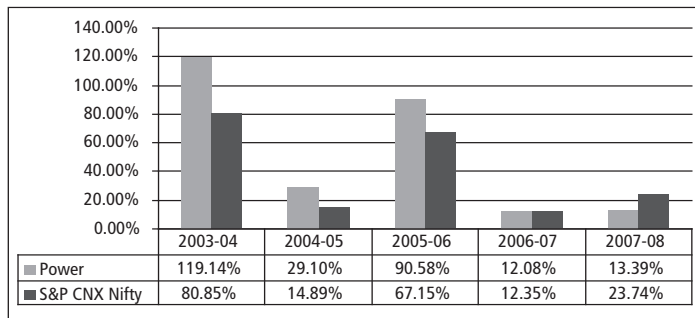
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Power

**Performance Record:** Power - Cumulative Option (As of 31-Dec-08)

Period	Technology Fund	Benchmark Index
Last 1 Year	-55.22%	-51.70%
Last 3 Years	-0.10%	1.42%
Last 5 Years	12.59%	9.49%
Since Inception (1-Oct-94)	12.65%	5.91%

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.



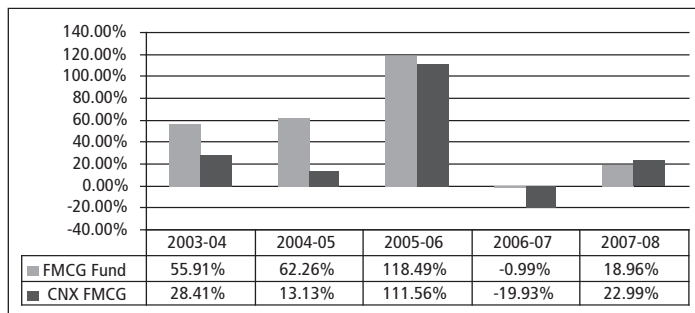
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential FMCG Fund

**Performance Record:** FMCG Fund - Growth Option (As of 31-Dec-08)

Period	FMCG Fund	Benchmark Index
Last 1 Year	-44.83%	-19.53%
Last 3 Years	-0.68%	4.80%
Last 5 Years	19.86%	12.18%
Since Inception (31-Mar-99)	12.59%	4.90%

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.



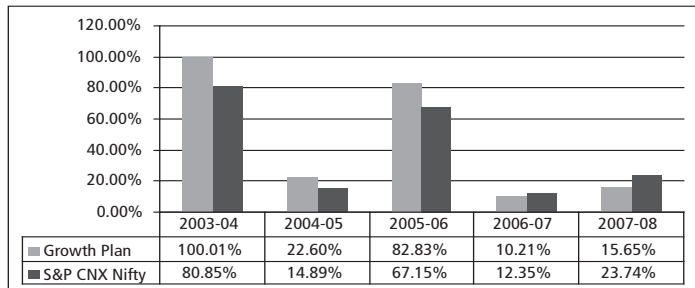
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Growth Plan

**Performance Record:** Growth Plan - Growth Option (As of 31-Oct-08)

Period	Growth Plan	Benchmark Index
Last 1 Year	-47.65%	-51.70%
Last 3 Years	2.51%	1.42%
Last 5 Years	12.78%	9.49%
Since Inception (9-Jul-98)	20.29%	10.86%

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.



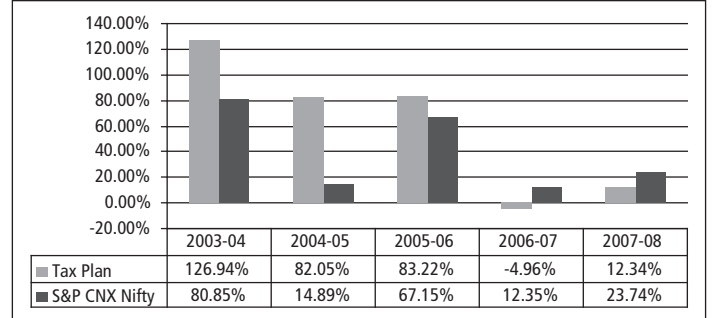
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Tax Plan

**Performance Record:** Tax Plan - Growth Option (As of 31-Dec-08)

Period	Tax Plan	Benchmark Index
Last 1 Year	-55.93%	-51.70%
Last 3 Years	-7.86%	1.42%
Last 5 Years	12.47%	9.49%
Since Inception (19-Aug-99)	20.49%	8.77%

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.



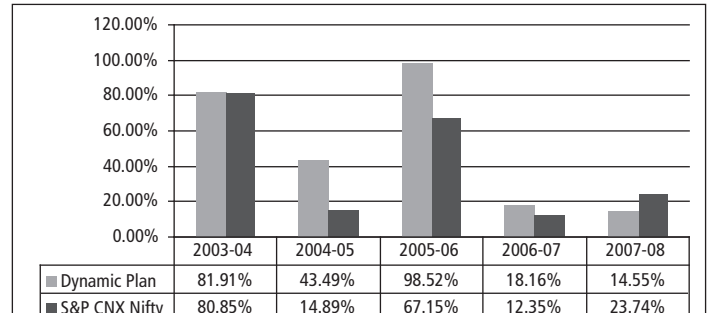
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Dynamic Plan

**Performance Record:** Dynamic Plan - Cumulative Option (As of 31-Dec-08)

Period	Dynamic Plan	Benchmark Index
Last 1 Year	-44.70%	-51.70%
Last 3 Years	7.15%	1.42%
Last 5 Years	17.66%	9.49%
Since Inception (31-Oct-02)	30.27%	20.18%

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.



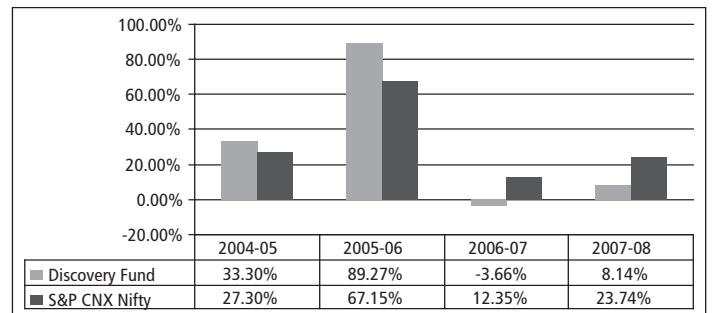
Source:AMFI Website for Returns as per Bench Mark Index

## ICICI Prudential Discovery Fund

**Performance Record:** Discovery Fund - Growth Option (As 31-Dec-08)

Period	Discovery Fund	Benchmark Index
Last 1 Year	-54.47%	-51.70%
Last 3 Years	-6.52%	1.42%
Since Inception (16-Aug-04)	13.22%	15.09%

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

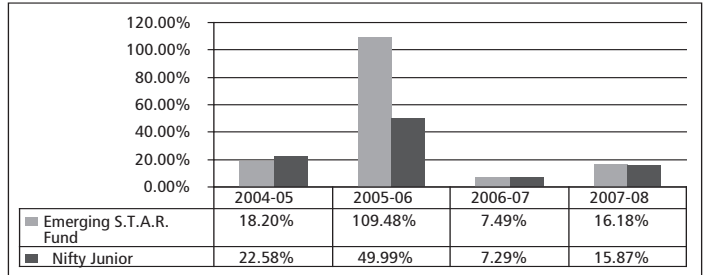


### ICICI Prudential Emerging S.T.A.R. (Stocks Targeted At Returns) Fund

Performance of the scheme: Emerging S.T.A.R. Fund - Growth Option (As of 31-Dec-08)

Period	Emerging S.T.A.R. Fund	Benchmark Index
Last 1 Year	-67.70%	-63.42%
Last 3 Years	-9.81%	-6.31%
Since Inception (28-Oct-04)	9.93%	6.60%

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.



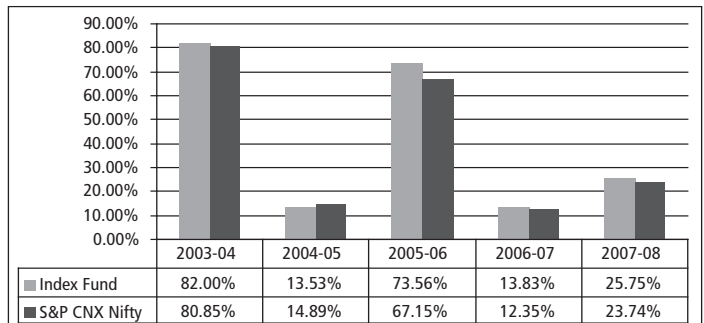
Source:AMFI Website for Returns as per Bench Mark Index

### ICICI Prudential Index Fund

Performance of the scheme: Index Fund – Cumulative Option (As of 31-Dec-08)

Period	Index Fund	Benchmark Index
Last 1 Year	-50.26%	-51.70%
Last 3 Years	3.30%	1.42%
Last 5 Years	11.01%	9.49%
Since Inception (26-Feb-02)	15.81%	14.23%

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.



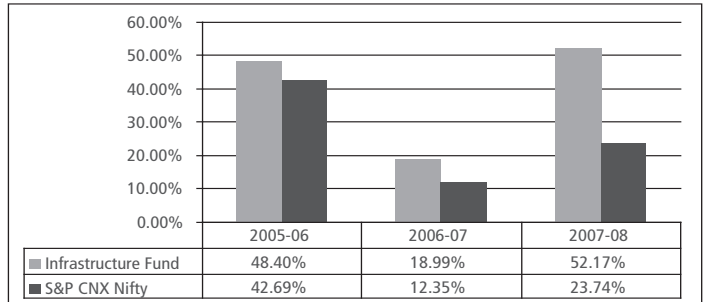
Source:AMFI Website for Returns as per Bench Mark Index

### ICICI Prudential Infrastructure Fund

Performance of the scheme: Infrastructure Fund - Growth Option (As of 31-Dec-08)

Period	Infrastructure Fund	Benchmark Index
Last 1 Year	-51.54%	-51.70%
Last 3 Years	13.91%	1.42%
Since Inception (31-Aug-05)	17.77%	6.68%

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.



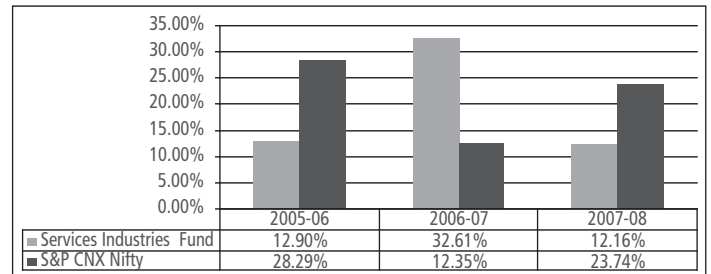
Source:AMFI Website for Returns as per Bench Mark Index

### ICICI Prudential Services Industries Fund

Performance of the scheme: Services Industries Fund - Growth Option (As of 31-Dec-08)

Period	Services Industries Fund	Benchmark Index
Last 1 Year	-62.98%	-51.70%
Last 3 Years	-4.69%	1.42%
Since Inception (30-Nov-05)	-3.11%	3.61%

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.



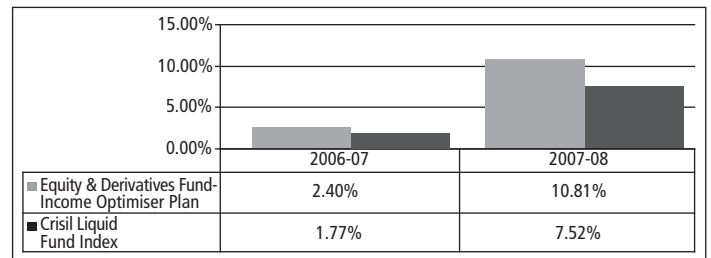
Source:AMFI Website for Returns as per Bench Mark Index.

### ICICI Prudential Equity & Derivatives Fund

Performance of the Scheme: Income Optimiser Plan (Retail Growth Option) (As of 31-Dec-08)

Period	Income Optimiser Plan	Benchmark Index
Last 1 Year	8.29%	8.41%
Since Inception (30-Dec-06)	9.43%	8.00%

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.

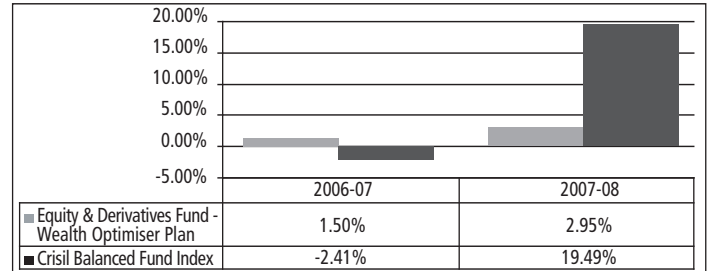


Source:AMFI Website for Returns as per Bench Mark Index

Performance of the Scheme: Wealth Optimiser Plan (Retail Growth Option) (As of 31-Dec-08)

Period	Wealth Optimiser Plan	Benchmark Index
Last 1 Year	-37.04%	-34.34%
Since Inception (30-Dec-06)	-9.42%	-5.27%

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 of the scheme: Indo Asia Equity Fund - Growth Option (As of 31-Dec-08)

Period	Wealth Optimiser Plan	Benchmark Index
Last 1 Year	-50.50%	-48.05%
Since Inception (18-Oct-07)	-40.48%	-38.46%

Returns <1 year: Absolute, >=1 year: CAGR • Benchmark is 65% of S&P CNX Nifty + 35% of MSCI Asia ex-Japan 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.

## ICICI Prudential Focused Equity Fund

**Performance of the scheme:** Focused Equity Fund - Growth Option (As of 31-Dec-08)

Period	Focused Equity Fund	Benchmark Index
Since Inception (25-May-08)	-28.50%	-39.30%
Returns <1 year : Absolute, >=1 year: 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.		

## ICICI Prudential Banking & Financial Services Fund

**Performance of the scheme:** Growth Option (As of 31-Dec-08)

Period	Banking & Financial Services Fund	Benchmark Index
Since Inception (22-Aug-08)	-17.90%	-18.05%
*Returns < 1Year : Absolute, >= 1Year : CAGR. Benchmark is BSE Bankex. 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 BENEFITS OF INVESTING IN THE MUTUAL FUND:

Investors are advised to refer to Statement of Additional Information (SAI) available on the website of AMC viz; [www.icicipruamc.com](http://www.icicipruamc.com).

## INVESTORS' 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 Gems Foundation Building, 383, Anna Salai, Saidapet, Chennai - 600 015.	Ms. Kamaljeet Saini – Investor Relations Officer ICICI Prudential Asset Management Company Ltd. 8th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, 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 HOLDERS' 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.ICICI Prudential.com](http://www.ICICI Prudential.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 Abridged Scheme wise Annual Report may be mailed to the investors' e-mail address if so mandated and the Schemewise Annual Report shall be displayed on the website of the mutual fund. However, as per regulation 56(3) of the Regulations, copy of Schemewise Annual Report shall be also made available to unitholder on payment of nominal fees. The schemewise Annual Report of a mutual fund or an abridged summary shall be mailed to all unitholders as soon as may be possible but not later than four months from the date of closure of the relevant accounts year.

Further the Fund shall also disclose the half-yearly scheme portfolios on its web site at [www.ICICI Prudential.com](http://www.ICICI Prudential.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 : January 28, 2009

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

### ICICI Prudential Mutual Fund Official Points of Acceptance

• **Ahmedabad:** Commercial Unit No 401/402, 4th Floor, Prerna Arbour, Off C.G. Road, Ahmedabad. • **Bangalore:** Unit No.3, Second floor, Vayudhoot Chambers, Building No. 15 & 16, Trinity Circle, M. G. Road, Bangalore - 560001 • **Bangalore (Jayanagar):** 757/11, 2nd Floor, Oceana Chambers, 13th Cross Road, 7th Block, Jayanagar, Bangalore-560 082. • **Bangalore:** Hampapura Mane, Ground Floor, Door Old No. 23, New # 59, Margosa Road, Malleshwaram, Bangalore-560 003. • **Baroda (Vadodara):** 3rd Floor, West Wing, Landmark Building, Race Course Circle, Vadodara 390 007. • **Chandigarh:** SCO 137-138 1st Floor, Sector-9-C, Chandigarh 160 017. • **Chennai:** Abithil Square, No. 189, Loyds Road, Chennai- 600 014. • **Coimbatore:** 14/15, City Center building, III floor, Arokiaswamy Road (East), Opp to Hotel Annapoorna, R S Puram, Coimbatore-641002. Toll free No. 1800222999 • **Goa:** Shop No. 6&7, Sandeep Apartment, Dr. Dada Vaidya Road, Panjim-403001. • **Hyderabad:** Ground Floor, "Linus Towers" 1-8-313, Opposite Old Huda office, Begumpet, Hyderabad-500016. • **Jaipur:** Office No. 301, 301-A, Paris Point, Plot No. A-26A, Sawai Jai Singh Highway, Collectorate Circle, Bani Park, Jaipur-302 016. • **Kanpur:** 516-518, Krishna Tower, 15/63 Civil Lines, Opp. U.P. Stock Exchange, Kanpur-208001. • **Kochi:** No. 6, 3rd floor, Emgee Square, M.G. Road, Kochi 682 035. • **Kolkata:** 4th Floor, Anandlok, Block B, 227, A.J.C Bose Road, Kolkata-700020. • **Kolkata:** "JARDINE", 2nd Floor, 4, Rajendra Prasad Sarani (Clive Road), Kolkata-700001. • **Lucknow:** 1st Floor, Modern Business Centre, 19 Vidhansabha Marg, Lucknow-226 001. • **Ludhiana:** SCO 121, Ground Floor, Feroze Gandhi Market, Ludhiana 141 001. • **Mumbai (Corporate Office):** Peninsula Tower, 5th Floor, 503, Peninsula Corporate Park, Ganpatrao Kadam Marg, Off. Senapati Bapat Marg, Lower Parel, Mumbai-400 013. • **Mumbai (Fort):** Shiv-Sneha Chambers, 307, Shahid Bhagat Singh Road, Fort Market Junction, Fort, Mumbai-400 038. • **Mumbai (Bandra):** 101, Deccan House, Off Turner Road, Behind Copper Chimney, Near Bandra Station, Bandra (W), Mumbai-400 050. • **Mumbai (Borivali):** Ground Floor, Suchitra Enclave, Maharashtra Lane, Borivali (West), Mumbai 400 092. • **New Delhi:** 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi 110 001. • **Noida:** F-25, 26 & 27, First Floor, Savitri market, Sector-18, Noida - 201301. • **Patna:** 1st Floor, Kashi Palace, Dak Bungalow Road, Patna-800 001. • **Pune:** 1205/4/6, Shivaji Nagar, Chimbalkar House, Opp. Sambhaji Park, J.M. Road, Pune 411004. • **Surat:** HG-30, Block-B, International Trade Centre, Majura Gate, Surat-395002. • **Thane:** Ground Floor, Mahavir Arcade, Ghantali Road, Naupada, Thane West-400 602. • **Udaipur:** Shukrana, 6, Durga Nursery Road, Near Sukhadia Memorial, Udaipur-313001.

**Toll Free Numbers: (MTNL/BSNL) 1800222999 ; (Others) 18002006666 • Website: www.icicpruamc.com • SMS: INVEST to 58558**

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

• **Agartala:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala 799001, Tripura. Tel: 9862923301 • **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra 282002, Uttar Pradesh. Tel: (0562) 324 0202/324 2267 • **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar 414 001, Maharashtra. Tel: (0241) 3204221/3204309 • **Ajmer:** Shop No.S-5, Second Floor, Svami Complex, Ajmer 305001, Rajasthan. Tel: (0145) 329 2040 • **Akola:** Opp. RLT Science College, Civil Lines, Akola 444001, Maharashtra. Tel: (0724) 3203830/3201323 • **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202001, U.P. Tel: (0571) 3200301/3200242 • **Allahabad:** No.7 1st Floor, Bihari Bhawan, 3, S.P. Marg, Civil Lines, Allahabad 211001, Uttar Pradesh. Tel: (0532) 329 1273/329 1274 • **Alwar:** 256A, Scheme No.1, Arya Nagar, Alwar 301001, Rajasthan. Tel: (0144) 3200451 • **Amaravati:** 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati 444601, Maharashtra. Tel: (0721) 329 1965/3205336 • **Ambala:** Opposite PEER, Bal Bhawan Road, Ambala 134003, Haryana. Tel: (0171) 3247437/3248787 • **Amritsar:** 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar 143001, Punjab. Tel: (0183) 325 7404/9872004056 • **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathvani Chambers, Anand 388001, Gujarat. Tel: (02692) 325071/320704 • **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur 515 001, A.P. Tel: (08554) 326980/326921 • **Andheri (Parent: Mumbai ISC):** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E) 400069, Maharashtra. Tel: (022) 25261431 • **Angul:** Similipada, Angul 759122, Orissa. Tel: (06764) 329976/329990 • **Ankleshwar:** G-34, Ravi Complex, Valia Char Rasta, G.I.D.C., Ankleshwar- Bharuch 393 002, Gujarat. Tel: (02646) 310206/310207 • **Asansol:** Block - G 1st Floor, P.C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol 713303, West Bengal. Tel: (0341) 329 5235/329 8306 • **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431001, Maharashtra. Tel: (0240) 329 5202/3205141 • **Bagalkot:** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot 587 101, Karnataka. Tel: 93791 85477/93791 86040 • **Balasure:** B C Sen Road, Balasure 756001, Orissa. Tel: (06782) 326808 • **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly 243001, U.P. Tel: (0581) 3243172/3243322 • **Belgaum:** Tanish Tower, CTS No. 192/A, Guruvhar Peth, Tilakwadi, Belgaum 590006, Karnataka. Tel: (0831) 329 9598 • **Bellary:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary 583103, Karnataka. Tel: (08392) 326848/326065 • **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Berhampur 760001, Orissa. Tel: (0680) 3203933/3205855 • **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr. R.P. Road, Bhagalpur 812 002, Bihar. Tel: (0641) 3209093/3209094/2409506 • **Bharuch (Parent: Ankleshwar TP):** F-108, Rangoli Complex, Station Road, Bharuch 392001, Gujarat 9825304183 • **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda 151001, Punjab. Tel: (0164) 3204511/3204170 • **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar 364002, Gujarat. Tel: (0278) 3208387/3200348/2567020 • **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai 490020, Chhattisgarh. Tel: (0788) 3299 040/3299 049 • **Bhilwara:** C/ o Kodwani & Associates, F-20-21, Apsara Complex, Azad Market, Bhilwara 311001, Rajasthan. Tel: (01482) 320809/231808 • **Bhopal:** Plot No.13, Major Shopping Center, Zone-I, M.P.Nagar, Bhopal 462011, Madhya Pradesh. Tel: (0755) 329 5878/329 5873 • **Bhubaneswar:** 101/7, Janpath, Unit - III, Bhubaneswar 751 001, Orissa. Tel: (0674) 325 3307/325 3308 • **Bhuji:** Data Solution, Office No.17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuji - Kutch 370001, Gujarat. Tel: (02832) 320762/320924 • **Bhusawal:** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-Iran Hotel, Amardeep Talkies Road, Bhusawal 425201, Maharashtra • **Bikaner:** 6/7 Yadav Complex, Rani Bazar, Bikaner 334001, Rajasthan. Tel: (0151) 3201590/3201610 • **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur 495 001, Chhattisgarh. Tel: (07752) 327886/327887 • **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro 827004, Jharkhand. Tel: (06542) 324 881/326 322 • **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan 713101, West Bengal. Tel: (0342) 320 7001/320 7077 • **C.R. Avenue (Parent: Kolkata ISC):** 33, C.R Avenue, 2nd floor, Room No.13, Kolkata 700012, West Bengal, 9339746915. • **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673016, Kerala. Tel: (0495) 325 5984 • **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753001, Orissa. Tel: (0671) 329 9572/6535123 • **Davenegere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere 577002, Karnataka. Tel: (08192) 326226/326227 • **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun 248001, Uttarakhand. Tel: (0135) 325 1357/325 8460 • **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar 841112, Jharkhand. Tel: (06432) 320227/320827 • **Dhanbad:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad 826001, Jharkhand. Tel: (0326) 329 0217/2304675 • **Dhule:** H. No. 1793/A, J.B. Road, Near Toover Garden, Dhule 424 001, Maharashtra. Tel: (02562) 329902/329903 • **Durgapur:** 4/2, Bengal Ambuja Housing Development Ltd, Ground Floor, City Centre, Durgapur 713 216, West Bengal. Tel: (0343) 329 8890/329 8891/6451419 • **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode 638001, Tamil Nadu. Tel: (0424) 320 7730/320 7733 • **Faridhabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam SweetHouse, NIT, Faridhabad 121001, Haryana. Tel: (0129) 3241148/3241147 • **Ghaziabad:** 113/6 I Floor, Navyug Market, Ghaziabad 201001, Uttarpradesh. Tel: (0120) 3266917/3266918/9910480189 • **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) 403 001, Goa. Tel: (0832) 325 1755/325 1640 • **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur 273001, Uttarpradesh. Tel: (0551) 329 4771 • **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga 585 101, Karnataka. Tel: (08472) 310119/310523 • **Guntur:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Road, Guntur 522002, Andhra Pradesh. Tel: (0863) 325 2671 • **Gurgaon:** SCO - 17, 3rd Floor, Sector-14, Gurgaon 122001, Haryana. Tel: (0124) 326 3763/326 3833 • **Guwahati:** A.K. Azad Road, Rehabri, Guwahati 781008, Assam. Tel: (0361) 260 7771 • **Gwalior:** 1st Floor, Singhal Bhawan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior 474001, Madhya Pradesh. Tel: (0751) 320 2873/320 2311 • **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh 825301, Jharkhand. Tel: (06546) 320251/320250 • **Himmatnagar:** C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar 383001, Gujarat. Tel: (02772) 321080/321090 • **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar 125001, Haryana. Tel: (01662) 329580/315546 • **Hosur:** Shop No.8 JD Plaza, OPP TNEB Office, Royakotta Road, Hosur 635109, Tamil Nadu. Tel: (04344) 321002/321004 • **Howrah:** Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah 711106, West Bengal 9331737444 • **Hubli:** 206 & 207, 1st Floor, 'A' Block Kundagol Complex, Opp Court, Club Road, Hubli 580029, Karnataka. Tel: (0836) 329 3374/320 0114 • **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore 452 001, Madhya Pradesh. Tel: (0731) 325 3692/325 3646 • **Itarsi:** 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi 461 111, Madhya Pradesh. Tel: (07572) 321474/321475 • **Jabalpur:** 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001, Madhya Pradesh. Tel: (0761) 329 1921/3205062 • **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Divan Asthan, Jalandhar 144001, Punjab. Tel: (0181) 3254883/2222882 • **Jaigaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jaigaon 425001, Maharashtra. Tel: (0257) 3207118/3207119 • **Jauna C.C.:** Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jauna 431 203, Maharashtra • **Jammu:** 660, Gandhi Nagar, Jammu 180004, J&K. Tel: (0191) 2432601/9906082698 • **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Jamnagar 361001, Gujarat. Tel: (0288) 329 9737/3206200 • **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur 831001, Jharkhand. Tel: (0657) 329 4594/3294202 • **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi 284001, Uttarpradesh. Tel: (0510) 3202399 • **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur 342003, Rajasthan. Tel: (0291) 325 1357/3249144 • **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Gujarat. Tel: (0285) 3200909/3200908 • **Kadapa:** Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yeramukkappalli, Kadapa 516 004, Andhra Pradesh. Tel: (08562) 322469/322099 • **Kakinada:** No.33-1, 44, Sri Sathya Complex, Main Road, Kakinada 533 001, A.P. Tel: (0884) 320 7474/320 4595 • **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani 741235, West Bengal. Tel: (033) 32422712/32422711 • **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur 670004, Kerala. Tel: (0497) 324 9382/324 9147 • **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangamathota, Karimnagar 505 001, A.P. Tel: (0878) 3205752/3208004 • **Karnal:** 7, 1st Floor, Opp. Bata Showroom, Kunjapura Road, Kamal 132001, Haryana. Tel: 09813999809 • **Karur:** # 904, 1st Floor, Jawahar Bazaar, Karur 639 001, Tamil Nadu. Tel: (04324) 311329/310064 • **Kestopur:** AA 101, Prafulla Kanan, Sreepama Apartment, Ground Floor, Kolkata, Kestopur 700101, West Bengal. Tel: (033) 32415332/32415333 • **Kolhapur:** AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001, Maharashtra. Tel: (0231) 3209 732/3209 356 • **Kolkata:** "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata 700 071, West Bengal. Tel: (033) 32550760/30582285/30582303/30582281/30582288 • **Kollam:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam 691001, Kerala. Tel: (0474) 3248376/3248377/9847067534 • **Kota:** B-33 Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota 324007, Rajasthan. Tel: (0744) 329 3202 • **Kottayam:** Door No. IX/1276, Amboorans Building, Manorama Junction, Kottayam 686001, Kerala. Tel: (0481) 3207 011/3206093 • **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam 612001, Tamil Nadu. Tel: (0435) 3201333/3200911 • **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool 518 004, A.P. Tel: (08518) 312 978/312 970 • **Latur:** Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsansta, Latur 413 512, Maharashtra. Tel: (02382) 341927/341507

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

• **Ludhiana:** U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana 141 002, Punjab. Tel: (0161) 301 8000/301 8001 • **Madurai:** 86/71A, Tamilsangam Road, Madurai 625 001, Tamil Nadu. Tel: (0452) 325 1357/325 2468 • **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732 101, West Bengal. Tel: (03512) 329951/329952 • **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore 575 003, Karnataka. Tel: (0824) 325 1357/325 2468 • **Manipal:** Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal 576104, Karnataka. Tel: (0820) 325 5827 • **Mapusa:** Office No.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa 403 507, Goa, 9326126122 • **Marga:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403 601, Goa. Tel: (0832) 322 4761/3224658 • **Mathura:** 159/160 Vikas Bazar, Mathura 281001, Uttarpradesh. Tel: (0565) 3207007/3206959 • **Meerut:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002, Uttarpradesh. Tel: (0121) 325 7278 • **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384 002, Gujarat. Tel: (02762) 323985/323117 • **Moga:** Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga 142 001, Punjab. Tel: (01636) 310088/310909/502994 • **Moradabad:** B-612 'Sudhakar', Lajpat Nagar, Moradabad 244001, Uttarpradesh. Tel: (0591) 329 7202/329 9842 • **Muzzafarpur:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur 842001, Bihar. Tel: (0621) 3207504/3207052 • **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore 570009, Karnataka. Tel: (0821) 3206991/3294503 • **Nadiad:** 8, Ravi Kiran Complex, Ground Floor Nanakumbh Nath Road, Nadiad 387001, Gujarat • **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank, New Ramdaspath, Nagpur 440 010, Maharashtra. Tel: (0712) 325 8275/3258272/ 2432447/ 9371432447 • **Namakkal:** 156A/1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu. Tel: (04286) 234167 • **Nasik:** Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik 422005, Maharashtra. Tel: (0253) 329 7084/325 0202 • **Navsari:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmabai Road, Navsari 396445, Gujarat. Tel: (02637) 327709/329238/248745 • **Nellore:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524001, Andhra Pradesh. Tel: (0861) 329 8154/320 1042 • **Palakkad:** 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad 678 001, Kerala. Tel: (0491) 3261114/3261115 • **Palanpur:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur 385 001, Gujarat. Tel: (02742) 321810/321811 • **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T. Road, Panipat 132103, Haryana. Tel: (0180) 325 0525/400 9802 • **Patiala:** 35, New Lal Bagh Colony, Patiala 147001, Punjab. Tel: (0175) 329 8926/222 9633 • **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry 605001. Tel: (0413) 421 0030/329 2468 • **Porbandar:** II Floor, Harikrupa Towers, Opp. Vodafone Store, M.G. Road, Porbandar 360575, Gujarat. Tel: (0286) 3207767/3205220 • **Raichur:** # 12 - 10 - 51/3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur 584101, Karnataka. Tel: (08532) 323215/323006 • **Raipur:** C-24, Sector 1, Devendra Nagar, Raipur 492004, Chhattisgarh. Tel: (0771) 3296 404/3290830 • **Rajahmundry:** Cabin 101 D.No 7-27-4, 1st Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry 533101, Andhra Pradesh. Tel: (0883) 325 1357 • **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot 360001, Gujarat. Tel: (0281) 329 8158/329 8206 • **Ranchi:** Near Student's Cottage Pee Pee Compound, Ranchi 834001, Jharkhand. Tel: (0651) 329 6202/329 8058 • **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, Maharashtra. Tel: (02352) 322940/322950 • **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 769001, Orissa. Tel: (0661) 3290575 • **Sagar:** Opp. Somani Automobiles, Bhagwangani, Sagar 470 002, Madhya Pradesh. Tel: (07582) 326711/326894 • **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Salem 636016, Tamil Nadu. Tel: (0427) 325 2271/320 0319 • **Sambalpur:** C/o Raj Tibrewal & 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. Tel: 9326016616 • **Satara:** 117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara 415002, Maharashtra. Tel: (02162) 320926/320989 • **Satna:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satna 485 001, Madhya Pradesh. Tel: (07672) 320896/320756 • **Saharanpur:** I Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur-247001. Tel: (0132) 3255589 • **Shimla:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla 171001, Himachal Pradesh. Tel: (0177) 3204944/3204945 • **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga 577 201, Karnataka. Tel: (08182) 322 966/322 980 • **Siliguri:** No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri 734001, West Bengal. Tel: (0353) 329 1103 • **Solapur:** 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001, Maharashtra. Tel: (0217) 3204201/3204200 • **Sriganganagar:** 18 L Block, Sri Ganganagar 335001, Rajasthan. Tel: (0154) 3206580/3206295 • **Surendranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar 363035, Gujarat. Tel: (02752) 320231/320233 • **Thiruppur:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu. Tel: (0421) 3201271/3201272 • **Tirunelveli:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli 627 001, Tamil Nadu. Tel: (0462) 320 0308/320 0102/2333688 • **Tirupathi:** Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi 517501, Andhra Pradesh. Tel: (0877) 3206887/3209257/9848877737 • **Trichur:** Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur 680001, Kerala. Tel: (0487) 325 1564 • **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy 620018, Tamil Nadu. Tel: (0431) 329 6906/329 6909 • **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum 695004, Kerala. Tel: (0471) 324 0202/324 1357 • **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur 313004, Rajasthan. Tel: (0294) 329 3202 • **Unjha:** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha 384 170, Gujarat • **Valsad:** Ground Floor, Yash Kamal -"B", Near Dreamland Theater, Tithal Road, Valsad 396001, Gujarat. Tel: (02632) 324 202/324623 • **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi 396195, Gujarat. Tel: (0260) 3201249/ 3201268 • **Varanasi:** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi 221002, Uttarpradesh. Tel: (0542) 325 3264/325 3265 • **Vashi:** Mahaveer Center, Office No:17, Plot No:77, Sector 17, Vashi 400703, Maharashtra. Tel: (022) 32598154/32598155 • **Vellore:** No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore 632004, Tamil Nadu. Tel: (0416) 3209017/3209018 • **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada 520 010, Andhra Pradesh. Tel: (0866) 329 9181/329 5202 • **Visakhapatnam:** 47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam 530 016, Andhra Pradesh. Tel: (0891) 329 8397/329 8374/2554893 • **Warangal:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal 506001, Andhra Pradesh. Tel: (0870) 320 2063/3209927 • **Yamuna Nagar:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar 135 001, Haryana. Tel: (01732) 316880/316770.

*In addition to the existing Official Point of Acceptance of transactions, Computer Age Management Services Pvt. Ltd. (CAMS), the Registrar and Transfer Agent of ICICI Prudential Mutual Fund, having its office at Spencer Plaza, Phase II, S49A, 172, Anna Salai, Chennai - 600 002 shall be an official point of acceptance for electronic transactions received from the Channel Partners with whom ICICI Prudential Asset Management Company Limited has entered or may enter into specific arrangements for all financial transactions relating to the units of mutual fund schemes. Additionally, the secure Internet sites operated by CAMS will also be official point of acceptance only for the limited purpose of all channel partners transactions based on agreements entered into between IPMF and such authorized entities.*

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